

October 26, 2009

Dear Valued West Coast Trust Client:

At West Coast Trust, informing you about our parent company –West Coast Bancorp-is important to us. And we have good news to share!

Recently, West Coast Bancorp received \$155 million in new capital from highly-respected investors who are confident in the Company's operating model, executive management team and employees. Nearly all of the new capital is being allocated to West Coast Bank to strengthen its financial position.

This investment enhances the Bank's capital position and increases its total risk-based capital ratio to 17.01%, considerably above the level required by bank regulators.

With this new capital investment, West Coast Bank will have the capacity to support the borrowing needs of our communities. Please note, your West Coast Trust accounts are not assets or liabilities of the Bank.

If we can assist you with any financial needs, please call your relationship manager or contact me directly at 503-279-3911, micos@wcb.com.

As always, thank you for your business. It is our ongoing pleasure to serve you.

Sincerely,



Sandra C. Mico
President, West Coast Trust