



January 25, 2018

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

Dear Mr. Smith,

Please accept our sincere thanks for Tri Counties Bank's support of NeighborWorks® Home Ownership Center Sacramento Region 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 understand this proposed merger will serve to strengthen Tri Counties Bank's position in our communities in Northern California. NeighborWorks® Home Ownership Center Sacramento Region would like to express its support for the proposed merger between Tri Counties Bank and **FNB Northern California**.

Since 2014 Tri Counties Bank has grown to be one of our strongest private industry partners. As our largest investor in our Affordable Housing Development Tri Counties has invested \$1.5 million through the California Organized Investment Network. We use that capital to acquire land for our Rural Self Help Housing program and our single-family acquisition rehab resale program. This invest was made at a critical time when we were acquiring new land in Colusa County, without this investment we would not have been able to stay on our development timeline and likely wouldn't have started construction in 2017. Also I would like to point out that Tri Counties has contributed \$30,000 in grant funds to support our Home Buyer Education programs.

Tri Counties Bank's experience and commitment in providing resources and 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 aligned with our mission and goals and we feel they will bring 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 bring increased contribution to our community and these new market areas through



their ability to provide access to low cost capital, technical assistance grants and community investments.

NeighborWorks® Home Ownership Center Sacramento Region supports Tri Counties Bank's merger application with **FNB Northern California**.

Respectfully,

A handwritten signature in blue ink, appearing to read "Pam Canada".

Pam Canada
President and CEO

CC: Mark Pinkard, FDIC
Frank Bushnell, DBO