

# At Your Service

*A Quarterly Newsletter from Premier Service Bank*

## WHAT'S INSIDE



**Premier Service Bank's 5th Annual Charitable Golf Outing**



**Preventing Identity Theft**



**Premier Service Bank Celebrates 9th Anniversary**



*Rooted In Our Community*

**OTCBB: PSBK**

[www.premierservicebank.com](http://www.premierservicebank.com)

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## FROM THE CEO

Dear Fellow Shareholders and Valued Customers,

This fall marks the 9th anniversary of the opening of Premier Service Bank. The founding of the bank was driven by an underlying need to provide the region with a true community bank; something that had been missing from the area for quite some time. There were a host of banks that positioned themselves as community banks, but what was missing was the consistent delivery of old fashioned – personal service, coupled with a technology platform that was user friendly and was designed to meet the needs of our tech savvy client base.

Over the past 9 years we have used the “relationship approach” to bring new clients into the bank and once we have them as customers we smother them with premier service! And recently, because of the closures and mergers of other local banks with large out-of-town banks, many of their clients have switched to Premier Service Bank, because they heard about us through their friends.

When we began organizing the bank back in March of 2000, one of our first tasks was selecting a name for the bank that truly represented what we wanted to be known for. Nine years later I continue to be extremely proud of the name we chose. We continue to say with pride that Premier Service Bank is a place “Where Our Name Says It All!”

This newsletter is the first, in what will be a continuing quarterly newsletter, designed to provide you with updates on what is taking place in and around the bank. I hope it provides you with useful information on events and activities that are helping to shape the bank.

### Outlook

We continue to be focused on reducing the level of non-performing assets within the institution, and, at the same time, we are continuing to look for every opportunity to improve our core earnings, which is a primary function of reducing our expense base. The full benefit of the improvement in the bank's core earnings will be realized when we begin to see measurable improvement in the local economy. For further details on the bank's performance, please refer to our press releases, which can be found in the Investor Section on the bank's website.

We welcome your comments and feedback. If you have any questions or concerns feel free to stop by our offices or write to us at [info@premierservicebank.com](mailto:info@premierservicebank.com).

Thank you for your loyalty and support and enjoy our first issue of “At Your Service.”



**Kerry L. Pendergast**  
President/Chief Executive Officer

### Quotable Quote

*Gratitude is not only the greatest of virtues, but the parent of all others.*

-Cicero





## Premier Service Bank Promotes National Protect Your Identity Week October 17-22

In recognition of National Protect Your Identity week on Oct. 17-22, Premier Service Bank is urging customers to pay particular attention to identity theft prevention.

Premier Service Bank works diligently to protect our customers from identity theft. We use a combination of safeguards to protect customer information, such as employee training, strict privacy policies, and rigorous security standards. But we can't do it alone. Customers can help us protect them by following a few simple precautions.

Premier Service Bank encourages customers to follow some simple steps to avoid becoming a victim:

- Shred or tear up statements and other personal information. Criminals may be able to get access to your accounts and personal information by "dumpster diving" (retrieving canceled checks, deposit receipts or bank statements from dumpsters or trash bins).
- Keep an eye out for any missing mail, particularly account statements and bills that do not arrive when expected.
- Review your monthly accounts regularly for any unauthorized charges through the Internet, phone or ATM statements.
- Order free copies of your credit report once a year from each of the credit reporting agencies to ensure accuracy. Go to the Federal Trade Commission's authorized web site [www.annualcreditreport.com](http://www.annualcreditreport.com) for your free credit report.
- Choose to do business with companies you know are reputable, particularly online. When conducting business online, use firewalls, anti-spyware and anti-virus software and do not respond to unsolicited requests for personal information.
- Protect your PINs and passwords. Use a combination of letters and numbers for your passwords and change them periodically.
- Report any suspected fraud immediately to your bank and the fraud units of the three credit reporting agencies.

A special website is available that offers consumer tips, steps for victims and a state-by-state list of Protect Your Identity Week events. There's also an online ID quiz that can help determine how prone one may be to identity theft. Click here to visit the site: <http://www.protectyouridnow.org>.

## USEFUL TIPS



### The Perfect Gift

Ever wonder what kind of gift to buy your family and friends? Now, you can avoid the guessing game and give them the gift that is as perfect for all occasions.

**Birthdays, Graduation, Baby Showers, Weddings, Office Incentives, Thank You's, Valentine's Day, Anniversary, Mother's Day, Father's Day, Teacher Appreciation, House Warming, Rewards, Hanukkah, Christmas, Easter**

- Available in any dollar amount from \$10 up to \$750.
- Use anywhere Visa debit is accepted.
- Easy on-line access to view card information.
- Replaceable if lost or stolen.



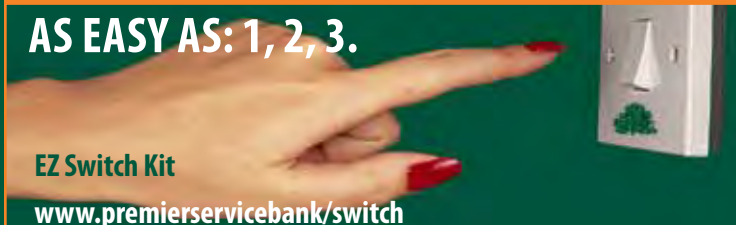
## IMPORTANT DATES

Premier Service Bank holiday hours:

<b>Nov. 11 (Veterans Day)</b>	CLOSED
<b>Nov. 26 (Thanksgiving Day)</b>	CLOSED
<b>Dec. 24 (Christmas Eve)</b>	CLOSE AT 4 P.M.
<b>Dec. 25 (Christmas)</b>	CLOSED
<b>Dec. 31 (New Year's Eve)</b>	CLOSE AT 4 P.M.

## SWITCHING TO PREMIER SERVICE BANK

AS EASY AS: 1, 2, 3.



EZ Switch Kit

[www.premierservicebank/switch](http://www.premierservicebank/switch)

# NEWS & EVENTS

## 9 Years and Counting



On September 10th, Premier Service Bank celebrated its 9th anniversary. As we enter the 10th year and culminate our first decade of business, we are humbled by the dedication, loyalty and support of our shareholders, customers and employees. We have remained true to our founding principles and mission statement. We are proud that Premier Service Bank is now known in the community as the quintessential community bank, which offers old fashioned one-to-one customer service coupled with the latest banking technology.

## Teaming Up with the Non-Profit Community



Premier Service Bank was the lead sponsor of a 13th Annual Nonprofit Conference conducted by Nonprofit Resource Center, on September 10th. The seminar and workshops were held at the Grove Community Church. During the lunch time presentation attendees were able to learn about the various activities the bank is engaged in and its conducive services for the not-for-profit community. Because of this dedicated approach, Premier Service Bank has a large number of the area's not-for-profit organizations banking at each of its offices.

## 5th Annual Golf Outing



Premier Service Bank's 5th Annual Charitable Golf Tournament was held on Monday October, 4th at the beautiful Victoira Club.

In the past five years, through your help and kindness we have raised over \$200,000 to help eighteen different not-for-profit agencies.

This year's beneficiaries are: The 100 Mile Club, Riverside National Cemetery Support Committee, TIP of Corona and Riverside Against Drugs (RAD).

## Bowling Time!



On Saturday, August 28th, Premier Service Bank employees and their families hit the Riverside Lanes and said goodbye to summer of 2010 with style. It was all about family, friends and fun.



It's back to school for the kids and back to formal attire for our bankers.

# COMPANY OVERVIEW

<b>Founded:</b>	<b>2001</b>
<b>Headquarters:</b>	<b>Riverside, CA</b>
<b>Total assets:</b>	<b>\$157 million*</b>
<b>Total deposits:</b>	<b>\$124 million*</b>
<b>Number of offices:</b>	<b>2 full service branches</b>
<b>Number of employees:</b>	<b>41</b>

### Executive Officers

**Kerry L. Pendergast**  
*President & Chief Executive Officer*

**Jessica W. Lee**  
*Executive Vice President  
Chief Financial Officer*

**Angela L. Rivers**  
*Executive Vice President  
Chief Credit Officer*



\*As of Sept. 30, 2010

# DID YOU KNOW?

## Your Remote Deposit Capture (RDC) Questions, Answered

### What do I need to get started?

- A PC with a current version of Microsoft 2000 or XP and a USB 2.0 port.
- A desktop check scanner and software.
- A high-speed Internet connection.
- A business account with Premier Service Bank.

### How secure is Remote Deposit Capture?

E-Z Deposit features multiple layers of security including password protection, internet firewalls, and encryption - the highest level of security available.

### When can checks be deposited?

Your business can transmit electronic deposits to the bank around the clock every business day. The bank's business day for processing same-day deposits is extended for RDC clients\* (\* it depends - to be discussed)

### What types of checks can be deposited?

All personal and business U.S. checks and Postal money orders can be processed through Remote Deposit. All Foreign Checks and Savings Bonds must be deposited traditionally.

### Can a check be scanned and deposited twice?

The software has a built-in tool that detects items already captured. If the software detects a potential duplicate check, an alert prompts you to make a decision about the item in question.

### What do I do with the original checks?

The customer will retain each check in a locked secure device for at least 30 days after the check has been digitized and processed. After this retention period, the originals can be securely destroyed.



## OUR CUSTOMERS ... IN THEIR OWN WORDS

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“Premier Service Bank's stability, forefront technology, support to the community, and willingness to provide personal and friendly service has been vital to our success over the years. We are fortunate to have a community bank that caters to small business.”

- Hannan Products Corp.  
[www.hannanpak.com](http://www.hannanpak.com)

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Premier Service Bank's common stock is publicly traded in the OTC Bulletin Board under the symbol "PSBK".

