



FOR IMMEDIATE RELEASE

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**TRI COUNTIES BANK OPENS THIRD BRANCH IN FOLSOM
INSIDE THE NEW RALEY'S AT EMPIRE RANCH**

CHICO, CA – (March 15, 2006) – The third Tri Counties Bank (NASDAQ: TCBK) branch in Folsom will open its doors on Wednesday, March 22, 2006 *inside* the new Raley's supermarket located in the new Parkway Shopping Center at Empire Ranch.

The official grand opening ceremonies will begin at 9 a.m. in conjunction with Raley's grand opening, and festivities will follow throughout the day. A family focused event titled "*The Art of Fresh*" to celebrate the grand opening of the new store will take place on Saturday, March 25. The event will include gourmet food offerings, free prizes and giveaways in a format that allows families to plan the day together enjoying the new addition to the Folsom community.

"Our partnership with Raley's is an effective way for Tri Counties Bank to enter new communities and introduce residents to our bank in a supermarket where they are already doing their shopping," said Andrew Mastorakis, executive vice president of Retail Banking for Tri Counties Bank. "We provide the access and convenience you expect from a big bank, with the service you would expect from your community bank."

The Folsom Empire Ranch branch is an example of Tri Counties Bank's philosophy to offer banking services in Raley's stores that are convenient, customer-friendly and allow customers to "bank where they shop." The first 300 new customers at this branch will receive an exclusive charter checking offer including FREE checking and free checks for life, exclusive rates on savings and investment products, as well as premium pricing for equity lines of credit.

The Folsom branch will feature:

- ✓ **Open 7-days a Week** – Tri Counties Bank has the longest operating hours of any bank in Folsom. The new Empire Ranch branch is open 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.
- ✓ **Convenience and Access** -- Easily accessible and conveniently located inside the highly anticipated new Raley's.
- ✓ **Full Service Banking** -- Demonstrations are available to show customers the convenience of our ATM, Telephone Banking Center, Online Banking Center and Billpay services, all located within the branch.
- ✓ **Comfortable Amenities** -- The branch also has comfortable furnishings and a private office for personal banking matters.

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- ✓ **Preferred Banking Benefits** --Tri Counties Bank will offer numerous activities and grand-opening specials, including personal checking, savings and money market account promotions, special rates on CDs and special rates home equity products.

“Tri Counties Bank is eager to contribute to the financial well-being of those who live in the Folsom community,” said Richard P. Smith, president and CEO of Tri Counties Bank. “All-inclusive neighborhoods and high quality of life make Folsom an attractive place to live and do business.”

Tri Counties Bank expansion plans include two additional new branches opening inside the new Bel Air Market in North Natomas on April 12, 2006 and inside Raley’s in Elk Grove in summer 2006.

For further information about Tri Counties Bank, contact 1-800-922-8742 or 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 18 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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