



For Immediate Release

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Norman Book, Jr. and James Chalmers Join the Board at United American Bank

*Well-Known Business and Civic Leaders Named to Governing Board of
Community Bank*

San Mateo, CA – February 15, 2005 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo’s only locally owned and operated, full-service community bank, today announced that award-winning attorney Norman Book, Jr. and former San Mateo Mayor James Chalmers have been named to the Governing Board of United American Bank.

“Both men are well known leaders in the business and civic communities of San Mateo County, and bring many years of experience in fiscal oversight to their stewardship role,” said Schrup. “We are privileged to have the benefit of their insight and talent on our governing board.”

Norman Book, Jr., long-time director at the law firm of Carr McClellan Ingersol Thompson & Horn, has served on the board of a major manufacturing company as well as public benefit organizations such as the Peninsula Policy Partnership, Governmental Research Foundation, the Hillsborough Schools Foundation, the Peninsula Stanford Club, and the San Mateo Historical Association. He is a recipient of the Samceda (formerly San Mateo County Economic Development Association) David D. Bohannon lifetime achievement award.

“I am hopeful that more than 30 years of dealing with financial institutions on behalf of real estate developers and business owners will bring a helpful perspective to my board membership,” said Book. “John Schrup has put together a highly competent management team and I look forward to working with them.”

James Chalmers, retired founder and partner in Control Manufacturing Company, has previously served on the governing board of a local bank as well as on the boards of numerous civic organizations, including the San Mateo Union High School District, the Mills-Peninsula Hospital District, the Boy Scouts of America, and The Lesley Foundation. He is a former mayor of the City of San Mateo and served for five years on the City Council.

“I bring experience in financial and business oversight, along with insights developed during 11 years of service on a bank board of directors, to my fiduciary responsibilities at United American Bank” said Chalmers. “I want my service on this board to benefit both the customers and shareholders of the Bank.”

About United American Bank

United American Bank is San Mateo's only full-service community bank. The bank is dedicated to providing quality banking and financial services to businesses, professionals and individuals who prefer a high level of personalized client service and management. For more information, visit United American Bank on the web at www.unitedamericanbank.com or call 650-579-1500.

Safe Harbor

Certain matters discussed in this press release constitute forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These forward looking statements relate to the bank's current expectations regarding future operating results and the growth in loans, deposits, and assets. These forward looking statements are subject to certain risks and uncertainties that could cause the actual results, or performance to differ materially from those expressed, suggested or implied by the forward looking statements. These risks and uncertainties include, but are not limited to: (1) the impact on the bank's performance from changes in interest rates, local and national economic conditions, and the number of financial services providers, (2) the banks ability to continue the current rate of growth, (3) the banks ability to increase net interest income (4) the quality of the loan portfolio and (5) changes in government regulations.