



April 16, 2010

Dear Innovative Bank Customer:

On Friday, April 16, 2010, Center Bank assumed the deposits and acquired substantially all assets of Innovative Bank as part of an agreement with the FDIC.

As president and chief executive officer, it is my pleasure to welcome all of you to Center Bank, your new healthy bank. With Center Bank standing behind the deposits and loans of former Innovative Bank, I want to assure you that your deposits are safe and fully insured to the extent allowable, and we look forward to serving all of your banking needs without interruption.

Center Bank is a wholly owned subsidiary of Center Financial Corporation, a publicly held company trading on the NASDAQ under the ticker symbol CLFC, with assets exceeding \$2 billion as of December 31, 2009. Since 1986, Center Bank has grown to become one of the leading community banks serving the ethnic and small business customers by focusing on the banking relationship. The bank was founded on its expertise in international trade finance and is nationally recognized as a preferred SBA lender, having been named the SBA's Large Lender of the Year in 2006. With the addition of Innovative Bank's operations, Center Bank's franchise now includes 23 full-service banking centers in Southern and Northern California, Seattle and Chicago and one loan production office.

The full integration of Center Bank and Innovative Bank is expected to take several months. During that time, we will work together to ensure that our service is impeccable, and that all our valued customers see the tangible benefits of banking with Center Bank. Our goal is to be the best financial partner to support your financial goals, and we hope to provide you with great comfort in knowing that you are banking with a strongly capitalized institution with a first-class management team.

We understand that this time of change is likely to generate questions for you. Please take time to review the Frequently Asked Questions that we have prepared and included herewith. You may also want to reference the Welcome Center on our Web site, www.centerbank.com, for regular updates. If you have any additional questions about your accounts, please do not hesitate to contact us through your hotline by phone at 213-251-2274 or via email to FormerIBCcustomers@CenterBank.com.

I would like to thank you in advance for your patience, support and continued business. On behalf of our entire team, we look forward to providing you with the strength, stability and excellence in banking that Center Bank has become known for. ***Together we make the difference!***

Sincerely,

Jae Whan (J.W.) Yoo
President and Chief Executive Officer