

Exclusively for Tri Counties Bank Corporate and Business Clients



Safe and Sound

With all the recent media coverage surrounding the financial markets, you may have found yourself wondering, "Is my money safe?" We want you to know that Tri Counties Bank remains strong, stable and secure, and that your deposits are safe and insured up to the FDIC maximums.

Tri Counties Bank is the largest community bank headquartered in the Sacramento Valley, and is a wholly owned subsidiary of TriCo Bancshares (NASDAQ Global Select Market: TCBK).

Strong Financial Position

- Total Assets are \$1.98 billion and growing.
- Tri Counties Bank is in a strong financial position and currently has a capital ratio of over 12 percent (regulatory guidelines designate 10 percent as "well-capitalized").

Excellent Performance

- Ranked No. 36 in the nation by *USBanker Magazine* for three-year average return on equity for 2007.
- Ranked in the Top 100 companies in the Central Valley by Golden Capital Network's New California 100 in June 2008.

One specific hot topic in the recent news and among financial customers lately is FDIC insurance – how it works, what are the rules and how can you get the maximum benefit.

"Customers should be asking all the time about FDIC and safety of deposits. The important thing from a customer's perspective is to be sure to structure the ownership of their accounts in such a way that the FDIC insurance is maximized," says Rick Hagstrom, Chief Operating Officer.

Through the end of 2009, FDIC is insuring accounts up to \$250,000. This amount is up from the previous \$100,000 per account. But if you require more coverage, it can be expanded further by styling the account ownership differently. One example is for a married couple.

"Both husband and wife could each have an insured account with \$250,000. Additionally, the wife and the husband could have a joint account together that would also be insured up to \$500,000, because it has two owners," continues Hagstrom.

The FDIC is also currently providing unlimited coverage on all non-interest-bearing deposit accounts at FDIC-insured institutions.

All personal and business deposit accounts that do not earn interest are fully insured for the entire amount in the account. This unlimited FDIC coverage is also in effect through the end of 2009.

For more details on FDIC insurance, visit the Expanded FDIC Coverage link on our homepage at www.tricountiesbank.com.

But let's say you require even more insurance. Tri Counties Bank offers a service called CDARS® that is able to provide individuals with up to \$50 million in FDIC insurance.

"If one person brought in \$50 million to Tri Counties Bank, we could put it in to the CDARS program, which distributes the money in banks across the country in increments of approximately \$100,000 so each increment is then FDIC insured," notes Hagstrom.

For more details on the CDARS program, visit the CDARS link on our Business page at www.tricountiesbank.com.

Tri Counties Bank is open for business and here to meet your financial needs. We encourage you to come in and let us answer your questions and help you explore the right ways to maximize your FDIC protection. Give your banker a call, or stop by today.

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FDIC Coverage for Businesses

Corporations, Partnerships and Unincorporated Entities . . .	\$250,000 per corporation, partnership or unincorporated entity
Association Accounts	\$250,000 per association
Employee Benefit Plan Accounts	\$250,000 for the non-contingent, ascertainable interest of each participant
Government Accounts	\$250,000 per official custodian



Resolve to Increase Business Success

Some people think New Year's resolutions are a waste of time because they too often fall by the wayside after a few weeks. But done correctly, setting goals is a tried-and-true method for both personal improvement and business success. When making resolutions, remember that they should be:

FREE one-day QuickBooks® seminars

Thursday, Jan. 15: Chico
Tri Counties Bank Headquarters

Thursday, Jan. 22: Sacramento
Location TBD

Thursday, Feb. 5: Redding
Shasta Builder's Exchange Training Center

Thursday, Feb. 19: Fresno
Location TBD

Thursday, March 5: Yuba City
Hampton Inn & Suites

Friday, March 20: Roseville
Rocklin Park Hotel

- **Specific and measurable.** You need to be able to chart progress toward your defined goal.
- **Time sensitive.** Create a realistic timeline, or your resolution may slide to the bottom of your priority pile.
- **Challenging but achievable.** Set goals high enough to bring a sense of accomplishment when they're reached, but not so high that they cause frustration.

To boost your business in 2009, think about making resolutions in these categories:

- Focus more resources on the most profitable areas of your business.
- Go green by reducing energy consumption.
- Learn something new about your industry.
- Secure your data against natural or man-made disasters.
- Be a better boss – compensate employees fairly and acknowledge good work.

To help achieve your New Year's business resolutions, Tri Counties Bank offers FREE, one-day QuickBooks® seminars. Run by professional QuickBooks trainer Vicki Perryman, this user-friendly and flexible accounting program may help your business increase profits and cash flow. The seminars are designed to teach easy-to-implement and practical financial management skills. QuickBooks allows business owners the flexibility to customize every income and expense account on your profit and loss sheet, and accurately track what you own and owe, in order to determine with precision if your money is being used wisely.

"This is another way for us to demonstrate our commitment to going the extra mile for our customers," says Richard O'Sullivan, executive vice president of wholesale banking for Tri Counties Bank.

To sign up for one of these FREE one-day QuickBooks seminars, please visit www.tricountiesbank.com, call Jennifer Walker at (888) 847-9946 or e-mail BusinessSeminars@tcbk.com.

Raise Your Search Engine Rankings

Is your business's Web site working as hard as it could? More than 80 percent of all online transactions begin with a keyword search,* and you may be able to improve your Web site's effectiveness through search engine optimization (SEO). Incorporating the right keywords into each Web page can boost your search engine rankings.

Q: Which are the right keywords?

A: The best keywords are the ones your target audience uses most often when searching for your products or services.

Q: How can I find out what those are?

A: One way is to open a free Google AdWords account at adwords.google.com to learn how many people use each keyword or phrase as search terms.** Google's Keyword Tool will suggest options you may have overlooked, and its Traffic Estimator reports the recent click rate on each keyword you consider.

Q: Once I've chosen keywords, what do I do with them?

A: Select two or three key phrases for each page and sprinkle them throughout your text. Insert them in ways that maintain the

readability and integrity of your message. Be careful not to overdo it because this could significantly hurt your rankings. Add keywords to headlines and subheads because emphasized, bolder text stands out to search engine spiders, giving your page greater exposure and higher positioning.

Q: How do coding practices figure in?

A: Your site's code should be compliant with the latest standards of the World Wide Web Consortium (WC3). To test its compliance, enter your URL at the WC3 site, <http://validator.w3.org>**

How to Perk Up Your Business without Boiling Over

In July 2008, Starbucks® announced its plans to close 600 underperforming stores and cut about 12,000 jobs by 2009. If you're a small business owner, you may think you can't relate to this problem. But there are lessons to be learned for all businesses from Starbucks' loss of steam.

Don't expand too quickly. Starbucks went from a unique neighborhood spot to "one on every corner," which made its own stores compete with each other. Originally known for the simplicity of excellent coffee, great customer service and a relaxing environment, some stores within blocks of each other started focusing on quantity instead of quality – meaning less time to interact with customers and make their experience memorable.

Avoid launching too many new products at once. Another move that hurt the brand was to offer an increasingly complicated array of drinks. Employees hired for a love of coffee had to spend more time figuring out drink orders rather than getting to know the customers.

Don't lose sight of what makes your business special. While fast growth can seem exciting for a business, it can lose the very customers who helped make a business succeed. Controlling growth and keeping your product line tied to your roots can help ensure your brand still appeals to loyal customers – and gain new ones who appreciate customer-focused attention to detail.

Focusing on customers' needs is one of the best ways to improve a business. Surveys, focus groups and employee feedback about customer experiences can help you know if you are headed in the right direction with your business. If you decide to expand and offer new products and services, Tri Counties Bank is here to help.



Q: Are keywords and coding the only things I have to worry about?

A: No, links are important, too. The quantity, quality and relevance of Web sites linking to yours are another major factor in SEO. To populate the Internet with your site's link, consider submitting articles or white papers to other sites, sponsoring events for other organizations, uploading press releases, contributing to relevant blogs, requesting links from high-ranking

sites and placing your URL in industry directories. Avoid "link farms," sites that contain nothing but links, because these are a form of spamming search engines and if you link to one, your domain could be removed entirely from search engine indexes.

* Source: www.keyworddiscovery.com.

** Web site is provided for information only; no endorsement is implied.

The best keywords are the ones your target audience uses most often when searching for your products or services.



How to Battle Business Burnout

You're in charge of your business – but who's in charge of your life? Long hours, demanding deadlines and lack of family time are a recipe for burnout. You may feel fine now, but a never-ending daily grind takes a toll on your health.

Take charge – and recharge – with these solutions to strike a balance between work and play.

Delegate. Every job has good points and less-than-desirable tasks. Determine what you enjoy and what causes a headache.

Then, delegate appropriately. You've hired people to work for you – now let them.

Eat right. If you can't take time off, you still have to eat. Schedule standing lunch dates with those who may not get enough of your time otherwise.

Don't sweat the small stuff. Opening mail and licking stamps is tedious. Save time, prevent paper cuts and avoid that pasty aftertaste by signing up for Tri Counties Bank's online banking and bill pay services.



Shake things up. If your business runs like a well-oiled machine, don't throw a wrench in. But consider a new product/expanded service line. It could make your job fresh and exciting.

Enjoy the rewards of running your own business. Just don't let your business run your life.



TRI COUNTIES BANK

BAKERSFIELD REGION

Bakersfield (661) 325-9321
Visalia (559) 741-2940

CHICO REGION

Chico Park Plaza (530) 898-0400
Chico Pillsbury (530) 898-0470
Chico Downtown (530) 893-8861
Chico Mall (530) 898-0370
Chico Esplanade (530) 879-5831
Inside Raley's
Chico East Ave. (530) 898-0380
Inside Save Mart
Covelo (707) 983-6135
Durham (530) 898-0430
Orland (530) 865-5524
Oroville (530) 538-0140
Paradise (530) 872-2992
Willows (530) 934-2191

REDDING REGION

Redding Hilltop (530) 223-3307
Redding Downtown (530) 245-5930
Redding Lake Boulevard (530) 245-4651
Inside Raley's
Redding Hartnell (530) 224-3430
Inside Raley's
Anderson (530) 378-8085
Inside Wal-Mart Supercenter
Burney (530) 335-2215
Cottonwood (530) 347-3751
Crescent City (707) 464-4145
Fall River Mills (530) 336-6291
Mt. Shasta (530) 926-2653
Palo Cedro (530) 547-4494
Red Bluff (530) 529-7080
Inside Raley's
Susanville (530) 257-4151
Weed (530) 938-4401
Yreka (530) 842-2761

SACRAMENTO REGION

Arden Fair (916) 648-9370
Arena Blvd. (916) 419-2651
Inside Bel Air
Blue Ravine (916) 984-2270
Inside Save Mart
East Bidwell (916) 984-4244
Inside Raley's
Empire Ranch (916) 984-2029
Inside Raley's
Elk Grove (916) 478-9102
Inside Raley's
Antelope (916) 721-1706
Inside Wal-Mart Supercenter
Lincoln (916) 408-5330
Inside Raley's
Pleasant Grove (916) 780-2266
Inside Wal-Mart
North Natomas (916) 419-4301
Inside Raley's
Douglas Boulevard Inside Raley's (916) 784-6661
Woodland (530) 661-4701
Inside Bel Air
American Canyon (707) 647-1049
Inside Wal-Mart SuperCenter
Brentwood (925) 634-5500
Inside Raley's
West Sacramento (916) 371-9758
Inside Wal-Mart Supercenter

SAN JOAQUIN REGION

American Canyon (707) 647-1049
Inside Wal-Mart SuperCenter
Brentwood (925) 634-5500
Inside Raley's
Fresno (559) 435-8089
Chowchilla (559) 665-4868
Gustine (209) 854-3761
Modesto (209) 548-4030
Modesto Village One Inside Raley's (209) 551-1061
Patterson (209) 892-4098
Turlock (209) 668-1882
Inside Raley's

YUBA CITY REGION

Yuba City Main (530) 671-5563
Yuba City Onstott (530) 751-8416
Inside Raley's
Yuba City Market Place (530) 673-1746
Inside Wal-Mart Supercenter
American Canyon (707) 647-1049
Inside Wal-Mart Supercenter
Grass Valley (530) 477-9741
Inside Save Mart
Marysville (530) 749-1639
Middletown (707) 987-3196

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