

February 20, 2003

Mr. Glen Aubrey
President/CEO
Creative Team Resources Group, Inc.
553 N. Magnolia Ave.
El Cajon, CA 92020

Dear Glen:

Your participation in our annual officers' planning meeting on January 30, 2003 was both timely and valuable. During your presentation, you gave our officer team a clear, concise framework within which to consider our company's best and worst attributes, and specific steps that will allow us to "grow our competitive edge." Your insightful comments and guidance, delivered at the very beginning of our planning meeting, set the stage for one of the most productive planning sessions we have every had.

On behalf of the management team of San Joaquin Bank, I sincerely thank you for coming and sharing your wisdom with us.

Sincerely,

Stephen M. Annis, CRP
Senior Vice President
Chief Financial Officer