



Community Bank
of San Joaquin

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December 31, 2007

Dear Shareholder,

The Board of Directors of Bank On It, Inc., parent company of Community Bank of San Joaquin, at their meeting of November 15, 2007 declared a stock dividend in the amount of five percent (5%) payable to stockholders of record as of December 14, 2007. We appreciate you, our shareholders, for your continued support over the past eight years.

Enclosed is your stock certificate representing a 5% dividend. In addition, any fractional shares have been paid to you in an enclosed check based on a price of \$16.50 per share.*

As you are probably aware, all bank stocks are experiencing price declines, including Bank On It, Inc., whose price is down, year-to-date by 8.5%. This compares favorably, however, with other California financial institutions in our size range. As a group, they have experienced a 13% decrease in price. Even considering the current devalued market, if you purchased one share of Bank On It, Inc. stock in 1999, at the price of \$10.00, that share, today, including all the stock dividends issued, would be worth \$18.20. This represents a significant increase in value of 81%.

If you have any questions regarding the dividend transaction or your Bank On It, Inc. stock, please call us at (209) 956-7000.

Again, we thank you for your continued support of Bank On It, Inc. and wish you a happy and healthy new year.

Sincerely,

Jane Butterfield
President, Chief Executive Officer
Bank On It, Inc.

Rudy Croce
Chairman of the Board
Bank On It, Inc.

Enclosure(s)

*Those investors who own shares electronically through a broker will receive their shares and any cash for partial shares from the broker.