

Partnership. Service. Trust.



UNITED AMERICAN BANK

Winter/Spring 2010

Branch Locations

San Mateo

101 S. Ellsworth Ave.
San Mateo, CA 94401
650-579-1500

Sunnyvale

333 W. El Camino Real
Sunnyvale, CA 94087
408-636-1900

Half Moon Bay

40 W. Cabrillo Highway
Half Moon Bay, CA 94019
650-712-5000

Redwood City

2400 Broadway
Redwood City, CA 94063
650-298-7000

www.unitedamericanbank.com



In This Issue...

President's Message

Customer Profile

Employee Spotlight

Products to Suit Your Needs

President's Message:

A Message From John Schrup



As we embark upon a New Year and a new decade, there are clearly continued looming overall economic concerns but, at the same time, there is a slightly higher level of optimism than we have seen for some time. Most community banks which have weathered the economic storm project improved financial performance in 2010 over 2009.

I want to assure our shareholders and clients that excellence in service will always be our primary focus at United American Bank. And, like most banks, we will ensure that our Company reflects strong capital and liquidity positions along with continued strict attention to asset quality. With an anticipated slow recovery in 2010, we expect our Bank will continue to face challenges in the credit area. However, the Bank is adequately reserved for loan loss and this, coupled with strong improvement in the net interest margin, will restore our Company to a respectable level of profitability in 2010.

We are most appreciative of the tremendous support of our clients and shareholders, and we look forward to improved performance during this fiscal year.

From the staff, Managers and Directors of United American Bank, we wish you a healthy, happy and prosperous 2010!

Customer Profile – Gene Klein, Jr., CEO – BarkerBlue Digital



Gene Klein, Jr., CEO–BarkerBlue Digital and Shahrzad Pantera, S.V.P. Commercial Lending

If you ask Gene Klein, Jr., Chief Executive Officer of BarkerBlue Digital, what he likes about United American Bank, he is likely to respond with an enthusiastic “everything!” Located in San Mateo, BarkerBlue Digital has led the way in incorporating cutting edge technology for the construction blue print business.

After years of doing business with big banks, Gene chose United American Bank as the financial partner for BarkerBlue Digital because he had confidence that the bank would assist in achieving his company's plans for the future.

One of the first steps in this relationship was for United American Bank to provide the financing for BarkerBlue's award winning switch to solar

energy, a major step in the move to turn BarkerBlue “green.” Instead of writing a large check for electrical power each month, the company now receives checks as it provides downstream energy harvested from its state of the art solar field. BarkerBlue's website (www.barkerblue.com) includes links to real time monitoring of its energy production. The solar system now provides over 80% of the growing company's energy needs, giving good reason for smiles when the sun shines!

Gene states that, “In 30 years of business, I have never had a banking experience like the one I enjoy with United American Bank. They have been more than a bank for me and my business; they have been consultants, partners, and advisors. They are an extension of our Executive Team!” He went on to explain that, “United American Bank understands the needs of the small business in our local community, yet they are big enough to have outstanding products. My banker, Shahrzad Pantera, is always there for me and my company. In addition, John Schrup is a hands-on CEO who is attentive and available to all of the bank's business customers. United American Bank is a big part of our future plans. We want to grow aggressively in the next 10 years, and I have every confidence that United American Bank will be there for us every step of the way.”

Bruce Vanderberg Joins United American Bank



United American Bank is pleased to welcome another seasoned professional to its team. Bruce Vanderberg brings with him over 30 years of experience in providing personalized banking services and loan expertise to his clients throughout Silicon Valley. The Bank is looking forward to having Bruce use his experience in his new role as Senior Vice President-Commercial Lending, working in our South Bay Regional Office in Sunnyvale.

Bruce's extensive career includes 17 years with Imperial Bank of California and 11 years with the Greater Bay Bank organization. For the last two years, following the acquisition of Greater Bay Bancorp by Well Fargo, Bruce worked in San Jose, specializing in Business and Private Banking. Margaret Taylor, Chairman of United American Bank's Board of Directors stated, "When I first met Bruce, I was immediately impressed by his professionalism, enthusiasm, and expertise! We are thrilled to have Bruce join our team in Sunnyvale."

When Bruce is away from the office, you may find him pursuing his hobbies of reading, singing, gardening, or golf. He attributes his two hole-in-ones as "miss-hits", but secretly hopes for more!

Bruce and his wife Gail reside in Los Altos and have two grown sons. They recently traveled to the Czech Republic for the wedding of their eldest son in an 800 year old castle, providing for quite an amazing family experience.

Stop in and say hello to Bruce when you next visit our Sunnyvale Office – we are happy to have him on the team!

Products to Suit Your Needs

When you choose United American Bank as your community bank, you make a choice for quality, service, and an array of products built to meet your banking needs. We pride ourselves on having the products and services that our customers value – in addition to giving a level of superior customer service that we hope goes far beyond your expectations.

For our business clients, we offer Checking, Savings, Money Market, and Certificate of Deposit accounts. If your business is in the market for a loan or line of credit, keep in mind that we are a preferred SBA lender, and we offer a variety of other lending products to serve your business credit needs.

We also have a great variety of Cash Management products and services to assist you in the day-to-day management of your business, including Remote Deposit Capture, Online Banking and Bill Pay, Wire Transfer, Courier, Merchant, and ACH services.

In addition to the services we designed for your business, United American Bank provides a personal banking experience that is equally satisfying. Whether it is a Checking, Savings, Money Market, or Certificates of Deposit you desire, we can offer easy to understand, personal products that meet your needs and your budget. We know that you will appreciate the extras like free parking at all of our locations, knowledgeable staff who genuinely enjoy assisting you, and service that will remind you that banking can be a very pleasant experience!

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