



April 25, 2017

Dear Shareholder,

We are pleased to provide you with a copy of the Bank's 2016 Annual Report. As you will read, the Bank had an excellent year, achieving net earnings of \$1.18 per diluted share as compared with \$1.08 last year, or an increase of 9.25%. This level of earnings represents a 12.11% return on beginning equity and marks significant improvement in the growth and profitability of the Bank.

We are also pleased to invite you to the upcoming 17th Annual Meeting of the Shareholders on May 25, 2017 at Los Serranos Country Club. The meeting will be held at 5:30 pm, and dinner will be served.

Also included in this package is a copy of the Bank's Proxy Statement for the annual Shareholders Meeting, which describes the two items to be voted on, namely (1) the election of the Board of Directors, and (2) ratification of the appointment of the Independent Auditors. The Board of Directors is also soliciting your proxy to vote on your behalf, and a proxy card is included for that vote.

We hope you will be able to join us for dinner and the meeting. If you are planning to attend the meeting please RSVP to: Jenni Flier-Vincze at 909-393-8880 or by email at: JFlier@ChinoCommercialBank.com.

On behalf of your Board of Directors and the management team, I would like to thank you again for your continued support. Together we are working to build a strong, locally owned financial institution, which will be a benefit to the customers, shareholders and the community. If you have any questions regarding this information, or if I can be of service in any way, please feel free to call me.

Sincerely,

A handwritten signature in black ink, appearing to read "Dann H. Bowman", written in a cursive style.

Dann H. Bowman
President and Chief Executive Officer