



**Irwindale Chamber of Commerce  
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# Overview of Vineyard Bank

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**June 30, 2006**

**Traded on the NASDAQ Global Market System under the symbol  
“VNBC”**

**Market price – closed at \$26.90**

**\$1.9 billion in assets**

**Shares outstanding – approximately 10.6 million**

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## Planning for the “If” & “When”

- How quickly your company can get back to business after a disaster or business disruption often depends on the plan in place today
- Financial Impact: If businesses are ready to survive and recover, the nation and our economy are more secure
- According to the Institute for Business and Home Safety, at least one-fourth of all businesses that close because of a disaster never reopen

## Consider the Following

- The number of declared disasters has more than doubled in the 1990's
- A business can be hurt indirectly when disaster strikes customers or another business, such as distributors or vendors
- OSHA requires that most businesses with 10 or more employees have a written emergency plan
- The 9/11 Commission emphasized the critical importance of preparedness in protecting business assets and safeguarding employees' lives
- "Private Sector Preparedness is not a luxury; it is a cost of doing business in a post 9/11 world. It is ignored at a tremendous potential cost in lives, money and national security."—9/11 Commission Final Report Chapter 1

*ready.gov*

- Business Continuity Planning must consider all threats, including both man-made and natural disasters
- Plan in advance to manage the emergency situation
- Protect employees and company assets

- Determine different types of disaster which can affect your company
- Review office locations and determine the various types of natural disasters most common in those areas
- Complete Risk Assessments

# Our Markets

- Full Service Banking Center
- Loan Production Office

Northern  
CA

Ventura  
County

West  
Side

San Gabriel Valley

Orange  
County

Palm  
Desert

North  
San Diego



# Alternate Locations

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- As part of the planning, it is critical for financial institutions to document and test back up facilities
- Ensure back up location will serve its purpose
- Document in BIA (Business Impact Assessment)
- The back up site is critical for the success of recovery efforts

*Creativity*

# *Our Values*

*Flexibility*

*Integrity*



- Respect
- Devotion
- Honor
- Strength
- Spirit
- Pride
- Triumph
- Heart
- Valor
- Remembrance
- Hero
- Truth
- Allegiance
- Character
- Glory
- Leadership
- Patriot
- Soldier
- Freedom
- Passion
- Power
- Courage
- Bravery
- Loyalty
- Destiny



- Depending on the type of disaster/business disruption will determine if there are limits on transaction processing
- General Rule: Be prepared at home and at work if electronic banking is not available

# Emergency Planning

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- Provide assistance and guidance to employees to create a plan at home
- Review BIAs (Business Impact Assessments) at least annually
- Planning is not enough...Drills and exercises are critical to the success of recovery after a disaster

# Being Prepared – Emergency Supplies

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- There is a financial impact with being prepared for an emergency. Disaster kits, water, food rations, first aid kits all add up.
- Take care of your company's most valuable asset...your Employees!

# Should You Stay or Should You Go?

- Depending on the situation/disaster, the first important decision after a disaster is to stay in the building or evacuate
- In order to make this decision, you need to know what each means (shelter-in-place or evacuate) and the implications of enforcing the decision
- Bottom Line: Use Common Sense and information available to you relating to the disaster

## **Businesses that are able to open up sooner help their communities recover more quickly.**

- **SAFETY FIRST** – *The safety of people and property are key considerations following a disaster*
- **ASSESS DAMAGES** - *Note damages caused to the structure, equipment and property, including product inventory and raw materials*
- **MAKE REPAIRS** - *Avoid additional property damage by making temporary repairs to the building, boarding up windows, or covering holes in the roof.*
- **CLEAN UP** - *Your insurance company may tell you to hire a professional cleaning service. If you or your employees are involved in this effort, use proper eyewear, gloves, hardhats and masks. Sanitation systems within the facility should be repaired immediately.*

Source: Institute for Business and Home Safety

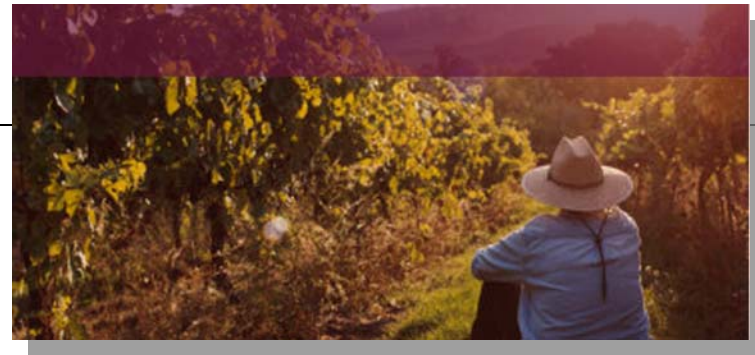
# Closing Thoughts

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- Help and encourage employees to create emergency plans and kits for their homes
- Senior Management involvement is critical
- Plan, test and plan some more
- Ensuring the safety of employees, customers and company assets is top priority

**Thank you for your time today!**

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