



For Immediate Release

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Fresno First Bank is Central California's #1 SBA Community Bank Lender Four Years Running

Fresno, CA – October 13, 2016 – Fresno First Bank, the operating bank of Communities First Financial Corporation (OTCQX: CFST) serving Central California has been declared the top Community Bank SBA Lender for the 15 county Fresno District for the fourth consecutive year.

Fresno First Bank approved 37 SBA 7(A) loans totaling \$16.7 million and participated in SBA 504 loan approvals during the year which will yield approximately \$15.6 million in additional loans to small businesses in Central California.

“The credit for this recognition goes to our team. Their dedication and hard work has allowed us to keep the top community bank lender spot in the Fresno District,” said Michael Fanucchi, Senior Vice President. “As a Preferred SBA lender, we are committed to the SBA Program,” said Fanucchi. “Our experienced team works with a broad base of loans including franchises and changes of ownership.”

Fresno First Bank will continue to support the SBA program and will further expand through their referral network and reputation for being the best in the Fresno District.

About Fresno First Bank

Fresno First Bank, founded in 2005, is a wholly owned subsidiary of Communities First Financial Corporation. The Bank employs a "hands-on, know your customer" approach to accomplish its mission to provide a full range of banking services differentiated by an ability to tailor and adjust services quickly to meet individual customer's needs. Additional information about Communities First and Fresno First Bank is available at www.fresnofirstbank.com or call 559-439-0200.

Forward Looking Statement Disclaimer

This release may contain forward-looking statements, which provide current expectations or forecasts of future events and are not guarantees of future performance. Nor should they be relied upon as representing management's views as of any subsequent date. The forward-looking statements are based on management's expectations and are subject to a number of risks and uncertainties. Although management believes that the expectations reflected in such forward-looking statements are reasonable, actual results may differ materially from those expressed or implied in such statements. Risks and uncertainties that could cause actual results to differ materially include, without limitation, the Company's ability to effectively execute its business plans; changes in general economic and financial conditions; changes in interest rates or the competitive environment; continuing consolidation in the financial services industry; new litigation or changes in existing litigation; losses, customer bankruptcy, claims and assessments; changes in banking regulations or other regulatory or legislative requirements; international developments; and changes in accounting policies or procedures as may be required by the Financial Accounting Standards Board or other regulatory agencies. The Company undertakes no obligation to release publicly the results of any revisions to the forward-looking statements included herein to reflect events or circumstances after today, or to reflect the occurrence of unanticipated events. The Company claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995.