



Pat Fahey
Chairman and CEO
Frontier Financial Corporation
(425) 423-7250

John J. Dickson
President
Frontier Bank
(425) 514-0700

Michael J. Clementz
President
Frontier Financial Corporation
(425) 514-0717

FRONTIER BANK APPOINTS HEAD OF NEW BUSINESS BANKING DIVISION

EVERETT, WASHINGTON - December 10, 2008 -- Frontier Financial Corporation (NASDAQ: [FTBK](#)), the financial holding company for Frontier Bank, announced appointment of long-time banker, Milt Douglas, to head its new Business Banking Division. In his new position as Executive Vice President, Douglas will head a team of commercial bankers focused on expanding the bank's business portfolio. The bank recently announced management changes and a renewed emphasis on developing a strong business banking franchise.

Douglas joined Frontier Bank in 2006 when he was hired to open their 45th office located in Bellevue. His career spans nearly 40 years in the industry, most recently with Wells Fargo as senior vice president and manager of their Eastside Business Banking Division. He has also worked for a number of other banks in the area including US Bank and Pacific Northwest Bank. Expressing enthusiasm for this new role, Douglas commented, "Frontier Bank's business banking rivals any of our competitors. Our real strength lies in our commitment to relationship banking and the service culture we have always been known for."

Pat Fahey, Frontier's new Chairman, stated, "Milt has a tremendous background in commercial and industrial relationship management, and we are excited to have such expertise heading up this new group." Fahey continued, "We've always been a great business bank, and though these are challenging times, we feel strongly that this represents a great opportunity for Frontier."

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.