

Fall 2006

News



The City of Sunnyvale and Silicon Valley Business Leaders Welcome United American Bank

On a balmy summer evening, July 13, 2006, the Sunnyvale branch of United American Bank hosted a Grand Opening celebration that drew more than 120 attendees from the San Francisco Bay Area. Local business and government

Rose. As Senior Vice Presidents of Commercial Lending, both Doe and Rose believe that the ability to become a strategic partner for fast-moving businesses is and will continue to be the key to success for United American Bank in

Silicon Valley.

“We have hit the ground running and are performing ahead of forecast,” said Doe in a recent interview. “In the first 30 days of operation, we were able to report \$3.6 million in deposits and approximately \$10.0 million in loan business.”

Doe attributes much of the local enthusiasm about the Sunnyvale branch to the fact that United American Bank is a new player in town, operating in a great location, and able to offer business owners strategic business relationships

in addition to financial services.

“The Bank is in a great location at the intersection of West El Camino and South Mathilda, right around the corner from City Hall,” said Doe. “It’s a well traveled area, easy to get to, and has a lot of visual appeal. And when customers find us, they also discover that we’re more than just another bank – we’re a business resource. And that has a lot of appeal to the entrepreneurs that drive the economy in the Silicon Valley.”



From left to right, Ryan Edwards (AVP Commercial Lending), Damon Doe (SVP Commercial Lending & South Bay Regional Manager), Niki Wong (SVP Commercial Lending & SBA Manager), Suzanne Gray (VP Client Service Manager), Issilma Paredes (Client Service Officer) and Mike Rose (SVP Commercial Lending)

leaders, members of the Sunnyvale Chamber of Commerce, customers, referral partners, Board members, executive management, and bank staff came together to tour the new facility at 333 West El Camino Real in Sunnyvale, California and join in a toast to welcome United American Bank to the heart of the Silicon Valley.

Damon Doe, South Bay Regional Manager for United American Bank, heads the staff at the Sunnyvale branch along with colleague Mike



Fall 2006

Board of Directors

- Margaret Taylor, *Chairman*
- Frank Baldanzi, CPA
- Norman I. Book, Jr.
- James Chalmers
- John H. Clinton, Jr.
- Dennis C. DiSalvo
- William W. Hill
- Wallace A. Krone, Jr.
- John C. Schrup
- Nicholas J. Schrup III
- Stephen A. Way, CFP
- Howard J. Weiland, CPA

Hours:

Monday - Friday
9 am - 4 pm
By appointment after
hours or on Saturday

Member FDIC

SBA Preferred Lender



United American Bank

101 So. Ellsworth Ave.
San Mateo, CA 94401
(650) 579-1500 Tel
(650) 579-1501 Fax

333 West El Camino Real
Sunnyvale, CA 94087
(408) 636-1900 Tel
(408) 636-1901 Fax

Getting Down to Business with United American Bank

Sandra Kaul Keeps Focus on Customers



Sandra Kaul
Vice President of Branch Operations

Sandra Kaul, a 30-year veteran of Bay Area banking operations, has joined United American Bank as Vice President of Branch Operations to help provide the seamless banking processes that will “work like clockwork” for customers of the Bay Area’s fastest growing community bank.

“It’s my job to make sure that our customers receive the highest quality banking services without having to worry about red tape,” said Kaul. “Over the years, I have seen larger corporate banks moving away from a customer service focus. At United American Bank, however, we cherish the

customer relationship, and I value that as an operating theme.”

Kaul brings extensive experience in developing and implementing operations policies and procedures for banking institutions throughout the San Francisco Bay Area. Before joining United American Bank in July 2006, she was Vice President, Bank Regional Manager, and Security Director for Pan American Bank in Burlingame, California. Prior to Pan American, Kaul served as Regional Specialist and Senior Operations Supervisor for Eureka Bank in Foster City, California. From 1985 - 1992, she was Operations Manager and Operations Administration Officer for Sumitomo Bank in San Francisco, California.

Kaul, who has lived and worked in San Mateo County for more than 20 years, is excited about the new United American Bank branch offices opening in the Bay Area and notes that her co-workers share in that excitement.

“Everyone is optimistic about their jobs here,” said Kaul. “And I look forward to helping Senior Management expand operations while keeping customer service as the central focus of everything we do.”

Joe Simoni to Oversee Compliance



Joe Simoni
Vice President, Compliance Officer

As the new Vice President, Compliance Officer, it’s up to Joe Simoni to make sure that customers of United American Bank receive the full benefits of all the consumer protection and funding oversight regulations applicable to FDIC insured, state-chartered banks. From strict adherence to privacy

laws to tight control of electronic funds transfers, Simoni believes that today’s banking customers benefit from and value banks that are well-run and in full compliance with state and federal laws. “The customers of today are sophisticated,” Simoni notes. “They are discriminating and have tools that give them access to a broad range of financial services and institutions. It’s my job to help United American Bank be a solid competitor by ensuring the highest level of compliance with all consumer protection and funds transfer laws.”

Simoni brings more than 36 years experience helping Northern California financial institutions comply with an ever-changing body of local, state and federal regulations. Before accepting his current position with United American Bank, Simoni held the title of Vice President, Compliance Administrator for Bridge Bank in San Jose, California. Prior to that, he was Compliance Officer at Alliance Credit Union also in San Jose. From 1998 – 2003, he served as Assistant Vice President, Branch Administrator/Compliance Officer for Liberty Bank in South San Francisco, California. Simoni has also served as an Instructor for the American Institute of Banking for 20 years, developing and instructing courses in Regulatory Compliance, Auditing, and Operational Skills. He holds an MBA from Notre Dame de Namur University and is a Certified Bank Auditor.

Simoni said he came to United American Bank because he was impressed with the community feel of the operation and the way that senior management modeled banking policy.

“It has to start at the top,” said Simoni, who has experienced a variety of corporate cultures during his years as a compliance consultant. “Bank President and CEO John Schrup models behavior and attitudes for the entire staff. For him, his executive officers and the Board of Directors, customers and employees are both important, and that forms an excellent basis for great customer relationships.”

Coming Soon to Half Moon Bay – United American Bank!



Fall 2006



Gary Cakebread & Margaret Taylor discussing construction plans for the new branch office

Residents of the Coast have many things in common with the Board, Management and Staff of United American Bank; belief in supporting local businesses, belief in the value of a strong community, and belief in the financial future of the San Francisco Bay Area.

So it was no surprise when several Bank customers who live on the Coast, together with local business and community leaders, asked that United American Bank consider opening a branch office in Half Moon Bay.

“It isn’t every day that you are invited into a thriving marketplace,” said John Schrup, President and CEO of United American Bank. “But the Coast believes in community values and we are a business that values community, so it seems like a good fit.”

Gary Cakebread, Vice President of Commercial Banking and longtime resident of the Coast, will be heading the staff of six at the new branch. He brings more than 25 years of commercial banking experience to his position, and worked for many years at another coastal bank with colleague

Steve Dworetzky, Senior Vice President of Business Development and Community Relations for United American Bank.

Dworetzky continues to serve the interests of coastal communities as a member of the San Mateo County Planning Commission, overseeing zoning and development issues in the unincorporated areas of the county.

“Many of my friends and neighbors followed me to United American Bank in San Mateo several years ago and have experienced the outstanding customer service we provide,” said Cakebread. “Now that we’re opening a branch in Half Moon Bay, all coastal residents will have easy access to this level of service along with the broad range of banking and financial services available at United American Bank. And since I’m fairly well known around town, they’ll also have a friend within the Bank.”

Scheduled for opening in November 2006, the full-service United American Bank branch office will be located at 40 North Cabrillo Highway in Half Moon Bay, at the intersection of Highways 1 and 92.

Bank Officers

John C. Schrup
President & CEO

Gerald Brown
EVP & CFO

Pat Torres
EVP Operations Administration

William R. Walters
EVP & Chief Credit Officer

Damon Doe
SVP Commercial Lending & South Bay Regional Manager

Steve Dworetzky
*SVP Business Development
Community Relations*

Gerry Felix
*SVP & Construction Loan
Department Manager*

Michael J. Rose
SVP Commercial Lending

Angelique Randolph
SVP & Note Dept. Manager

Niki Wong
*SVP SBA Portfolio Manager
Commercial Lending*

Noel Gay
SVP Relationship Manager

Judi Anderson
VP Exec. Administration

Nancy Bush
VP Relationship Banking

Gary Cakebread
VP Commercial Lending & Coastal Regional Manager

JoAnn Gast
VP Relationship Banking

Sharon Ingram
VP Client Service Manager

Suzanne Gray
VP Client Service Manager

Maria Ybarra
VP Credit Administration

Ryan Edwards
AVP Commercial Lending

Andrea Kaeo
AVP Loan Officer

Community Corner

For the Board of Directors, Management and Staff of United American Bank, being associated with a community bank means being involved in community life. Despite busy schedules and full work lives, these individuals give countless volunteers hours to the organizations and activities that enrich the quality of life for everyone. From coaching youth sports teams to helping charitable causes, the people of United American Bank are part of what puts the “community” in community banking.

Among the many local causes and organizations that have benefited from the community involvement of United American Bank in 2006 are:

- Boys and Girls Club of North San Mateo County and the Mid-Peninsula
- Peninsula YMCA
- Belmont Park Boosters
- Broadway By The Bay
- San Mateo, Burlingame, Mountain View & Los Gatos Rotary
- San Mateo County Historical Association
- Lesley Foundation
- Police Activities League
- Opportunities Industrialization Center West (OICW)
- National Association on Mental Illness (NAMI)
- Samaritan House
- Sequoia Hospital Foundation
- San Mateo County Community Colleges Foundation
- Society of St. Vincent de Paul
- Festa Foundation
- Mills Peninsula Hospital Foundation
- Sequoia Hospital Foundation
- Downtown San Mateo Association
- League of Women Voters of South San Mateo County

RETURN SERVICE REQUESTED

www.unitedamericanbank.com

(650) 579-1501 Fax

(650) 579-1500 Tel

San Mateo, CA 94401

101 South Ellsworth Avenue

 UNITED AMERICAN BANK

PRSRV STD
U.S. POSTAGE PAID
OAKLAND, CA
PERMIT NO. 3729