

FEDERAL RESERVE BANK OF SAN FRANCISCO
101 MARKET STREET, SAN FRANCISCO, CALIFORNIA 94105

October 10, 2002

To All Banks in the Twelfth Federal Reserve District

The Federal Reserve Bank of San Francisco, acting under delegated authority, has approved the application of Frontier Bank, Everett, Washington, for membership in the Federal Reserve System.

Frontier Bank, which is in our Seattle zone, will retain ABA transit number **1251 0762 6** and the encoded routing symbol **98-762/1251**.

Executive Officers

Robert J. Dickson, Director, President and Chief Executive Officer

Michael J. Clementz, Director, Executive Vice President

Lyle E. Ryan, Executive Vice President

Directors

William H. Lucas, **Chairman**

George E. Barber

Michael J. Clementz

Michael J. Corliss

Lucy DeYoung

Robert J. Dickson

David A. Dujardin

Edward D. Hansen, Secretary of the Board

James H. Mulligan

J. Don Regan

Roger L. Rice

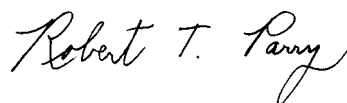
William J. Robinson

Edward C. Rubatino

Darrell J. Storkson

It is a pleasure to welcome this bank to membership in the Federal Reserve System.

Very truly yours,



Robert T. Parry
President