



PRESS RELEASE
September 9, 2009

FOR IMMEDIATE RELEASE

For more information contact:
Keith Sciarillo, Chief Financial Officer
Jerry Lukiewski, President/CEO
Phone: 805-604-7600
Website: WWW.VCBBANK.COM

Ventura County Business Bank Hires New Chief Credit Officer

Oxnard, CA-Ventura County Business Bank (OTCBB: VCBB) announced that Charles A. Tulloh has been appointed Executive Vice President and Chief Credit Officer. Mr. Tulloh started his banking career with Bank of America in Los Angeles in 1977, developing extensive experience in Corporate Finance, Commercial Bank Credit Underwriting and Loan Administration. He has held Senior Management positions at Mellon Bank, KPMG Peat Marwick and Oppenheimer & Co. VCBB President & CEO Jerry Lukiewski stated, "Chuck's experience in large purchased loan participations was a major factor in our recruiting efforts and we are very excited to have him as a part of our team".

Michael D. Bradbury, VCBB Chairman of the Board stated that, "Chuck will provide the expertise to assist the bank in managing through some problem loan participations which have had a detrimental effect on the Bank's earnings". He added that the Bank recently agreed to a regulator order that includes the requirement that the Bank hire a new Chief Credit Officer. Among the other provisions, Bradbury stated that the Bank agreed to add \$4 million in new capital by December 2009 and reduce the level of problem assets. VCBB Board Member and Audit Committee Chairman, Gary Wolfe commented that "Chuck brings a strong knowledge base of wholesale loan transactions as well as in-depth bank regulatory experience which is critical to have in this rapidly changing regulatory environment".

Mr. Tulloh is a graduate of the University of California, Santa Barbara and obtained an MBA in Finance with an Accounting Concentration from UCLA Graduate School of Management. He also served in the US Army and the US Army Reserve. Mr. Tulloh resides in Oxnard and his interests include underwater photography, ocean cruising, flying and metal sculpture.

Ventura County Business Bank caters exclusively to commercial clients; offering a full array of commercial banking services to businesses based primarily in Ventura County, CA. The Bank has two full service locations, one at 600 Hampshire Road in Westlake Village, CA and another at 366 W. Esplanade Drive in Oxnard, CA. The Bank also offers Internet based technology to compliment the delivery of products and services beyond the outreach of their physical branch locations.

This correspondence may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act. All of the statements contained in this correspondence, other than statements of historical fact, should be considered forward-looking statements, including, but not limited to, those concerning (i) the Bank's strategies, objectives and plans for expansion of its operations, products and services, and growth of its portfolio of loans, investments and deposits, (ii) the Bank's beliefs and expectations regarding actions that may be taken by regulatory authorities having oversight of the operation, (iii) the Bank's beliefs as to the adequacy of its existing and anticipated allowances for loan and real estate losses and (iv) the Bank's beliefs and expectations concerning future operating results. Although the Bank believes the expectations reflected in those forward-looking statements are reasonable, it can give no assurance that those expectations will prove to have been correct. All subsequent written and oral forward-looking statements by or attributable to the Bank or persons acting on its behalf are expressly qualified in their entirety by this qualification. Investors are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and are not intended to give any assurance as to future results. The Bank undertakes no obligation to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.
