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(d) Exhibits.

EXHIBIT # 10.28 Agreement and Plan of Reorganization and Merger  
EXHIBIT # 99.1 Press release of United Security Bancshares dated  
October 6, 2006

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

United Security Bancshares

Date: October 6, 2006

By: /s/ Ken Donahue  
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Senior Vice President &  
Chief Financial Officer

EXHIBIT INDEX

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