Monthly Newsletter Vol. 6: November 16, 2007

PACIFIC ALLIANCE BANK

YOUR PATHWAY TO SUCCESS

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Dear Friends of Pacific Alliance Bank:

Last month, we continued to progress with our plans and projects. We have received interest from our investors and account holders in doing more business with us and referring business candidates to us. Thank you all. We mention this again, as we will provide an award and winner announcement in December.

The Federal Reserve Bank again reduced the Fed Funds rate, this time by another 0.25% to 0.475%, and our Prime rate and selected deposit rates have been reduced. Please continue to check out our deposit interest rates, however, as these continue to compare favorably in the market.

We continue to provide both conventional loan and SBA product loan services. This month, Ryan Butler joined us as an SBA Business Development Officer. We welcome Ryan to our Team!

Additionally, we are providing specialized depository and loan services to professional business enterprises. These include legal, accounting, medical, and dentistry practices. On December 9th, we are participating in the Chinese American Dental Society of Southern California's 20th Annual Meeting. A copy of our advertisement for this Meeting is enclosed with this Newsletter for your reference.

Our **FlexChecking** account is receiving very positive response from individual's, sole proprietorships, and not-for-profit enterprises. We are pleased to have become a banker to Genesis LA Economic Development Association and also the Asian Pacific American Legal Center. We anticipate providing services to additional not-for-profits, leading with **FlexChecking** product**.**

FlexChecking is our unlimited checking account product, which currently earns between 3.58% and 3.88% APY for FlexChecking balances of between $2,500 and in excess of $25,000.

Meanwhile, your friends at Pacific Alliance Bank wish you a wonderful and bountiful Thanksgiving holiday!

Yours truly,

Robert B. Oehler "Rob"
President and CEO

Next month: We will announce our business referral award and its recipient.

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This letter may include forward-looking information, which is subject to the "safe harbor" created by Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act and the Private Securities Litigation Reform Act of 1995. When the Bank uses or incorporates by reference in this letter the words "anticipate," "estimate," "expect," "project," "intend," "commit," "believe" and similar expressions, the Bank intends to identify forward-looking statements. Our actual results may differ materially from those projected in any forward-looking statements, as they will depend on many factors about which we are unsure, and which are beyond our control."