



PRESS RELEASE

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FOR IMMEDIATE RELEASE

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Folsom Lake Bank announces ATM surcharge-free Network

January 10, 2008 - Folsom Lake Bank (OTCBB: FOLB), announced that it had joined the MoneyPass ATM nationwide network. 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.

MoneyPass is a network of Elan Financial Services, one of the nation's leading providers of complete outsourced solutions for payments, ATM and debit card processing for financial institutions. MoneyPass provides nearly 12,000 surcharge-free ATMs across the United States. Finding the MoneyPass ATM location nearest you is easy: Simply visit www.moneypass.com to access the MoneyPass ATM locator and the most convenient ATMs. If you have a Folsom Lake Bank ATM or debit card, you're ready to go. If you don't, apply for one today by visiting Folsom Lake Bank.

Folsom Lake Bank is a locally owned and locally operated, full service commercial banking organization focusing on small business owners, professionals and individuals in the communities surrounding Folsom Lake. By providing the personal attention that clients want and delivering banking services that they need, the bank intends to build strong banking relationships across the communities that it serves.

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, including, but not limited to, those concerning (i) the Bank's strategies, objectives and plans for expansion of its operations, products and services, and growth of its portfolio of loans, investments and deposits, (ii) the Bank's beliefs and expectations regarding actions that may be taken by regulatory authorities having oversight of the operation, (iii) the Bank's beliefs as to the adequacy of its existing and anticipated allowances for loan and real estate losses and (iv) the Bank's beliefs and expectations concerning future operating results. 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. All subsequent written and oral forward-looking statements by or attributable to the Bank or persons acting on its behalf are expressly qualified in their entirety by this qualification. 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. The Bank undertakes no obligation to publicly release any revisions to these forward-looking statements to reflect events or circumstances after the date hereof or to reflect the occurrence of unanticipated events.