

News Release

For Immediate Release

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Summit State Bank Declares Quarterly Cash Dividend

Santa Rosa, CA (July 31, 2006) – Summit State Bank (NASDAQ:SSBI) today announced that its Board of Directors has declared a quarterly cash dividend of nine cents per share on the Company's Common Stock. The dividend is payable August 21, 2006 to shareholders of record on August 10, 2006.

Summit State Bank is a traditional community bank with its primary service area in Sonoma County and branches in Santa Rosa, Windsor and Rohnert Park.