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Suncrest Bank Provides \$60,000 to Wildfire and Covid-19 Relief Efforts.

Partnering with the Federal Home Loan Bank of San Francisco

SACRAMENTO & VISALIA, Calif. Suncrest Bank (OTCQX: SBKK) today announced it will donate \$60,000 to nine Central Valley nonprofit organizations that have been supporting California's recovery from a disastrous wildfire season and the Covid-19 pandemic. The bank is partnering in this effort with the Federal Home Loan Bank of San Francisco, with each organization contributing \$30,000 each.

"The entire state of California has been affected by the twin challenges of the pandemic and the worst wildfire season on record, with our most vulnerable communities suffering the most," said Ciaran McMullan, President and CEO of Suncrest Bank.

"Our donation, in partnership with the Federal Home Loan Bank of San Francisco, is targeted at meeting the most basic and immediate of needs of those communities. These include nonprofits addressing hunger, shelter and social services."

A complete list of the recipients is listed below.

Earlier this year, Suncrest Bank was the recipient of a Corporate Citizenship Award by the Sacramento Business Journal for its work supporting economic opportunity and corporate philanthropy. The Bank has also awarded over \$20,000 in small business grants during 2020 through its Kickstart Program in Partnership with the Sacramento Republic FC.

(<https://www.suncrestbank.com/about-us/community-involvement.html>)

Good Neighbor Center, Inc.	http://www.goodneighborcenterinc.org/Home_Page.html
Visalia Emergency Aid Council Food Pantry	https://www.veac.org/
Foodlink of Tulare County	http://foodlinktc.org/
St. Anne's Food Pantry	https://www.stannesparish.com/food-pantry
Emergency Food Bank Stockton	http://www.stocktonfoodbank.org/
Health Education Council	https://healthedcouncil.org/
Volunteers of America NCNN	https://www.voa-ncnn.org/about
Yuba-Sutter-Colusa United Way	https://www.yscunitedway.org/
Sutter Yuba Homeless Consortium	https://www.syhomelessconsortium.org/

About Suncrest Bank

Suncrest Bank, member FDIC, offers a full range of commercial, small business and agribusiness loans, cash management services and personal deposit products throughout the Central Valley of California and the Greater Sacramento Region. It is regularly rated Five Stars by Bauer Financial as one of the nation's strongest financial institutions, and in 2017 and 2018 was named to the OTCQX® Best 50, a ranking of top performing companies traded on the OTCQX Best Market. It is a Preferred Lender with the Small Business Administration and its stock can be purchased on the open market, trading on the OTCQX under the ticker symbol SBKK. For all other information, visit www.suncrestbank.com

Forward Looking Statements

Except for the historical information in this news release, the matters described herein contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 and are subject to risks and uncertainties that could cause actual results to differ materially. Such risks and uncertainties include: the credit risks of lending activities, including changes in the level and trend of loan delinquencies and charge-offs, results of examinations by our banking regulators, our ability to maintain adequate levels of capital and liquidity, our ability to manage loan delinquency rates, our ability to price deposits to retain existing customers and achieve low-cost deposit growth, manage expenses and lower the efficiency ratio, expand or maintain the net interest margin, mitigate interest rate risk for changes in the interest rate environment, competitive pressures in the banking industry, access to available sources of credit to manage liquidity, the local and national economic environment, and other risks and uncertainties. Accordingly, undue reliance should not be placed on forward-looking statements. These forward-looking statements speak only as of the date of this release. Suncrest Bank undertakes no obligation to update publicly any forward-looking statements to reflect new information, events or circumstances after the date of this release or to reflect the occurrence of unanticipated events. Investors are encouraged to read the Suncrest Bank annual reports which are available on our website.