



# On Track

## FOLSOM LAKE BANK

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Ticker symbol: FOLB

## 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.*

## Customer Spotlight

Doreen Stevens with Myriam Liberman, Owner of TTE Skin Care



Myriam Liberman is the owner of TTE Skin Care, specializing in an exfoliation process that involves using natural, sulphur-free clay derived from a Native American Tribe. Myriam is a dynamic and innovative woman who built her business from absolute zero to a thriving skincare practice

which is now providing a living to others seeking to start their own businesses locally, nationally and even internationally.

"I enjoy doing business with a local bank that is totally customer and community focused. It's refreshing to be addressed by name when you walk in the door and to work with people that are genuine in their efforts to assist you. I appreciate the fact that Folsom Lake Bank makes banking easy." Myriam is very community focused herself, including involvement with Mercy Folsom's Landing for Life campaign, the Folsom History Museum, Rotary Club of Historic Folsom, WIND Group, Folsom Leadership Academy 2007-2008, Powerhouse Ministries and Twin Lakes Food Bank.

TTE Skin Care is located at 8016 Folsom Auburn Road. For appointments or information, call (916) 988-4961 or visit [tigerseyeskinicare.com](http://tigerseyeskinicare.com).



## FLB Honored

In December, Folsom Lake Bank was honored as the 2007 Start Up Business of the Year by the El Dorado Hills Chamber of Commerce. The event was the Chamber's annual installation dinner held at the Serrano Country Club and was attended by well over 100 of the area's business leaders. President & CEO Bob Flautt was honored to accept the beautiful award on behalf of the bank. The Chamber noted our rapid growth, community involvement and civic participation as key factors in deciding to give us the award. It is very gratifying for the bank to receive this recognition. The next time you visit the bank please take a moment to look at our plaque!



President & CEO Bob Flautt accepts the award from Jennie Reitz, Manager of Holiday Inn Express & Suites.

## Products & Services

### Remote Deposit Capture

Remote Deposit Capture is an exciting and powerful business tool that allows you to make check deposits without leaving the comfort of your office. It can provide faster access to funds, enhance internal controls and better protect your business from fraudulent activity.

With Remote Deposit Capture, you can simply capture checks via a bank-provided scanner and submit the images directly to Folsom Lake Bank. Checks are automatically deposited to the account of your choosing.

Remote Deposit Capture is just one of the many technologies that we have committed to providing our clients. Please contact us at your convenience to discuss its time-saving product capabilities. We would also be happy to demonstrate our free Internet Banking with you at the same time.

### TurboTax<sup>®</sup> Online at [Folsomlakebank.com](http://Folsomlakebank.com)

Ready for tax season? Make [folsomlakebank.com](http://folsomlakebank.com) your one-stop shop for all of your financial transactions. Now offering a variety of TurboTax products on our site, including a FREE version for simple tax preparation.



### MoneyPass<sup>®</sup> System

Our customers now have surcharge-free access to cash from over 12,000 ATMs nationwide. Within a 10 mile radius customers will find 19 ATM locations to obtain cash without paying a surcharge. It's the small things that make a big difference in life—like access to an ever-growing network of ATMs in thousands of locations coast to coast. That's precisely the benefit of the MoneyPass ATM network and why Folsom Lake Bank participates in MoneyPass.



## Board Profile



**Robert H. Miller III**  
**Director**

Mr. Miller is the Senior Vice President of the Folsom Economic Development Corporation.

He was associated

with IBM for 30 years, where he was involved in marketing and technical support. Mr. Miller was a director of Bank of Lodi from 2001 until the bank's sale in 2004. Mr. Miller is the past president of the Rotary Club of Folsom and a member of the Folsom Chamber of Commerce, Sacramento Metro Chamber of Commerce and the Folsom Historical Society.



**Donald W. Reid**  
**Director**

Mr. Reid is the Director of Syblon-Reid, a Folsom based construction firm that is a recognized leader in technical

and complex engineering construction projects. He is active in the Folsom Chamber of Commerce, the Folsom Historical Society and is the President Elect for 2008-2009 Rotary Club of Folsom. Mr. Reid was awarded the El Dorado Hills Community Contributor to the Community, the 1999 Rotary International Silent Soldier, the 2000 Executive Forums Member of the Year, the 2007 North State BIA Associate Member of the Year and the 2002 Associated General Contractor of the year award.



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

Our 2007 results are now in and we have turned our sights sharply to the new year, continuing our rapid growth and progress toward reaching a profitable operation. Thanks to your continued support, we are starting the year with a strong pipeline of new business in both loans and deposits. Our calendar of activities is rapidly filling and we plan to be active with numerous local organizations in 2008. Finally, we are thrilled to accept our recent award from the El Dorado Hills Chamber as the 2007 Start-up Business of the Year.

Financially, we ended 2007 with total assets for the bank growing to \$29,535,512, an increase of 94% over our opening day assets. Our deposits reached \$15,040,569 and total loans grew to \$16,122,001. The bank continues to have no delinquent or non-performing loans. The bank has no sub-prime residential mortgage loans and has never had a sub-prime lending program.

In spite of all the press you have read about a slowing economy, housing woes and the meltdown in the sub-prime residential lending area, our prospects for 2008 remain especially bright. As we continue to pursue personal and business relationships, many of which have been referred to us by shareholders and board members, we are building our account base with very high quality customers. We ended 2007 with almost 500 new accounts opened in just nine months. With 2008 being a full year, we expect to easily exceed that account opening volume.

2008 will be another exciting year for Folsom Lake Bank as we continue to provide the "Best of Banking." Thanks again to all of you that have brought us your banking business, and a special thanks to everyone that has referred customers to the bank. We truly believe there is a strong need for a local bank that understands its clients needs and then provides full service banking with a core emphasis on personalized customer service. We are proud to be your locally owned and operated community bank.

## President's Message

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

# Get to know your community bank!

## FOLSOM LAKE BANK



### Friends of Folsom Lake Bank



Gil and his dog, Duke.

Gil Stroppini has owned and operated a custom machine part manufacturing business in Rancho Cordova for over 30 years.

"When I walk into Folsom Lake Bank, I feel like I am among good friends. They have never failed to yell out, "Hello Gil!" I refer family and friends to Folsom Lake Bank because

we share the same values. I come from the old school, and when I say I am going to do something, I do it. When President Bob Flautt tells me he is going to get something done for me, he comes through 100% of the time. Folsom Lake Bank is a bank I can count on."

### Board of Directors

Robert J. Flautt  
President & CEO

John F. Messner  
Director

David 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