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FOR IMMEDIATE RELEASE

American Riviera Bank takes message of the importance of saving to local schools

Santa Barbara, CA March 31, 2010—During the month of April, American Riviera Bank employees are visiting local campuses, reaching over 650 students with a message that is becoming more and more crucial to American Society: the importance of being financially responsible. As part of the American Bankers Association's "National Teach Children to Save" program, American Riviera Bank employees will be presenting lessons including games and activities about the concept of saving, how interest makes money grow, how to budget and determining needs and wants.

This year, the bank has expanded its program to run throughout the month of April to be able to accommodate more schools and to incorporate all of its 19 employees (including all four executive officers). "In these economic times, it is more important than ever to help teach children the value of saving. The lessons that they learn today will benefit their future and the economy that they will shape," said Michelle Martinich, the bank's Chief Financial Officer.

Presentations range from 30 to 45 minutes depending on the grade and each child goes home with packets filled with tips for family saving and budgeting, savings coloring books and crayons, and other tools. One lucky child in each class walks away with an American Riviera Bank plush piggy bank!

According to the ABA, "our nation's savings rate, measured as the percent of disposable personal income is negative... Today's citizens aren't saving, plain and simple. As recently as five years ago, our nation heeded the message that saving for a rainy day should be a top priority, and at that time Americans were saving almost four percent of their disposable income. That trend has reversed. Simple lessons on saving can help get children and teens on the right track."

Company Profile

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