

# Bank On It, Inc.

22 West Yokuts Avenue | Tel: (209) 956-7000  
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January 29, 2010

Dear Shareholder,

The Board of Directors of Bank On It, Inc., parent company of Community Bank of San Joaquin, by an action taken on December 30, 2009, declared a stock dividend in the amount of five percent (5%) payable to stockholders of record as of January 15, 2010. As always, we appreciate you, our shareholders, for your continued support over the past years.

Enclosed is your stock certificate representing a 5% dividend. Please note that any fractional shares have been rounded down to the nearest whole share. Therefore, unlike past years, no additional payment for fractional shares is enclosed.

Should you have any questions regarding this transaction, please feel free to contact us at (209) 956-7000.

Again, thank you for your continued support of Bank On It, Inc., and best wishes for a prosperous new year.

Sincerely,

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

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

Enclosure