

FRONTIER FINANCIAL CORPORATION
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NEWS RELEASE

FRONTIER FINANCIAL CORPORATION ANNOUNCES FOURTH QUARTER 2008 EARNINGS CONFERENCE CALL

EVERETT, WASHINGTON – January 22, 2009 – Frontier Financial Corporation (Nasdaq: FTBK) today announced that it will release fourth quarter 2008 earnings at 5:30 a.m. PST on Thursday, January 29, 2009. Frontier will host a conference call for investors beginning at 11:30 a.m. PST the same day to discuss the financial results. To participate in the conference, domestic callers should dial 877-795-3638 approximately 5 minutes before the scheduled start time using the password “FRONTIER” or “37668437.” A continuous replay will be available approximately one hour following the conference call and may be accessed by dialing 888-203-1112 using the password “37668437”. The continuous replay will be offered through February 12, 2009.

In addition, Frontier’s fourth quarter 2008 earnings conference call is being made available on-line at Frontier’s website, <http://www.frontierbank.com>. To access this audio presentation, click Investor Relations and News and then on the live audio webcast icon.

Frontier is a Washington-based financial holding company providing financial services through its commercial bank subsidiary, Frontier Bank. Frontier offers a wide range of financial services to businesses and individuals in its market area, including investment and insurance products.
