



For Immediate Release

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Veteran Banking Executive Gary Cakebread Joins Commercial Division at United American Bank

*Successful Business Banking Team Reunited at Peninsula's Premiere
Community Bank*

San Mateo, CA – September 22 , 2004 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo's newest full-service, locally owned and operated community bank, today announced that veteran Peninsula banker Gary Cakebread has been named Vice President of Commercial Banking.

In his new position, Mr. Cakebread will rejoin his colleague, Steve Dworetzky, Senior Vice President of Business Development and Community Relations at the Bank, to develop new business by establishing solid working relationships with Bay Area business owners.

"We are delighted that Gary will be teaming up with Steve in the commercial loan area," said Mr. Schrup. "They both have a veteran's understanding of our marketplace and have forged a large portfolio of successful business banking relationships over the years."

Before joining United American Bank, both Mr. Dworetzky and Mr. Cakebread held executive positions at First National Bank of Northern California, based in San Mateo County, where they built a successful commercial banking division.

"Everybody knows Gary," said Mr. Dworetzky. "In the 24 plus years he worked at First National, Gary built a solid reputation for banking expertise and for being in the customer's corner – an attitude that fits perfectly with the way we do business at United American Bank."

Mr. Cakebread is currently an active member in the Chambers of Commerce in Half Moon Bay, Millbrae, and San Mateo and is the Chair-Elect on the Board of Directors of the San Mateo County Better Business Bureau.

He currently resides in Half Moon Bay, CA.

About United American Bank

United American Bank is San Mateo County's newest full-service commercial 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.