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For Immediate Release

Mike Salsbury, founder and CEO of American Riviera Bank, has announced that he will be leaving the bank at the end of January to pursue new opportunities. David Duarte, currently the bank's Chief Operating Officer, will serve as acting CEO and President. Senior officers Laurie Leighty and Michelle Martinich will also continue in their roles managing operations during the transition.

“My founding vision for a truly local community bank that brought the best of private banking and made it available to everyone in Santa Barbara has become a reality in American Riviera Bank. It has been an honor and privilege to serve as the founding President and Chief Executive Officer, and the positive way that our shareholders and the Santa Barbara community have embraced the bank has been a heartwarming experience I will never forget.” said Salsbury.

“However, at this point in my life, I believe I still have goals remaining in the banking world that I would like to accomplish. The time is right, and I hope I will have left a legacy with American Riviera Bank that will last for many years. I believe the bank is ideally positioned, with a great model, and excellent people, to be a successful bank for years to come.”

American Riviera Bank was chartered in March 2006 and completed the largest public stock offering ever for a Santa Barbara community based bank, with 400 founding shareholders helping to capitalize the bank with \$25 million. As of December 2007, American Riviera Bank reported total assets of \$75 million, with funded loans to clients of \$62 million, and over 2,000 customers.

“Mike put together the best possible team of people to serve the Santa Barbara community”, said Larry Koppelman, Chairman of the Board of Directors of American Riviera Bank. “Community banks are the foundation of our nation's diversified financial system, and American Riviera Bank is where businesses and individuals can get the best possible service for their financial needs. We are grateful for Mike's vision and hard work. There is no more welcoming place to do your banking than American Riviera Bank.”

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