



Bank of Agriculture & Commerce
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FOR IMMEDIATE RELEASE

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Bank of Agriculture & Commerce Earns Highest Ratings in San Joaquin County

STOCKTON, CA., Oct. 6 – Bank of Agriculture & Commerce (BAC) stands strong in the current economic environment, receiving the prestigious “#1, Superior, 5-Star” rating by Bankrate.com, the “5-Star Superior Rating” by Bauer Financial and “Super Premier Community Bank” rating by the Findley Reports. BAC is the only bank in the San Joaquin Valley to receive #1- 5-Star rating from Bankrate.com, the industry’s number one source for ratings.

The Berberian family, who owns the bank is committed to providing the best financial and banking services. The dedication to BAC and ECC Bank’s clients is reflected throughout the daily operation of the bank.

In the tradition of community banking, it is important to everyone at BAC and ECC Bank, a division of Bank of Agriculture & Commerce, that the customers know the bank is financially secure and well positioned to withstand the challenges facing the banking industry. The entire bank staff is proud to report that the bank’s financial performance ranks above peer banks in many important benchmarks.

Bankrate.com’s Safe & Sound[®] service measures and rates the strengths of financial institutions. Safe & Sound[®] is an analytical product that assesses the financial conditions of 17,000 banks, thrifts and credit unions. Bankrate.com evaluates the health of institutions and assigns a 1-to-5 rating, with five stars representing the highest standard.

Under Bauer Financial’s rating system, five stars denote the highest level of banking performance. The 5-star rating is based on overall financial strength of the bank and indicates that BAC is one of the strongest community banks in the nation.

The Findley Reports provides the banking industry with performance benchmarking through its annual designations of “Super Premier Performing,” “Premier Performing,” and “Commendable Performing” classifications. These designations have become highly regarded and as a recipient, BAC is recognized throughout the Western United States as a financial institution achieving exceptional performance.

Established in 1965, BAC specializes in providing premiere financial services to area businesses, professionals and individuals. BAC’s success is the result of long-term strategy to build an exceptional bank. It offers a variety of deposit accounts and loan products, as well as business-related services, custom-tailored to fit each client’s specific needs.

To learn more about your bank’s ratings log on to www.bankbac.com for a link to Bankrate.com, Bauer Financial and Findley Reports.

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