

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

July 1, 2003

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 NorthStar Bank, Seattle, Washington, formerly NorthStar Bank, National Association, to retain its membership in the Federal Reserve System upon conversion to a state charter.

NorthStar Bank, which is in our San Francisco zone, will retain ABA transit number **1250-0828-8** and the encoded routing symbol **19-828/1250**.

Executive Officers

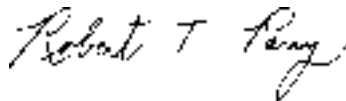
Ellen Sas, President and Chief Executive Officer
Duane Oord, Executive Vice President, Chief Lending Officer
Beverly Roach, Senior Vice President, Chief Operating Officer

Directors

Mike Slattery, Chairman
Ozzie Nordheim, Vice Chairman
Ellen Sas
Mike Alfstad
Jack Dills
Craig Hogan
Charlene Iverson
John Patterson

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

Very truly yours,



Robert T. Parry
President