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Endeavor Bank Names New Chief Operations Officer, Chief Banking Officer, and Director of Community Relations

SAN DIEGO, California (October 21, 2020) – Endeavor Bank (OTC Pink: EDVR) recently announced the addition of the newest member of its senior management team, Mark Anderson as Executive Vice President, Chief Operations Officer. Mark has an impressive resume, with over four decades of banking and operations experience, and several prior roles as EVP/COO in local community banks. He was most recently SVP, Director of Branch Banking, for Pacific Premier Bank, which acquired Grandpoint Bank in 2018, where he held the title of EVP, Branch Operations Administrator. Prior to that, Mark was with Regents Bank as Chief Operations Officer after Regents acquired California Community Bank in 2012. Mark was a founding organizer of CCB where he spent 9 years as Executive Vice President, Chief Operations Officer.

The Bank is also pleased to announce the promotion of John Harelson to SVP, Chief Banking Officer, and the appointment of Robert Horsman as SVP, Director of Community Relations. John has been with Endeavor for over 2 years, has taken a leadership role in client relationship growth and development, and has been a San Diego banker for over 31 years, funding over \$1 Billion in business and commercial real estate financing in Southern CA. He had a key role in the success of Endeavor's PPP program and leads the way in the Main Street Loan Program as well.

Robert has over 47 years in San Diego commercial banking. He is a founding member of the Endeavor Bank Team and has been a leader in the Bank's community involvement and Advisory Board. He is very active with numerous prominent civic and philanthropic groups in San Diego. He currently serves on the board of Boy Scouts of America, San Diego-Imperial Council. Additionally, he has served as chairman of many of San Diego's notable nonprofit organizations including San Diego Zoo Global, San Diego Regional Chamber of Commerce, Scripps Mercy Hospital Foundation, San Diego Opera and the Kyoto Symposium Organization, among others.

Dan Yates, CEO, stated, "I am proud to have assembled a team comprised of the industry's top bankers to offer local business owners an exceptional banking experience through our unique consultative banking approach."

Steve Sefton, President, commented, "Having known and worked with all three of these seasoned bankers for several years, these appointments are well deserved and perfectly suited to each banker's unique talents."

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 provides 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, we 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 effects of the COVID-19 pandemic and related government actions on the Bank and its customers, loan losses, changes in interest rates, 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.