

NEWS RELEASE

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FOR IMMEDIATE RELEASE

AMERICAN RIVIERA BANK TO EDUCATE YOUNG ADULTS ON CREDIT BASICS

Santa Barbara, CA, June 1, 2010-- As the economy and legislation shape a new credit reality, American Riviera Bank will share with young people ways to use credit responsibly.

“Credit has always been a new exploration for young adults, but now it's more than new—it's new and different,” says Laurie Meyn Leighty, Senior Vice President Head of Operations and Human Resources. “American Riviera Bank will use the American Banker’s Association’s Get Smart Credit program to help young people navigate this new responsibility.”

The Credit Card Accountability Responsibility and Disclosure Act of 2009, effective February 2010, requires consumers under 21 to have a co-signer or prove they have the financial means to repay the loan. Currently, 34 percent of college students have at least one credit card, according to a 2008 Student Monitor study.

American Riviera Bank plans to teach youngsters about managing their accounts, understanding a credit report, preventing identity theft and more. Lessons learned are part of a national effort to build a credit wise generation.

At American Riviera Bank we are committed to helping our future customers to become savvy money managers. For more information or to register for this program, contact the Bank at 805-965-5942.

For more information on the Get Smart About Credit program visit www.abaef.com or call 1-800-BANKERS.

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American Riviera Bank (OTC BB: ARBV.OB) is a full service community bank, focused on serving the lending and deposit needs of businesses and consumers in our community. 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
www.americanrivierabank.com