

CEO CFO



COMMUNITY BUSINESS BANK

DISCOVER THE DIFFERENCE®

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Community Business Bank Is Not Your Average New Bank, With An Experienced Management Team That Has A Stake In Being Shareholders

**Financial
Community Business
(CBBC-OTC: BB)**

**Community Business Bank
(West Sacramento, CA)**

**1550 Harbor Boulevard, Suite 200
West Sacramento, CA 95691
Phone: 916-830-3597**

**John A. DiMichele
President and CEO**

BIO:

John A. DiMichele, *President and Chief Executive Officer of the Bank since its inception*. Former President and Chief Executive Officer of Yolo Community Bank from 1998 to 2005. Former President and Chief Executive Officer of Surety Bank from 1994 to 1997. Former President and Chief Executive Officer of Suisun Valley Bank from 1983 to 1994. DiMichele has a Bachelor of Science degree in Finance from California State University, Chico and a Masters of Business Administration degree from Golden Gate University, San Francisco. He also completed the Pacific School of Banking, Seattle. DiMichele is Chairman of Sutter Solano Medical Foundation, a board member of Sutter Solano Medical Center, a board member of California Statewide CDC and a board member of Vacaville Community Foundation.

Company Profile:

Community Business Bank is a locally owned community business bank serving the greater Yolo, Solano, Sacramento, Placer, San Joaquin and contiguous counties. With the recent and continued merger and acquisition activity within the State and locally, the Bank is focusing on

providing highly personalized commercial banking services to the businesses, professionals and non-profit organizations in the communities we serve.

Experienced business bankers – all from the local community -- are available to assist businesses and professionals with their banking needs. Before and after-hour appointments, as well as onsite appointments at the principal business, are available.

Headquartered in West Sacramento, the Bank also has a full-service office in Lodi, California. After receiving all necessary regulatory approvals and raising over \$21.2 million in capital, Community Business Bank officially opened its doors for business on November 14, 2005. The Bank is comprised of eight outside Directors, two inside Directors and four Executive Officers. The Executive Officers are:

**Interview conducted by:
Lynn Fosse, Senior Editor
CEOCFOinterviews.com**

CEOCFO: Mr. DiMichele, what was the vision when the bank was founded?

Mr. DiMichele: “The initial vision of the bank founding in November of 2005, was to develop a strategy for small business lending and banking services, not for profits, and for professionals. We were not really focusing on the retail side of the bank at all; it was relationship banking with businesses.”

CEOCFO: How has your vision developed?

Mr. DiMichele: “It has developed slower than we would like, for a number of reasons I think. One, we don’t sit right in a community, we have a wide range of area that we try to service and that area is a

big area. We service five counties. The first year and a half, we really took off fast, we were developing a lot of new customers, building a lot of new core business. Then about 2007, the economy really started slowing things down for businesses in California. That has had an impact on our growth and although we are still growing, we are not growing as fast as we were growing initially. We had to take a look at different strategies to build these relationships with our clientele, but at the same time it has gone slower than we thought. We thought we would be some place around \$200 million in assets today, and we are about \$140 million now.”

CEOCFO: Are there many community banks in the area?

Mr. DiMichele: “There are a number of successful independent community banks in our Sacramento area. Some have been here quite a long time, but there are newer banks that are just starting like ourselves, de novos in the area. We have a large group of credit unions in the area as well, and they also do business banking now. So it is a little different competitor, but they have business banking products as well. They are also struggling right now in this economy, with not only credit issues but also with growth issues.”

CEOCFO: I see your motto is ‘discover the difference’; what is different?

Mr. DiMichele: “The biggest difference is the relationships that we have with our clients and our availability to them. On my business card, I have my cell phone number. We have contact direct lines, so you can call me today on my direct line. We don’t even try to screen our clients. When we get a client, we do a very good job with them. They have to understand

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