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Endeavor Bank Approved Lender Under SBA 7(a) Program

San Diego's first new community bank in 10 years is now an SBA Lender

SAN DIEGO, California (October 10, 2018) – Endeavor Bank (OTC: EDVR), a San Diego business bank, has been approved as a general lender under the U.S. Small Business Administration's (SBA) 7(a) Program. Last month, Chief Executive Officer Dan Yates and President Steve Sefton made it official by signing the agreements with District Director Ruben Garcia, and Lead Lender Relations Specialist Maria Hughes from the San Diego District Office of the SBA.

"San Diego is home to many successful small businesses making a difference in our economy," said CEO Dan Yates. "We are very proud of this important step in Endeavor Bank's journey which will provide greater opportunity and capital to these local, growing businesses."

About SBA's 7(a) Loan Program

The 7(a) Loan Program is a flexible tool that offers fully amortized loans that may be used for most business purposes, including providing working capital, acquisition of equipment, and the purchase of real estate for business operations. Credit approval required; terms and conditions apply.

About Endeavor Bank

Endeavor Bank is primarily owned and operated by San Diegans for San Diego businesses and their owners. The Bank's focus is local: local decision-making, local board, local founders, local owners, and relationships with local clients in the San Diego metropolitan market place and its surrounding areas.

Headquartered in downtown San Diego in the landmark Symphony Towers building, the Bank also operates a loan production office in Carlsbad. Endeavor Bank offers traditional business banking services across a broad spectrum of industries and specialties. Unique to the Bank is its

consultative banking approach that partners business clients with Endeavor Bank's senior management. Together, they build strategies and provide resources that solve problems, plan for the future, and help clients' efforts to grow revenues and profits. Visit www.bankendeavor.com for more information.

Forward-Looking Statements

This press release includes "forward-looking statements," as such term is defined in the Private Securities Litigation Reform Act of 1995. Forward-looking statements are based on the current beliefs of the Bank's directors and executive officers (collectively, "Management"), as well as assumptions made by and information currently available to the Bank's Management. All statements regarding the Bank's business strategy and plans and objectives of Management of the Bank for future operations, are forward-looking statements. When used in this press release, the words "anticipate," "believe," "estimate," "expect" and "intend" and words or phrases of similar meaning, as they relate to the Bank or the Bank's Management, are intended to identify forward-looking statements. Although the Bank believes that the expectations reflected in such forward-looking statements are reasonable, it can give no assurance that such expectations will prove to be correct. Important factors that could cause actual results to differ materially from the Bank's expectations ("cautionary statements") are the loss of key personnel, lower lending limits and capital than competitors, regulatory restrictions and oversight of the Bank during its "de novo" phase, the secure and effective implementation of technology, risks related to the local and national economy, the Bank's implementation of its business plans and management of growth, loan performance, interest rates, and regulatory matters, the effects of trade, monetary and fiscal policies, inflation, and changes in accounting policies and practices. Based upon changing conditions, if any one or more of these risks or uncertainties materialize, or if any underlying assumptions prove incorrect, actual results may vary materially from those described as anticipated, believed, estimated, expected or intended. The Bank does not intend to update these forward-looking statements.

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