



For Immediate Release

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Wong Joins United American Bank

Community Bank Eyes South Bay Commercial Lending Market

San Mateo, CA – October 13, 2005 – John Schrup, President and Chief Executive Officer of United American Bank (OTCBB: UABK), San Mateo’s only locally owned and operated, full-service community bank, today announced that veteran banker Niki Wong had joined United American Bank as Vice President of Commercial Lending.

In her new position, Ms. Wong will be responsible for funding new commercial loans while working to expand the Bank’s base of commercial clients in the South Bay.

“We are very pleased that Niki has decided to bring her extraordinary blend of skills in credit management and customer service to United American Bank,” said Schrup. “With her 9 years of commercial lending experience in the South Bay, Ms. Wong brings a portfolio of successful customer relationships that will figure prominently in our plans to expand into new markets.”

Wong anticipates helping the Bank grow by delivering the on-time credit products and exceptional customer service that differentiates United American Bank from other financial institutions.

“Bankers are in the service business,” said Wong. “To be successful, you have to be able to deliver for clients when and where they need you. At United American Bank, there is no bureaucracy to get in the way.”

Before joining United American Bank, Ms. Wong was Vice President and SBA Loan Officer for Bridge Bank in San Jose, CA. Prior to that, she served in the same capacity for Greater Bay Bankcorp in Santa Cruz, 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.