



TRI COUNTIES BANK

Your Community. Your Bank.™

Press Release

CONTACT: Nicole Johansson
Marketing Manager
530-332-2333 (wk)
530-990-0383 (cell)
nicolejohansson@tcbk.com

TRI COUNTIES BANK OPENS THIRD YUBA CITY BRANCH INSIDE NEW WAL-MART SUPERCENTER

CHICO, CA – (January 25, 2006) – The third Tri Counties Bank (NASDAQ: TCBK) branch in Yuba City will open its doors on Tuesday, January 31, 2006 *inside* the new Wal-Mart Supercenter in Yuba City.

The new branch is located in the Wal-Mart Supercenter in the Marketplace shopping center on Harter Road. The branch will officially open when the store opens at 7:30a.m.; the branch grand opening ceremonies will begin at 5p.m.

“We have successfully served the financial well-being of Yuba and Sutter counties with three other Yuba City and Marysville branches. The Wal-Mart Supercenter branch is an example of our philosophy to deliver the Tri Counties Bank brand of service in locations that are convenient to residents of the local community,” said Andrew Mastorakis, executive vice president of Retail Banking for Tri Counties Bank. “People with busy lifestyles appreciate the seven-day a week access and one-stop-shopping that we provide.”

The Yuba City branch will feature:

- ✓ The longest operating hours of any bank in Yuba City -- Open seven days-a-week, Monday through Saturday from 9 a.m. to 8 p.m. and Sunday from 11 a.m. to 5 p.m. The branch is also open on most holidays.
- ✓ Convenient Location -- Easily accessible and conveniently located inside the highly anticipated new Wal-Mart Supercenter.
- ✓ Full Service Banking -- Demonstrations are available to show customers the convenience of our ATM, Telephone Banking Center, Online Banking Center and/or Bill Pay programs, all located within the branch. The branch also has increased customer space for special banking needs, including a private office.

Tri Counties Bank will offer numerous activities and grand-opening specials, including personal and business checking account promotions, special rates on CDs, home equity products, and business products.

“Tri Counties Bank is positioned to offer our customers the ‘best of both worlds,’” said Richard P. Smith, president and CEO of Tri Counties Bank, “We are large enough to provide the same products and services you would find at a large financial institution, yet still nimble enough to deliver a refreshing approach to banking and the hometown, ‘know you by name’ service our customers would expect from their local community bank.”

Tri Counties Bank has been aggressively opening new branches throughout Sacramento for the past five years. The bank plans for eight more locations in the Sacramento Valley in 2006.

Tri Counties Bank operates a total of 49 branches total throughout the Central Valley from the Oregon border to Bakersfield.

For more information, visit www.TriCountiesBank.com.

TriCo Bancshares and Tri Counties Bank are headquartered in Chico, California. Tri Counties Bank has a 30-year history in the banking industry. It operates 32 traditional branch locations and 17 in-store branch locations in 22 California counties. Tri Counties Bank offers financial services and provides a diversified line of products and services to consumers and businesses, which include demand, savings and time deposits, consumer finance, online banking, mortgage lending, and commercial banking throughout its market area. It operates a network of 56 ATMs and a 24-hour, seven days a week telephone customer service center. Brokerage services are provided by the Bank's investment services affiliate, Raymond James Financial, Inc. For further information please visit the Tri Counties Bank web site at <http://www.tricountiesbank.com>.

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