

UNITED SECURITY BANCSHARES  
Form 4  
September 25, 2002

UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**FORM 4**

**OMB APPROVAL**

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP**

OMB Number: 3235-0287  
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(f) of the Investment Company Act of 1940

(Print or Type Responses)

|  |             |          |   |  |   |  |
|--|-------------|----------|---|--|---|--|
| 1. Name and Address of Reporting Person* |             |          | 2. Issuer Name and Ticker or Trading Symbol                     |  | 6. Relationship of Reporting Person(s) to Issuer (Check all applicable) |  |
| <b>Terzian</b>                           | <b>John</b> |          | <b>United Security Bancshares UBFO</b>                          |  | <input checked="" type="checkbox"/> Director                            | <input type="checkbox"/> 10% Owner             |
| (Last)                                   | (First)     | (Middle) | 3. I.R.S. Identification Number of Reporting Person (voluntary) |  | <input type="checkbox"/> Officer (give title below)                     | <input type="checkbox"/> Other (specify below) |
|  |             |          |   |  |   |  |
|  |             |          | 4. Statement for Month/Year                                     |  |   |  |
|  |             |          | <b>09/2002</b>  |  |   |  |
| (Street)                                 |             |          | 5. If Amendment, Date of Original (Month/Year)                  |  | 7. Individual or Joint/Group Filing (Check Applicable Line)             |  |
|  |             |          |   |  | <input type="checkbox"/> Form filed by One Reporting Person             |  |
|  |             |          |   |  | <input type="checkbox"/> Form filed by More than One Reporting Person   |  |
| (City)                                   | (State)     | (Zip)    |   |  |   |  |

**Table I Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/ Day/ Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned at End of Month (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Indirect Beneficial Ownership (Instr. 4) |
|---------------------------------|--|--------------------------------|---|---|--|---|
|                                 |  | Code V                         | Amount (A) or (D)   | Price   |  |   |
| Common Stock                    | 8/15/02                                | P                              | 1,000 A   | \$17.75   | 2,458  | I   |
|                                 |  |                                |   |   | 88,354   | D   |
|                                 |  |                                |   |   |  |   |
|                                 |  |                                |   |   |  |   |
|                                 |  |                                |   |   |  |   |
|                                 |  |                                |   |   |  |   |
|                                 |  |                                |   |   |  |   |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. (Over)

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\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

SEC 1474 (7-97)

**POTENTIAL PERSONS WHO ARE TO RESPOND TO THE COLLECTION OF INFORMATION  
CONTAINED IN THIS FORM ARE NOT REQUIRED TO RESPOND UNLESS THE FORM  
DISPLAYS A CURRENTLY VALID OMB CONTROL NUMBER.**

**FORM 4 (Continued)**

**Table II Derivative Securities Acquired, Disposed of, or Beneficially Owned  
(e.g., puts, calls, warrants, options, convertible securities)**

| 1. Title of Derivative Security<br>(Instr. 3) | 2. Conversion or<br>Exercise Price<br>of Derivative<br>Security | 3. Transaction Date<br>(Month/Day/Year) | 4. Transaction<br>Code<br>(Instr. 8) | 5. Number of Derivative<br>Securities Acquired (A)<br>or Disposed of (D)<br>(Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration<br>Date (Month/Day/Year) |     |                     |                 |
|---|---|---|--------------------------------------|--|---|-----|---------------------|-----------------|
|   |   |   | Code                                 | V  | (A)   | (D) | Date<br>Exercisable | Expiration Date |

| 7. Title and Amount of Underlying Securities<br>(Instr. 3 and 4) | 8. Price of Derivative<br>Security<br>(Instr. 5) | 9. Number of Derivative<br>Securities Beneficially<br>Owned at End of<br>Month<br>(Instr. 4) | 10. Ownership Form of<br>Derivative Securities<br>Beneficially Owned at<br>End of Month (Instr.<br>4) | 11. Nature of Indirect<br>Beneficial Ownership<br>(Instr. 4) |
|--|--|--|---|--|
| Title  | Amount or Number of<br>Shares                    |  |   |  |

Explanation of Responses:

\*\*Intentional misstatements or omissions of facts constitute Federal Criminal  
Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

**/s/ John Terzian**

**09/24/2002**

\*\*Signature of Reporting Person

Date

Note: File three copies of this Form, one of which must be manually signed.  
If space is insufficient, *see* Instruction 6 for procedure.