

CHINO COMMERCIAL BANCORP

June 21, 2017

Dear Shareholder;

We are very pleased to announce the Company's secondary stock offering, which is being conducted first on a "rights" basis to existing shareholders. As you will read in the enclosed documents, including the Company's offering circular dated June 21, 2017 (the "Offering Circular"), the Company is offering to sell 307,883 shares of common stock at the offering price of \$15.00 per share. Shareholders of record on June 16, 2017 are being given "subscription rights" to purchase one new share for every four shares owned on that date. Existing shareholders purchasing shares pursuant to the subscription rights will also receive one "bonus" share at no cost for every 20 shares so purchased.

Shareholders may wish to purchase additional shares, in excess of the number of shares covered by their subscription rights, and they are being given an "over-subscription privilege" so that they may request to purchase additional shares at the same favorable price (i.e., including the bonus shares) (see pages 3 and 9 of the Offering Circular). Subscriptions for shares under the over-subscription privilege will be accepted or not on a completely discretionary basis, so there is no guarantee as to how many shares you may be able to purchase with this privilege. You will be notified after the expiration of the rights portion of the offering how many shares you will receive, and any funds for the portion of the subscription that was not accepted will be returned to you.

The rights offering period during which you may exercise your subscription rights and your over-subscription privilege expires at 5:00 Pacific Time on July 21, 2017.

The stock offering is explained in more detail in the enclosed Offering Circular and we strongly encourage everyone considering purchasing shares to read this document thoroughly. In addition to the Offering Circular, your package should contain a Shareholder Subscription Rights Agreement, a Shareholder Subscription Rights Instruction Sheet, and a Form W-9. If any of the above documents have been omitted from your package, or if you wish to obtain additional copies, all of these documents are available on our website. Go to www.chinocommercialbank.com, click on "Investor Relations," then "Stock Offering," then "Registered Shareholders."

If after having read the Offering Circular, you are interested in purchasing shares of common stock through the secondary stock offering of Chino Commercial Bancorp, please complete the enclosed Shareholder Subscription Rights Agreement and return it to us together with a check for the amount of your purchase before the above deadline. You can also wire your funds and submit applications electronically if you prefer.

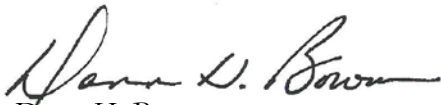
We will be holding four informational meetings over the next 30 days to answer any questions you may have. The dates and locations of the informational meetings are as follows:

Wednesday June 28, 2017	Chino Headquarters Office 12425 Pipeline Avenue, Chino, CA 91710 (909) 393-8880	6:00 pm
Thursday July 6, 2017	Ontario Branch Office 1551 S. Grove Avenue Ontario, CA 91761 (909) 230-7600	6:00 pm
Tuesday July 11, 2017	Rancho Cucamonga Office 8229 Rochester Avenue Rancho Cucamonga, CA 91730 (909) 204-7300	6:00 pm
Tuesday July 18, 2017	Chino Headquarters Office 12425 Pipeline Avenue, Chino, CA 91710 (909) 393-8880	6:00 pm

You are not required to attend any of the informational meetings in order to purchase shares in this offering; however, we hope that you avail yourself to this opportunity to ask questions regarding the Company and/or this stock offering. If you are planning to attend any one of the meetings please RSVP to: Trish Bowman at (909)204-7300 or email her at TBowman@ChinoCommercialBank.com.

On behalf of the 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, to provide benefits to the shareholders and the community.

Sincerely,



Dann H. Bowman
President and Chief Executive Officer