



Desert Community Bank

August 16, 2007

Dear Customer:

We are pleased to announce that the union of Desert Community Bank and East West Bank is now official. On behalf of our entire staff, we would like to welcome you to our banking family. We know you will enjoy the benefits of banking with the second largest independent commercial bank headquartered in Southern California. With over \$10.8 billion in assets, a 30-year history of solid performance and superior customer service, you can count on East West to be there for you.

You will see the same friendly faces at your local branch and will continue to receive the quality customer service you have come to expect. You may continue to use your existing checks and can enjoy banking at any branch of Desert Community Bank as well as at any of our 62 East West Bank branches, including full use of our ATM services. For your convenience enclosed is a listing of East West Bank locations. At this time, the only visible change will be the addition of "A Division of East West Bank" to the Desert Community Bank name and logo.

We are planning to merge our operating systems in the upcoming months. As we move toward integrating our systems, you can look forward to additional benefits. Our personal banking customers will be able to enjoy online banking with account aggregation and bank-to-bank transfer services, as well as access to consumer credit products such as credit cards and "no-doc" mortgage loans. Business customers will be able to enjoy a robust array of Cash Management products, business online banking, merchant credit card processing services, business loan products, and business credit cards. Our Trade Finance Services offer customized solutions that provide working capital financing through letters of credit and Ex-Im Bank programs. In short, our goal is to offer you the diversified products of a large financial institution, while providing the personal service of a local community bank.

In the weeks ahead, you will be hearing more details about new products and services as they become available, as well as updates related to your existing account(s). If you have any questions, please contact your branch office or call the Customer Service Center at 800-464-0850.

We appreciate your business and look forward to serving all of your financial needs.

Sincerely,

Dominic Ng
Chairman, President and
Chief Executive Officer
East West Bank

Ron Wilson
Chairman, President and
Chief Executive Officer
Desert Community Bank