



# On Track

## FOLSOM LAKE BANK

Volume One, Number One Fall 2007

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905 Sutter Street  
Suite 100  
Folsom, CA 95630

## Our Mission

*To provide excellence in banking services to the communities that we serve, produce a superior return for our shareholders and offer our employees the best workplace of any bank in our community.*



**Robert Flautt**  
**President & CEO**

## President's Message

**To our Shareholders, Customers and Friends of Folsom Lake Bank**

Folsom Lake Bank opened for business on Tuesday, April 2, 2007 in beautiful new quarters on Sutter Street in historic downtown Folsom. We are so appreciative of all the support and assistance that we have received from you, our local community owners & customers. Our vision for a locally owned and operated community bank took just 10 months and 21 days to go from idea to opening our doors for business. The \$15.9 million in initial bank capital was raised from over 400 local investors, primarily from Folsom, El Dorado Hills, Granite Bay and surrounding communities. The local shareholders and strong community focus are key to the success and growth of the bank. Without your support and encouragement our strong opening period results would not have been possible.

We have now finished our first quarter in operation and the results are very encouraging. Total assets at June 30, 2007 were \$19.6 million, an increase of 29.1% over "opening day" total assets. During the initial three months of operations the bank generated \$4.6 million in deposits. The bank had \$7.0 million in loan commitments with \$4.6 million in loan outstandings as of quarter end. Most importantly, we have followed our original business plan to bring quality relationships to the bank with superior, personalized customer service.

A key focus of the bank has been to become a strong supporter of the community. To that end, we have become involved in a number of organizations including the Folsom and El Dorado

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# Grand Opening

On Tuesday, May 8th, 2007, we opened our doors for our VIP grand opening. The affair was a tremendous success with over 500 people in attendance. Our large crowd of well-wishers spilled out into the front of the bank and around into the courtyard. There was so much great food that our kitchen could hardly hold all of it, and of course the bar was a hit too! For that special touch, wine was served in our very own inscribed "Folsom Lake Bank" wine glasses. The energy and camaraderie of all our friends, neighbors and colleagues gathered in one room was at an electric level. Our staff thoroughly enjoyed mingling to thank everyone for their support and confidence. We received numerous compliments on how beautiful the bank was and numerous commitments that people would be by to move their accounts to the bank!

Again, thank you to the Folsom community and beyond for your overwhelming support in our first few months of operation.



The grand opening crowd was treated to gourmet food and beverages in the courtyard.



President & CEO Robert Flautt enjoyed the grand opening with several bank supporters.

## **President's Message** continued

Hills Chamber, the Folsom Economic Development Corporation, and the Folsom Historic District. We are very proud of the team of banking professionals that staff the bank. Across our 15 employees there

is an average of over 22 years of banking experience each. We clearly know how to provide exceptional banking service and our commitment is to wow each and every customer with service unmatched by any other bank in the area.

And finally, thanks to all that joined our grand VIP opening party on May 8th. We hope you will take a moment to drop by, say hello and enjoy a cup of coffee and some good solid banking!

# Community Involvement

Folsom Lake Bank takes pride in the communities it serves: our employees, officers, directors and founding organizers are committed to being involved. We are a proud sponsor of the Folsom Professional Rodeo, FIDO, the Folsom Historical Society, The Folsom Lake College Golf Tournament as well as numerous other local events and organizations.



The Folsom Rodeo parade barrelled through Sutter Street right past the bank!

## Relationship Banking at its Best

Folsom Lake Bank has custom designed a full range of convenient banking solutions for you. In addition to our business & personal checking and saving accounts, we have a team of experienced bankers to help you customize your borrowing needs such as: Term Loans, Lines of Credit, Equipment Loans, Commercial Real Estate & Construction Loans.



President & CEO Robert Flautt with Wild Bill Hitchcock.



FLB team members attended the FIDO dog park groundbreaking.



A happy FIDO dog looked on as they dug his new park.

## Business Checking

**Our business checking includes:**

- No monthly service charge if a low minimum balance is kept
- Earnings credits applied to balances that can offset monthly activity fees
- Interest-earning accounts for partnerships, sole proprietorships and non-profit organizations
- Special trust checking accounts for attorneys and their clients
- Internet access

Stop by today for more information!

Leave the driving to Charlie! We have courier service for fast and easy business deposits.





Folsom Lake Bank  
 905 Sutter Street  
 Suite 100  
 Folsom, CA 95630

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***Get to know your  
 community bank!***

**FOLSOM LAKE BANK**



## ***Meet the Team***



Our team of experienced banking professionals makes up an average of 22 years each in banking. We are committed to taking care of your financial needs and providing the service and attention that make banking a pleasure.

The Folsom Bank Team from back left: VP Contoller Dan Taylor, SVP Real Estate Lending Gene Zundel, Carrie Awarm Customer Service Representative, VP Loan Operations Barbara Newberry, SVP Chief Credit Officer Blaine Lauhon, Customer Service Representative Elly Brown, President & CEO Robert Flautt, EVP Chief Financial Officer Jack Olson, VP Operations Manager Jessica Devereaux, VP Business Relationship Officer Doreen Stevens, Credit Analyst Janice Muncer, AVP Personal Banking Officer Sharon Marshall, VP Corporate Secretary Shannon McLoughlin, Courier Charlie Davis (not shown) SVP Chief Marketing Officer Carrie Reginato (not shown).

## ***Board of Directors***

Robert J. Flautt President & CEO	John F. Messner Director
Dave J. West Chairman of the Board	Robert H. Miller, III Director
Jeremy G. Bernau Director	Carrie Reginato Director
Claudia Cummings Director	Donald W. Reid Director
David J. Doherty Director	Paul D. Reiken Director
Jeff F. Dutra Director	
Lynn S. Judd, DDS Director	