

FRONTIER FINANCIAL CORPORATION
332 SW Everett Mall Way
Everett, Washington 98204

Contact: Patrick M. Fahey
Frontier Financial Corporation
Chairman of the Board and CEO
425-423-7250

NEWS RELEASE

FRONTIER FINANCIAL CORPORATION ANNOUNCES THIRD QUARTER 2009 EARNINGS CONFERENCE CALL

EVERETT, WASHINGTON – October 26, 2009 – Frontier Financial Corporation (Nasdaq: FTBK) today announced that it will release third quarter 2009 earnings at 5:30 a.m. PDT on Thursday, October 29, 2009. Frontier will host a conference call for investors beginning at 11:00 a.m. PDT the same day to discuss the financial results. To participate in the conference, domestic callers should dial 866-550-6338 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 November 15, 2009.

In addition, Frontier’s third quarter 2009 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 Investor News and Events 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.
