



December 15, 2009

Dear Client,

Arrowhead Community Bank is pleased to inform you that we have expanded to better serve you! On December 15, Arrowhead Community Bank, Asian Bank of Arizona, Camelback Community Bank, Colonia Bank, Mesa Bank and Sunrise Bank of Arizona consolidated to form Sunrise Bank of Arizona, your local community bank serving the Valley where our customers are our top priority.

We are pleased to introduce our new management team:

John S. Lewis, President and CEO (former President of Bank Performance of Capitol Bancorp Limited)

Gail Grace, President of Commercial Lending (former President and CEO of Camelback Community Bank)

Douglas White, Chief Operating Officer (former President and CEO of Sunrise Bank Arizona)

James Klussman, Chief Credit Officer

Neil Barna, Mesa Market President (former President and CEO of Mesa Bank)

Gil Jimenez, President of the Colonia Banking Group (former President of Colonia Bank)

All communications and bank documents will include our new name and logo:



Together we are creating an even better institution that will benefit you and our communities. Most things will remain the same for you. We have realigned our resources and capitalized on the collective strengths of the six banks to better serve you.

You will...

- Enjoy expanded services and the added value that our combined teams will provide.
- Experience the convenience of banking at eight locations throughout the Valley, including our current location.
- Receive the same, quality customer service and community commitment you have grown to expect.

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Glendale, AZ 85308
623.776.0800





- Continue to work with the same courteous and professional bankers you have come to know through the years.
- Benefit from our bank making all decisions locally, as we will continue to stand by that commitment.
- Continue your banking as usual with few, if any, changes in your day-to-day banking activities because all bank locations operate on the same systems.

Please note that if you had separate deposit accounts at more than one of our above listed banks prior to December 15, 2009, your deposit account amounts will be combined for FDIC insurance coverage purposes effective June 15, 2010. If you have questions regarding this matter, please contact any of our local bankers.

We are working hard to ensure that this transition is as smooth as possible for you. For your benefit, we included a map of our additional bank offices and a list of frequently asked questions with this letter. If you have additional questions, please feel free to call any of our local bankers, or visit our Web site at www.sbofaz.com.

Sincerely,

John S. Lewis

John S. Lewis
President and CEO
Sunrise Bank of Arizona

Cathy Mireles

Cathy Mireles
Client Service Manager
Sunrise Bank of Arizona

**Visit us at any of our eight office locations!
See the enclosed map or visit us at our new Web site
www.sbofaz.com and click Contact Us.**

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