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For Immediate Release

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Veteran Banker Frank M. Bartaldo, Jr. Joins United American Bank

San Mateo, CA – July 30, 2007. United American Bank (OTCBB: UABK), announced today, Frank M. Bartaldo, Jr. joined the Bank as Executive Vice President, Chief Administrative Officer. Mr. Bartaldo's distinguished career includes twenty-one years with Bay Area Bank, and serving as president and CEO from 1998 until June 2007.

"Frank is going to help us take United American Bank to the next level of banking excellence as we continue to grow and expand on the Greater Peninsula and Silicon Valley," said John Schrup, president and CEO, "I've known Frank for many years and couldn't be happier to have someone of his caliber join the Bank. Frank's experience and his sterling reputation in the community fits well with our core values and business philosophy – we're proud to have him on our team."

Mr. Bartaldo is well known among leaders in the business community as a trust worthy partner when it comes to putting together innovative banking solutions. He is also known as a true collaborator helping to make things happen in the community. "It only makes sense to give back to the community where I work and I live," said Frank. "Community service is very important to me and I feel fortunate to be able to contribute in a meaningful way. I'm looking forward to working with the experienced team in place at United American Bank and helping to create the kind of success that will allow the bank to continue to play a vital role in the community."

Frank is a past president and current director for the Redwood City San Mateo County Chamber of Commerce, a director for the Redwood City Downtown Association, past president of the Sequoia Health Service (Sequoia Hospital), past director of the Sunny View Lutheran Home, and past president and current director of the Sequoia YMCA, among other volunteer leadership positions. "Frank's relationships with business, civic and community leaders speaks to the character, integrity and quality Frank brings to every encounter, and it's something we value at

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the Bank,” remarked Margaret Taylor, Chairman of the Board. “I speak for the Board when I express our confidence in Frank and how pleased we are that he joined our Executive team.”

Mr. Bartaldo received a Bachelor of Science in Business Administration from Chico State, and served in the US Army Reserve from 1971-1977. Frank and his wife Kathy have been married for 34 years and have lived in Foster City the past 31 years where they raised their two daughters.

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About United American Bank

United American Bank (UABK) is a full-service commercial bank headquartered in San Mateo, California. Rated a five star banking institution by Bauer Financial, Inc., and a Premier Performing Bank by The Findley Group, the Bank is dedicated to providing superior banking and financial services for those who prefer a higher level of personalized client service. For more information, visit United American Bank on the web at www.unitedamericanbank.com or call 650-579-1500.