

News Release

For Immediate Release

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Summit State Bank Declares Quarterly Cash Dividend

Santa Rosa, CA (January 28, 2008) – 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 February 21, 2008 to shareholders of record as of February 11, 2008.

About Summit State Bank

Summit State Bank has total assets of \$340 million and total equity of \$48 million at December 31, 2007. The Bank provides diverse financial products and services which are marketed throughout Sonoma County and surrounding areas in California with offices located in Santa Rosa, Rohnert Park, Petaluma and Windsor. Summit State Bank stock is traded on the Nasdaq Global Market under the symbol SSBI.

Forward-looking Statements

Except for historical information contained herein, the statements contained in this news release, are forward-looking statements within the meaning of the "safe harbor" provisions of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. This release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuations in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank will be conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. You should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.