

Press Release

Source: Atlantic Pacific Bank

For Immediate Release

Atlantic Pacific Bank launches 'DeskTeller' remote deposit technology

Santa Rosa, Calif. (Business Wire) – January 3, 2007 – Atlantic Pacific Bank (OTCBB: APFB) today announced the launch of *DeskTeller*, a banking deposit technology system that will allow business customers to make deposits from the convenience of their own office. Atlantic Pacific Bank is the first Sonoma County based bank to offer this desktop technology.

In simple terms, the product lets customers make daily deposits of check payments from their place of business. By electronically scanning each item the paper transactions are converted to digital images for high-speed electronic processing and immediately transmitted to Atlantic Pacific Bank. No more trips to the bank and no need to hold your deposits until the next business day. This state-of-the-art technology is easy, convenient and saves customers both time and money.

“Today’s technology allows our customers to skip in-branch deposits or courier pickup service, and just transmit daily deposits when convenient from their own office. This service provides excellent reporting capabilities and is extremely secure and easy to use. And, unlike many new technologies, the learning curve was less than five minutes,” stated Charles O. Hall, President and Chief Executive Officer.

With *DeskTeller*, Atlantic Pacific Bank customers can:

- Receive extended deposit deadlines
- Improve availability of funds
- Reduce the risk and expense of transporting checks
- Increase employee productivity

Here’s How *DeskTeller* Works:

1. Users prepare and balance their deposit of checks;
2. Checks are passed through the *DeskTeller* Remote Deposit scanner where an image based deposit ticket, together with deposit check images is created;
3. After the check image-based deposit is prepared, users transmit the deposit over the Internet as an encrypted file to a secure website;
4. Atlantic Pacific Bank receives the image deposit and posts the deposit total to its clients company’s account; and
5. Users can review the deposit by accessing their account online.



“It was an easy business decision to roll out this product.” added Allen Christenson, Chief Financial Officer. “This is an extraordinary technology solution that helps us serve our customers better and saves customer time and money in the process. Enabling customers to conduct their business banking functions in their offices instead of ours is our objective.”

About the Company

Atlantic Pacific Bank is the newest independent business bank headquartered in Sonoma County. The Bank is focused on meeting the specialized needs of small to medium-sized businesses and professionals. In addition to *DeskTeller*, the Bank provides business customers online cash management services protected by multifactor authentication and OnCall 24 hour telephone banking. Atlantic Pacific Bank also provides select accounts with MasterCard Debit Cards, with reimbursement of fees from use at any ATM worldwide.

Atlantic Pacific Bank is located at 3725 Westwind Blvd., Suite 100, Santa Rosa, California and is near the Charles M. Schultz – Sonoma County Airport. For additional information, please contact us at (707) 236-1500 or online at www.apbconnect.com.

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