



January 23, 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 Working Solutions. 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. Working Solutions would like to express its support for the proposed merger between Tri Counties Bank and **FNB Northern California**.

Support from Tri Counties Bank enables us to provide microloans and business consulting services to low- and moderate-income and underserved entrepreneurs in Sonoma County. Since 2005, Working Solutions has funded over \$14.6 million in loans with a 96% repayment rate to small business owners throughout the San Francisco Bay Area who have created or retained over 2,000 jobs.

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.

Working Solutions supports Tri Counties Bank's merger application with **FNB Northern California**.

Respectfully,



Sara Razavi
Interim CEO

cc: Mark Pinkard, FDIC
Frank Bushnell, DBO