NEWS RELEASE

Tips for Selecting the Best Bank for Your Small Business

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San Diego, Calif., June 18, 2018 – Bank of Southern California, N.A. (OTC Pink: BCAL), understands that selecting a commercial bank that fits your company's needs can be a grueling task. Tony DiVita, Chief Operating Officer at Bank of Southern California, shares the following valuable tips to help guide small businesses in selecting the right bank.

1. Relationships Matter

Every business is unique. Finding an experienced banker that understands the challenges impacting your business and industry are crucial to your success. Community banks are focused on building relationships with their clients and take the time to learn your business. They are invested in your success and want to help you grow and succeed.

2. Timely, Local Decision-Making

Small businesses often require a quick response time when it comes to obtaining business loans. One of the many benefits of selecting a community bank, is their ability to provide quick decision-making and access to executive management.

3. Custom-Tailored Solutions

No two customers are the same. Finding a bank that recognizes that every client is unique and is able to provide flexible, financing and cash management solutions is key.

4. Community Focus

As a small business, you understand the importance of supporting neighboring organizations and giving back to the community. Local banks have a community first mindset and donate a portion of their proceeds to create positive changes. Plus, you will often find employees volunteering and serving in leadership roles for civic and nonprofit

organizations.

If you are a small business, and are looking for a relationship-focused bank, Bank of Southern California is quite possibly the right choice for you. For more information about Bank of Southern California and services for small businesses, visit www.banksocal.com.

About Tony DiVita

Tony DiVita is Executive Vice President, Chief Operating Officer at Bank of Southern California. With over 30 years of community and regional banking experience, he has a proven track record in the industry and a commitment to success. He works from the Bank's corporate headquarters in Del Mar.