



February 9, 2018

Tri Counties Bank
Richard Smith, President and CEO
63 Constitution Drive
Chico, CA 95973

Dear Mr. Smith,

On behalf of our Board of Directors and staff, please accept our sincere thanks for Tri Counties Bank's support of Yolo Food Bank over the past several years. We are proud to collaborate with Tri Counties Bank and are grateful for the bank's continued commitment to our mission.

It is our understanding that Tri Counties Bank has or will soon be filing a merger application with the Federal Regulatory Agencies to acquire **First National Bank (FNB) of Northern California**. We are confident this proposed merger will serve to strengthen Tri Counties Bank's position in our communities in Northern California. Yolo Food Bank would like to express its support for the proposed merger between Tri Counties Bank and **FNB Northern California**.

Yolo County is one of the most productive agricultural regions in the nation and home to UC Davis, the premier agricultural university on the planet. And yet, the shocking fact is that over 21% of Yolo County residents, more than 44,000 men, women and children are 'food insecure', including seniors and homeless individuals, meaning that they don't know where their next meal is coming from. For over 45 years, Yolo Food Bank has led the battle against hunger and poverty in this community. The Food Bank began as a volunteer-run, backyard "gleaning" program; today, with the generous support of Tri Counties Bank, the Food Bank is the county's largest hunger relief organization distributing more than 4 million pounds of food and fresh produce per year to over 18,000 households each month, in every corner of the county.

Tri Counties Bank's experience and strong commitment in providing technical assistance support to non-profits and access to capital for small businesses demonstrates their commitment to community. In addition, over the past few years Tri Counties Bank has become a leader in large community development lending projects, by providing loans to support affordable housing, revitalization and other economic development initiatives.



The bank is strongly aligned with our mission and goals and we feel they will bring strong organizational, administrative and management experience to **FNB Northern California's** market area in San Francisco, San Mateo, and Santa Clara counties. In addition, they are well positioned to continue to contribute to our community and these new market areas through their ability to provide access to capital, technical assistance grants and community investments.

Yolo Food Bank enthusiastically supports Tri Counties Bank's merger application with **FNB Northern California**.

Respectfully,

A handwritten signature in black ink that reads "Michael Bisch". The script is fluid and cursive.

Michael Bisch
Executive Director

CC: Mark Pinkard, FDIC
Frank Bushnell, DBO