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NEWS RELEASE

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FRONTIER BANK ANNOUNCES EXECUTIVE APPOINTMENTS

EVERETT, WA – October 16, 2009 – Frontier Bank, the subsidiary of Frontier Financial Corporation (Nasdaq: FTBK), announced recently the appointment of four executives who have assumed leadership roles in the previously announced revised business plan. Frontier Bank had begun the process earlier this year in an effort to diversify its loan portfolio and increase core deposits, with emphasis on consumer and business products. These products will be delivered through four divisions; Commercial Banking, Retail Banking, Private Client Services and Real Estate.

Jim Liming, 58, will lead the Commercial Banking Division as Executive Vice President. The Commercial Banking Division will emphasize delivery of lending, deposit and cash management products. Jim has been with Frontier since 2003 when he opened the Seattle Office of Frontier Bank. Most recently, Jim has been the Regional Manager of the Metropolitan Division. Jim has 39 years of commercial banking experience.

Jeff Lewis, 42, is Executive Vice President of Retail Banking. He will focus on enhancing the delivery of our consumer and small business banking products through the 50 branch offices of Frontier Bank. Jeff started with Frontier in 2007 as the Senior Vice-President and Senior Branch Operations Manager. Prior to joining Frontier, Jeff served as a Retail Banking District Manager at US Bank. He has 21 years of experience in the banking industry.

Lyle Ryan, 57, will lead the Private Client Services Division as Executive Vice President. Lyle will focus on expanding the delivery of wealth management products from our existing Private Banking, Trust and Investment Center departments. He is a 40-year veteran of the banking industry, 30 of which he served in a variety of positions at Frontier Bank.

Dave Dorsey, 60, is Executive Vice President of the Real Estate Division. The Bank has successfully reduced its construction and development loans and commitments by over one billion dollars in the past twelve months. Real Estate lending will be a continuing part of the revised business model, but at a reduced level. Dave has been with Frontier since 2001, first managing the mortgage department and most recently, managing both the mortgage and the Everett Commercial Real Estate Division. Dave has 30 years of banking experience.

About Frontier

Frontier Financial Corporation is a Washington-based financial holding company, providing financial services through its commercial bank subsidiary, Frontier Bank, since 1978. Frontier Bank offers a wide range of banking and financial services to businesses and individuals in its market area, including trust, cash management, and investment and insurance products. Frontier operates 47 offices throughout Western Washington and 3 offices in Oregon. Additional information regarding Frontier Bank and its services can be found at the bank's website: www.frontierbank.com.

This press release includes forward-looking statements and Frontier Financial Corporation intends for such statements to be covered by the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements describe Frontier Financial Corporation's expectations regarding future events, including the Company's ability to attain compliance with certain NASDAQ rules. Future events are difficult to predict and are subject to risk and uncertainty which could cause actual results to differ materially and adversely. Additional information regarding risks and uncertainties are included in Frontier Financial Corporation's periodic filings on Forms 10-K and 10-Q with the Securities and Exchange Commission. Frontier Financial Corporation undertakes no obligation to revise or amend any forward-looking statements to reflect subsequent events or circumstances.