Santa Cruz County Bank Expands SBA Lending Department

SANTA CRUZ, CA – March 29, 2021: Santa Cruz County Bank (OTC: SCZC), with assets over $1.4 billion, is a top rated community bank headquartered in Santa Cruz County. The Bank is pleased to announce the expansion of its SBA Lending Department with the recent hiring of three experienced business development officers, two processors and a loan underwriter.

Santa Cruz County Bank's Senior Vice President and SBA Department Manager, **Susan Chandler**, commented, "Our commitment to supporting small businesses is unwavering, especially in these challenging times. Santa Cruz County Bank has assisted borrowers to the fullest extent possible through Paycheck Protection Program loans and forgiveness, SBA loan payment deferrals and as a resource for business guidance throughout the pandemic. The expansion of our SBA team through the hiring of experienced business development officers, processors and an additional underwriter demonstrates the Bank's continued commitment to support small businesses. We have built a positive reputation in the marketplace, resulting in repeat business as a trusted partner to satisfied customers, brokers, developers and our government guaranteed program partners."

Santa Cruz County Bank's recently hired SBA team members include:
Andrew Chambers joined Santa Cruz County Bank as Vice President, SBA Business Development Officer. He brings eighteen years of banking experience with a focus on SBA and USDA financing. Andrew is located in Windsor California and covers the San Francisco Bay Area and north to the Oregon border.

Andrew's work in small business lending in Northern California began as an Underwriter, and soon advanced to VP Loan Officer, providing SBA and conventional financing for small businesses in the Western United States. He also brings experience with SBA and USDA financing for businesses on a nationwide level. Andrew earned a Bachelor of Science in Business Administration from Oregon State University, with a History Minor.

Emily Baxter joined Santa Cruz County Bank as Vice President, SBA Business Development Officer, bringing nine years of SBA experience to the Bank. Emily is located in Fresno, California and covers the Central Sierra foothills from Fresno out to the Central Coast.

Emily has a background in business development and was consistently named top SBA 7(a) and USDA B&I income producer for a national lender. Emily attended California State University, Fresno, and graduated Magna Cum Laude with a Bachelor of Science degree.

Kevin Rappleye joined Santa Cruz County Bank as Vice President, SBA Business Development Officer, bringing thirty years of experience in the banking industry. Kevin is located in Elk Grove, California and covers the Greater Sacramento Area and north to the Oregon border.

He most recently served as Vice President, Business Development Officer with a Northern California bank, growing the SBA Division and focusing on SBA 7a loans. Kevin holds a Bachelor of Science degree in Business Administration, with a Marketing Concentration, from California State University, Sacramento.

Additionally, Santa Cruz County Bank welcomes three new members to the SBA Department's underwriting and loan processing teams. **Ricardo Monedero**, Assistant Vice President, SBA Loan Underwriter, was former AVP Senior SBA Risk Manager/Underwriter in the Sacramento, California area; **Dayna Herron**, Senior SBA Loan Processor, previously served as Loan Processor II and AVP, SBA Loan Closing Officer in Las Vegas, Nevada and Temecula, California; and **Laurie Frank**, Senior SBA Loan Processor, formerly worked as Senior Loan Processor and as Loan Documentation Specialist with Northern California institutions.

ABOUT SANTA CRUZ COUNTY BANK

Santa Cruz County Bank was founded in 2004. It is a top-rated, locally-owned and operated, full-service community bank headquartered in Santa Cruz, California. The bank has eight branches–Aptos, Capitola, Cupertino, Monterey, Santa Cruz (2), Scotts Valley and Watsonville. Santa Cruz County Bank is distinguished from "big banks" by its relationship-based service, problem-solving focus and direct access to decision makers. The bank is a leading SBA lender in Santa Cruz County and Silicon Valley and a top USDA lender in the state of California. As a full-service bank, Santa Cruz County Bank offers competitive deposit and lending solutions for businesses and individuals; including business loans, lines of credit, commercial real estate financing, construction lending, agricultural loans, SBA and USDA government guaranteed loans, credit cards, merchant services, remote deposit capture, mobile and online banking, bill payment and treasury management. True to its community roots, Santa Cruz County Bank has supported regional well-being by actively participating in and donating to local not-for-profit organizations.

Santa Cruz County Bank stock is publicly traded on the OTC marketplace under the symbol SCZC. Stock purchase orders may be placed online, through a brokerage firm, or through Market Makers listed in the Investor Relations section of the bank's website. For more information about Santa Cruz County Bank, visit www.sccountybank.com.

SANTA CRUZ COUNTY BANK'S SBA LENDING RANKINGS FOR THE 2020 FISCAL YEAR

SBA Rank Silicon Valley – Ranked 11th by number of loans
SBA Rank SF District – Ranked 10th by dollar amount

NATIONAL, STATE, AND LOCAL RATINGS AND AWARDS

S&P Global: Santa Cruz County Bank is ranked in the Top 100 Community Banks in the nation for performance for banks under $3 billion in assets.

The Findley Reports, Inc.: The Bank has received the top ranking of Super Premier Performing Bank by Findley for 10 consecutive years.

Financial Management Consulting (FMC) Group: Santa Cruz County Bank has ranked in FMC's top 10 banks in California for the past 6 years.

Good Times Best of Santa Cruz County Reader's Poll: Voted "Best Bank" in Santa Cruz County, 9 consecutive years.

Santa Cruz Sentinel Readers' Choice: Voted #1 Best Bank, 6th year.