



FOR IMMEDIATE RELEASE

For more information contact:
Bob Flautt (CEO) 235-4570 or
Jack Olson (CFO) 235-4600

PRESS RELEASE

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Folsom Lake Bank Opens new Branch in Roseville

FOLSOM, CA. July 7, 2009 - Folsom Lake Bank (OTCBB: FOLB), announced the opening of its Roseville Branch conveniently located at 2233 Douglas Blvd. Ste. 300. The Roseville branch will service the South Placer County and offer a full range of services, including ATM and Night Depository. Folsom Lake Bank opened its first branch on Sutter Street in Historic Folsom in April of 2007.

Since inception, the bank has planned for multiple locations in Folsom and the surrounding communities. According to Robert J. Flautt, President and CEO, "There is a clear need and a strong opportunity for community banks to provide the personal attention that clients want and deliver banking services they need. Folsom Lake Bank has seen rapid and steady growth based on delivering this personal attention and customer service"

"Folsom Lake Bank already has a significant number of client relationships in the Roseville and Granite Bay area, "continued Flautt, "and by providing a Roseville location to our clients we will be able to enhance our existing relationships and attract new clients based on our special brand of community banking."

Folsom Lake Bank is the area's newest community bank. The bank is a locally owned and locally operated, full service commercial banking organization focused on small business owners, professionals and individuals in the communities surrounding Folsom Lake. Folsom Lake Bank is publicly traded on the Over-the-Counter Bulletin Board. Howe Barnes Hoefer & 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.