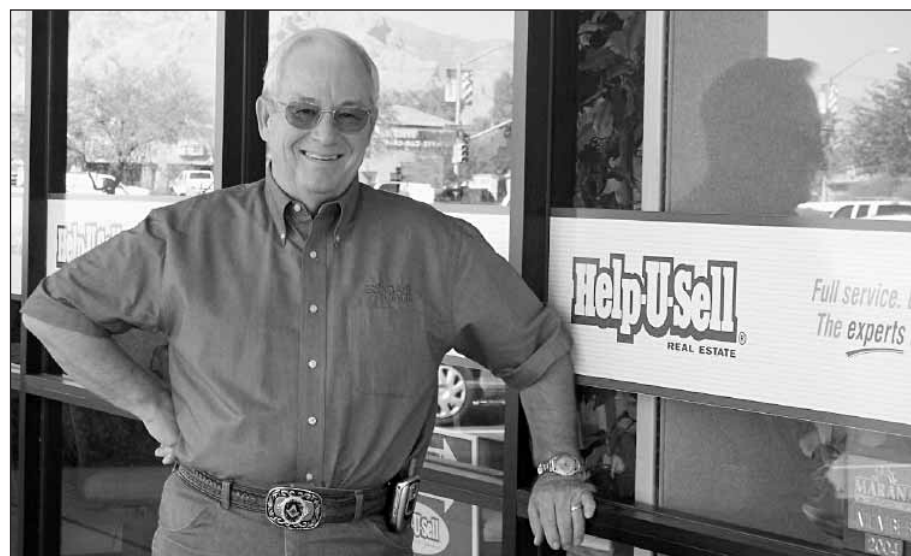


Congratulations to Our Trivia Contest Winner!

Mr. Jack Jenkins was the first person to submit all fifteen answers correctly. Mr. Jenkins won a \$100 gift certificate to Cibaria Cucina Italiana. Thanks to everyone who played.

The answers:

1. Silver Bullet
2. The Ed Sullivan Show
3. On Route 66
4. To protect the innocent
5. The lion sleeps tonight
6. The Limbo
7. Chocolate
8. Louis Armstrong
9. Timex
10. Freddie the Freeloader and May God Bless
11. Draft Cards
12. Beetle and Bug
13. Buddy Holly
14. Sputnik
15. Hula-hoop



Our \$500 Customer Survey Winner!!

Bob Heslip Sr., Owner / Broker
Help-U-Sell Tucson Valley Realty



U.S. History Trivia Contest

Try your luck at answering all of the trivia questions correct and the first person that gets all five questions right wins a \$100 gift certificate to Torino Ristorante Italiano.

1. Can you name the four State Capital cities which are named for U.S. Presidents?
2. Which two states have provided more U.S. Presidents than any other?
3. Name three states that were independent countries prior to petitioning Congress to join the Union.

4. Name all the State Capital cities whose names begin with the same letter as the state name.
5. There are ten states with more than one word in their common title. Four of them start with "New". What are the other six?

Send your answers to MJJ@ideamagic.com

CANYON CONNECTION

News from your community bank Fall 2005 • Vol 1, No 3

Home for the Holidays!

The holidays are a time to create memories, traditions and family togetherness. How do we create all of that when we're all so busy with our daily lives? We asked some of our local design professionals how to turn your home into a holiday treasure with just a little creativity and ingenuity.

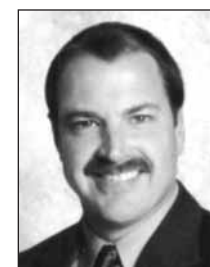
Carol Bruyere of Carol Bruyere Interiors says that the trend is in the "bling". "What is bling?" I said. Bling is the sparkle, the glitter, the sequins and the beads. It's like adding jewelry to your home and creates a wonderful glow to your environment. Use metallic copper ribbons to wrap around candles, grouping them in different shapes and sizes on top of a mirror on your dining room table. Let your imagination go as you try different accessories to add the "bling" to your holiday decorating.

Kathleen Brannon of Bear Canyon Interiors likes to keep design simple and recommends using the entrance to your home to begin the holiday feeling. She uses decorative wreaths on the door to reflect the season and mesh lights around shrubs and trees. Clustered untrimmed small trees in different heights are a great way to create a grand entrance. If you have a wood-burning fireplace, try burning fresh pinecones or potpourri to create the aroma of the holiday.

Sunset Interior, owner & designer, Dara Davis and Gigi Boyack, designer, both Allied Members of A.S.I.D. recommend adding a holiday touch to your regular furnishings like a holiday throw and some decorative pillows. Use ribbons or garland on your existing accessories and doors. Festive placemats on the table with a centerpiece and holiday dishes create a complete look. Don't have room for a big tree? Try a little tree or better yet, several small trees in various rooms. Each tree can be a different theme. The main thing is to experiment and have fun!

Feel free to contact any of these design professionals for more ideas in home decorating.

Bear Canyon Interiors, Kathleen Brannon - 749-3825
Carol Bruyere Interiors, Carol Bruyere - 241-7274
Que Bella, PJ Shelly - 818-3208
Sunset Interior, Dara Davis - 825-2297



Chuck Luhtala,
Chief Credit Officer

Interest Rate Update

Interest rates appear to be on the rise, especially short-term rates such as the Prime Rate. Since the first of the year the Prime Rate has increased 1.25%, from 5.25% to 6.75%. Most forecasters feel the Prime Rate will increase at least another .25% to .75% by year-end. This has affected businesses that borrow funds on lines of credit, or for other short-term purposes. On the consumer side, the increase in Prime has had its greatest affect on home equity lines of credit, which are typically tied to the Prime Rate.

While short-term rates have increased significantly during the past year, long-term rates have seen modest increases. For example, 30-year home mortgages have increased about .50% to .75% since the first of the year. According to Brian Gavre, Manager of Canyon

Community Bank's residential mortgage group, this may be a good time to consider locking in rates on home equity lines of credit. Some home equity lines offer the option of converting to a fixed rate, others don't. Check yours to see if that's available. Another option is to refinance your first mortgage to incorporate the home equity line of credit. If you have questions, please call Brian at 547-1015.

We are pleased to announce the hiring of a new commercial loan officer here at Canyon Community Bank. Daniel Maw, Senior Vice President, has relocated to Tucson from South Carolina to join the Canyon team. Daniel brings 20 years of banking experience, primarily in the commercial lending arena. We are pleased to have Daniel aboard.

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Canyon Community Bank

Board of Directors

Dennis Cummings - Business Development
Gary Gibson - Director
Jodi Grassmeyer - Secretary

Officers and Supervisors

Steve Halverson - President / CEO
Chuck Luhtala - Chief Credit Officer
Wes Veach - Controller
Daniel Maw
Senior VP, Commercial Loan Officer
Jim Barron - Commercial Loan Officer

Steve Halverson - President/CEO
Pam McNair-Wingate - Director
Richard Underwood - Chairman of the Board

Debbie Imus - Mortgage Loan Officer
Brian Gavre - Residential Mortgage Manager
Debbie McCarter - Operations Officer
Marcie Dominguez - Operations Supervisor
Corrina Quallo - Operations Supervisor

Main Office 7981 North Oracle Road (SW Corner of Oracle & Magee) • 529-5500

Marana 6811 N. Thornydale Road (Just South of Ina) • 547-0600

Catalina 15883 N. Oracle Road • 825-1114

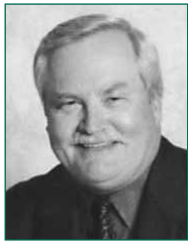
www.canyoncommunity.com



Canyon Community Bank where the difference is clear



What a Party!



Steve Halverson
President/CEO

Our 5th Anniversary and 4th Customer Appreciation Party was the best ever! The weather, food, music and camaraderie were fantastic. Approximately 400 customers were there and everyone had an enjoyable time. If you have not attended in the past, we encourage you to be a part of the event next year. I am looking forward to the time when we will have to completely close our parking lot to accommodate our growing family.

I would like to extend a heartfelt thank you for all the positive comments that I received at our party from you regarding our staff. It gives me a wonderful feeling when you speak positively towards the bank. As you know, our mission is simple, to earn your trust and business everyday by giving you the best service possible.

The board, management and staff would like to thank you for sharing your Thursday evening with us and we are looking forward to the 5th Appreciation Party next year.

Announcing Our Fourth Branch

We are pleased to announce that we have purchased the property at the SW corner of Coachline Loop and Silverbell for our fourth office and the second office serving the growing community of Marana. We hope to have the



Silverbell office opened in 15 months.

Personal Reflection

Finally, I would like to regress a little. The bank just celebrated its fifth year in business and I fondly remember the first day we opened. It feels just like it was yesterday. Our five years have gone by quickly and the reward has been serving each and every one of you - our friends and customers. Please accept our sincerest gratitude for your continued support and confidence. We're looking forward to the next five years.



Top 10 Diet Tips for the Holidays

10. If you eat dozens of chocolates quickly, the constant motion might help burn a few calories.
9. If no one sees you eat it, it has no calories.
8. STRESSED is just DESSERTS spelled backwards.
7. If you eat standing up, it doesn't count.
6. Movie related foods are much lower in calories simply because they are a part of the entertainment experience and not part of one's personal fuel. They include Milk Duds, popcorn with butter, Junior Mints, Snickers and Gummi Bears.
5. If you eat the food off someone's plate, it doesn't count as having calories.
4. Cookie pieces do not contain calories because the breakage causes calorie leakage.
3. Food used for medicinal purposes does not have calories. This includes any chocolate used for energy, brandy, cheesecake and Haagen-Dazs Ice Cream.
2. When eating with someone else, calories do not count if you both eat the same amount.

And last but not least....

1. If you drink a diet soda with a candy bar, they cancel each other out!

Happy Holidays!

Meet Our Newest TEAM Members

Rachel Clelland has an infectious smile and prides herself in being very organized, efficient and accurate. Rachel was a customer of the bank prior to working here and was so impressed with the customer service and friendly atmosphere of the bank that she decided to make banking her career. Rachel is a movie buff and enjoys making candles as a hobby. She looks forward to going to work everyday and loves interacting with the other team members and the customers. Rachel sees her future at Canyon Community Bank and we're thrilled to have her on the team.

Mary Jo Crawford grew up in the banking business with her father who was a career banker. She has always wanted to get back to banking so Canyon Community was a perfect choice. Mary Jo moved from Illinois with her fiancé approximately two years ago and fell in love with the beauty of Tucson. In her words, "Tucson is the most beautiful place I have ever lived." Mary Jo is an avid reader and enjoys traveling, hiking and shopping. She has her Masters in Library Science and is looking forward to making Canyon Community her home. Mary Jo is especially impressed with how the team members of Canyon Community treat everyone like family and how much their efforts are appreciated.

Daniel Maw is the newest member of our management team and has journeyed all the way from Walhalla, South Carolina (near Clemson University) to join our team. Daniel and his wife Mary have 3 beautiful children ranging from 3 years of age to 17. What's a southern boy doing in Tucson you ask? Once you meet this charming and friendly gentleman you will understand that he fits right in with our Canyon Community

team. Daniel was the Vice President for a community bank in Walhalla and his customer service philosophy aligned with the Canyon Community Bank culture - it was a perfect match. Daniel will be focused on the commercial and residential lending department and is looking forward to serving the Tucson community. Stop by and meet Daniel anytime.

Jessica Newman ventured to Tucson in 2000 to visit friends and never left. She lived in Tucson in grade school with her family as a Navy transplant and always dreamed of returning. The thing she likes the most about working at Canyon Community is no hard selling and no cold calling. In her previous experience, she felt very uncomfortable "selling" products. She believes in a customer focused experience and at Canyon Community, it's all about listening to what the customer wants and serving the customer. Jessica enjoys scrapbooking with her friends and playing with her 1 year old Italian Greyhound, Meena.

Dan Sturman comes to us by way of Chicago where he retired from the merchant related sales and service industry nearly five years ago. As a customer of Canyon Community Bank, he liked the way Canyon Community Bank treated their customers and saw an opportunity to help expand the merchant services program so he decided to come out of retirement. Dan loves to snow ski and golf and he and his wife have two sons and two granddaughters. Dan's philosophy is the same as Canyon Community Bank - make the customer feel comfortable, keep it simple and follow the "can do" attitude.



Rachel Clelland
Customer Service Representative
Oracle Branch



Jessica Newman
Customer Service Representative
Thornycroft Branch



Mary Jo Crawford
Customer Service Representative
Oracle Branch



Dan Sturmon
Merchant Services Representative
Southern Arizona



Daniel Maw
Senior Vice President
Commercial Loan Officer



Canyon Community Bank,
where the difference is clear