

## **American Riviera Bank Accepts CA Warrants for Customers**

**Santa Barbara, California (July 2, 2009)** – American Riviera Bank (OTC BB: ARBV.OB) announced that it will accept and process registered warrants issued by the State of California’s Treasurer’s office for existing clients. Certain procedures and limitations apply. “We understand that these are tough financial times and we are pleased to be able to provide this service to our customers,” commented Jeff DeVine, President of American Riviera Bank.

### Company Profile

American Riviera Bank is a full service community bank focused on serving the lending and deposit needs of businesses and consumers in our community. At March 31, 2009, total deposits were \$105.2 million, total loans were \$91.1 million and total assets were \$131.5 million. The Bank was founded in 2006 by over 400 local shareholders and has one branch located at 1033 Anacapa Street in downtown Santa Barbara.

American Riviera Bank  
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Statements concerning future performance, developments or events concerning expectations for growth and market forecasts, and any other guidance on future periods, constitute forward looking statements that are subject to a number of risks and uncertainties. Actual results may differ materially from stated expectations. Specific factors include, but are not limited to, effects of interest rate changes, ability to control costs and expenses, impact of consolidation in the banking industry, financial policies of the US government, and general economic conditions.