

MESSAGE FROM THE CEO



What a year 2009 was, and what a decade we have all come through. On every front – social, political, financial, economic, political and environmental – there were astonishing events both tremendous and terrifying. That familiar phrase and ancient Chinese curse, “May you live in interesting times,” succinctly captures the upheaval and trouble that characterized much of the new century’s first decade.

While things appear to be slowly ratcheting down to calmer levels, the interesting times continue. While so many banks in the US are thirsty for deposits, Alta Alliance continues to enjoy a steady stream of funds flowing into our branches. While so many banks throughout the country are starved for capital, we are strongly capitalized and in good financial health.

In October, Alta Alliance celebrated its third anniversary and came out of de-novo status. Our call report, which can be found online, provides details of our financial status: <http://www2.fdic.gov/ubpr/UbprReport/SearchEngine/Default.asp>. During the fourth quarter, our assets remained strong at \$176 million, our deposits totaled \$150 million and our loans were \$105 million.

While much has changed in our country and the world since we opened our doors in 2006, one thing has remained steadfast. Our staff has consistently worked hard to build our business and remains dedicated to delivering on our vision for customers. Through their actions, day in and day out, they demonstrate to customers that in banking with Alta Alliance, you can “Expect the Best and Experience the Difference.”

Finally, as of the end of January, I am retiring as CEO. I am proud of the achievements of our bank over the past three years, and will remain on the Board of Directors, continuing to build upon the strong foundation of our thriving organization. Sedrick Tydus, who co-founded Alta Alliance with me and has served as our Chief Operating Officer, will step into the role of CEO. I am confident that the transition will be seamless.

Arnold Grisham
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Chief Executive Officer

OUR FIVE-STAR RATING ON YELP



Alta Alliance’s reputation for personalized service and its goal to make banking easy, efficient and enjoyable are both being validated by Yelp, the popular website that provides customer reviews of their experiences with all types of businesses. The bank just recently signed up for a business account on Yelp, and while there are just a few reviews about one of the bank’s offices, they are all enthusiastically positive!

So far, our bank has a five-star rating. As we head into 2010, every person at every office is working hard to ensure those Yelp stars stay in place, and that more customers from every branch find their way to the Yelp website to tell the world their Alta Alliance story.



LEGENDARY LORE



Diana Saechao

When the bank was founded in 2006, our vision was to fill a gaping void in the financial services world by providing the high level of personalized service that customers want and deserve but could not often find at larger institutions, and to offer sophisticated products that businesses and consumers need to achieve their financial goals.

Since then, the “legendary lore” of the Alta Alliance difference has blossomed, building our business and driving our growth. So it is heartening to hear from customers about employees whose partnership with them meets or exceeds their expectations. This “can-do” employee attitude maintains the validity

of our service promise and supports the vision we had when our doors opened three years ago.

Recently, we heard from one of our business customers about Diana Saechao, a personal banker in our Oakland office. This customer, an executive of a Bay Area software firm, wrote to the bank’s senior management about the good work Diana does for him and his firm, and the positive attitude she conveys about his importance as a customer to the bank.

“I didn’t expect this recognition, but it makes me happy to know that my work is valuable to customers and the bank,” said Diana. “I deliver the same kind of service to everyone who comes through our doors, because that is what our bank is known for, but I am grateful for the nice comments of this customer.”

NEW CFO

The new year has brought a new CFO to Alta Alliance. John Radwanski has extensive experience in debt management and equity capital raising, cash flow and liquidity management, and risk management. He currently serves as a Senior Vice President and Treasurer for Bank of Nevada, also part of the Western Alliance Bancorporation family. He will take on this new CFO responsibility simultaneously with his role at Bank of Nevada.

Among the organizations that John has worked for throughout his career are Freddie Mac, Fannie Mae and Toyota Motor Credit Corporation. He holds a BS degree in Finance and Mathematics from the Rutgers School of Business, and an MBA in Finance from the Anderson School at UCLA.

SHOES FOR HAITI



Alta Alliance is participating in a national effort to send one million shoes to Haiti. VP Dale Marie Golden of our Piedmont office is coordinating the collection of shoes locally. If you have gently worn shoes (any size), please bring them to our office at 1337 Grand Avenue during business hours within the next week to 10 days. Questions? You can contact Dale at 510-899-7536 or at dgolden@altaalliancebank.com.