## Krista Snelling, President and CEO, West Coast Community Bancorp, Holding Company for Santa Cruz County Bank

With over 26 years of experience, Krista Snelling serves as President and Chief Executive Officer and as a member of the Board of Directors of West Coast Community Bancorp and Santa Cruz County Bank.

Ms. Snelling currently serves as Board Chair of the California Bankers Association. Additionally, she sits on the board of the Monterey Bay Economic Partnership, the Finance Committee of the Community Foundation of Santa Cruz County, and the Executive Advisory Council of the University of the Pacific Eberhardt School of Business, where she is a frequent guest lecturer. She is one of six women CEOs steering the Women's CEO Peer Group, which is co-hosted by Bank on Women, Inc. and the American Bankers Association. She is a member of the Cabrillo College Foundation President's Circle and Rotary Club of Santa Cruz.

Under her leadership, West Coast Community Bancorp continues to be recognized for outstanding performance. The holding company's stock was named to the 2024 OTCQX Best 50, a ranking of top performing companies traded on the OTCQX Best Market based upon total return and growth in average daily dollar volume in 2023. West Coast Community Bancorp was listed in American Banker's Top 100 Best Performing Community Banks in the United States, based upon 3-year average return on equity for banks under \$2 billion in asset size, ranking 50th in the nation and 9th out of 18 California banks. Independent Community Bankers of America (ICBA) ranked Santa Cruz County Bank 12th in its Top 25 Best Performing Community Banks in the nation with the highest return on average assets and average equity ratios for banks over \$1 billion in asset size.

Ms. Snelling previously served as Executive Vice President, Chief Operating Officer and Chief Financial Officer of Five Star Bank (CA).

Ms. Snelling graduated from the University of the Pacific with a Bachelor of Science degree with a double major in Mathematics and Economics. She also holds a Master of Arts degree in Economics from University of California, Davis, and is a California Certified Public Accountant (inactive).

Ms. Snelling was named in American Banker Magazine's Most Powerful Women in Banking Watch List for 2023. Additionally, Ms. Snelling and members of the Bank's executive team received American Banker Magazine's Most Powerful Women in Banking Top Teams Award for 2023. She was recognized by the Silicon Valley Business Journal, making their Power 100 List in 2023 and 2024, and as a Woman of Influence in 2022. In 2020, she was named as a Sacramento Business Journal Woman Who Means Business and was awarded the Nancy Hotchkiss Woman of Impact Award by Commercial Real Estate Women (CREW),

recognizing her impact on the commercial real estate industry. In 2019, she was recognized

as CFO of the Year by the Sacramento Business Journal.