

FOR IMMEDIATE RELEASE

For more information contact:

Bob Flautt (CEO) 235-4570 or

Jack Olson (CFO) 235-4600

**Press Release
April 10, 2009**

Folsom Lake Bank to open new branch in Roseville

FOLSOM, CA. April 10th, 2009 - Folsom Lake Bank (OTCBB: FOLB) today announced plans to open a new full service branch in Roseville. The 4,314 square foot branch will be located at 2233 Douglas near Eureka Blvd. in existing space. Required approvals from both the FDIC and the Department of Financial Institutions have been received and the branch will open in July. Vice President Teri Edwards, a Roseville resident with 30 years financial experience will be the Branch Manager. The branch will include on-site residential mortgage and commercial real estate lenders as well as traditional commercial and consumer banking departments.

Folsom Lake Bank opened for business on Sutter Street in Historic Folsom in April of 2007. At year end 2008 the bank had \$60.5 million in assets up 105% over the prior year. Loans were up 138%, growing more than \$22 million in 2008. According to Robert J. Flautt, President & CEO, "this new location will help us continue our rapid and steady growth with two very attractive locations strategically located to provide great convenience and accessibility. Folsom Lake Bank already has a significant number of client relationships in the Roseville and Granite Bay area and we will now be able to enhance our existing relationships and attract new clients based on our special brand of community banking."

Since opening, the bank has included plans for more locations and has been waiting for a great location to present itself. According to Flautt, "There is a clear flight to safety that is benefiting local community banks. As we open additional branches it enhances our ability to provide the personal attention that clients want and deliver banking services they need." Flautt and other senior bank officers have all have worked in Roseville prior to opening Folsom Lake Bank.

Folsom Lake Bank takes great pride in the communities it serves - our employees, officers, directors and founding organizers are committed to being involved. Folsom Lake Bank is a member of the Roseville, Folsom and El Dorado Hills Chamber of Commerce, a proud sponsor of the Folsom Professional Rodeo, the Placer County SPCA, the Folsom Lake College Visual and Performing Arts Center, Rotary International and Kiwanis, as well as numerous other local events and organizations. Folsom Lake Bank is publicly traded on the Over-the-Counter Bulletin Board. Howe Barnes Hoefler & Arnett (John Cavender 415-538-5725) is the primary market maker. For more information please call Robert Flautt at 916-235-4570.

This correspondence may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act. All of the statements contained in this correspondence, other than statements of historical fact, should be considered forward-looking statements. Although the Bank believes the expectations reflected in those forward-looking statements are reasonable, it can give no assurance that those expectations will prove to have been correct. Investors are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date hereof and are not intended to give any assurance as to future results.