

Bank On It, Inc.

22 West Yokuts Avenue | Tel: (209) 956-7000
Stockton, CA 95207-5715 | Fax: (209) 956-7720

December 31, 2008

Dear Shareholder,

The Board of Directors of Bank On It, Inc., parent company of Community Bank of San Joaquin, at their meeting of November 20, 2008 declared a stock dividend in the amount of five percent (5%) payable to stockholders of record as of December 15, 2008. We appreciate you, our shareholders, for your continued support over the past years.

Enclosed is your stock certificate representing a 5% dividend. In addition, any fractional shares have been paid to you in an enclosed check.

If you have any questions regarding this transaction, please call us at (209) 956-7000.

In the coming year, we will continue our efforts to maintain your faith and confidence. Thank you for your support of Bank On It, Inc. We wish you a happy and healthy 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(s)