



NEWS RELEASE

FOR IMMEDIATE RELEASE
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Folsom Lake Bank to Open New Branch in Rancho Cordova

FOLSOM, CA. Folsom Lake Bank (OTC: FOLB) today announced plans to open a new full service branch in Rancho Cordova, Ca. subject to regulatory approval from the FDIC and the California Department of Business Oversight. The 3,653 square foot branch will be located at 2865 Sunrise Boulevard, Rancho Cordova Ca. 95742. The branch will offer a full compliment of commercial banking services. The branch is expected to open in the third quarter of 2014.

Folsom Lake Bank opened for business in 2007 with over 400 local investors providing \$15.9 million in beginning capital and located in the heart of Folsom's historic district on Sutter Street. In 2009 the Bank opened a second branch, located in Roseville on busy Douglas Boulevard near Eureka Road. Folsom Lake Bank has grown steadily since opening to reach \$139.0 million in assets as of December 31, 2013. Earnings have also grown steadily since opening and exceeded \$1 million for the first time in 2013. The Bank is a locally operated with all decisions made locally by a dedicated group of banking professionals.

Robert Flautt, President and CEO of Folsom Lake Bank commented on the planned expansion, "This new location will help us continue our steady growth pattern, with three very attractive branches strategically located to provide great convenience and accessibility for our clients. Our goal is to offer the full scope of banking products to our target market of small business owners, professionals and individuals seeking a bank that provides a different brand of banking. By providing the personal attention that clients want and delivering the banking services that they need, we continue to build strong banking relationships across all the communities that we serve"

The Bank continues to be involved heavily in the communities it serves. Among the many organizations the Bank supports are: Mercy Hospital Foundation, Sutter Roseville Foundation, Folsom Lake College Foundation and The Harris Center, Folsom Cordova Community Partnership, Eureka Schools Foundation, Folsom Economic Development Corporation, Folsom, Roseville, Rancho Cordova & El Dorado Hills Chambers, Rotary International, Kiwanis, Placer County SPCA, Folsom Pro Rodeo & the Folsom Historical Society. Folsom Lake Bank is a member of multiple Chambers of Commerce which includes Folsom, Roseville, Rancho Cordova and El Dorado Hills.

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.