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FRONTIER BANK GOES FROM ZERO TO ONE MILLION IN ONE MONTH *Xpress Accounts Provides Significant ROI*

WAITE PARK, MN – July 27, 2009– Frontier Bank (Everett, WA) sees significant growth in just one month of using MeridianLink's Xpress Accounts, an automated system for new accounts and deposits online. Xpress Accounts is one of the web-based solutions offered through RTE Financial Services of Waite Park, Minnesota.

"We've been very pleased," says Eva Shue, project manager for Frontier Bank. "Within one month we reached \$1,000,000 in new deposits via the system."

About half of these new online accounts were established by existing Frontier Bank customers; the other half was set up by consumers who were new to the bank. "... all of these online accounts represent deposits and money that's new to the bank," says Cindy Melland, executive vice president of sales and marketing for Frontier Bank. "We wanted to attract both new consumers and serve and retain our current customers by offering the convenience of establishing new accounts online via our website."

Frontier Bank launched their online system for new accounts on June 1, 2009. The implementation process for Xpress Accounts took only one month before being fully operational for Frontier Bank. Jeff Lewis, Executive Vice President of Retail Banking, happily reports, "The online account system is very easy to use and being able to manage the increased volume with our existing call center staff was a real benefit to us."

Lewis continues, "We've been very satisfied and pleased with everyone that we've had contact with — from top to bottom. Gary Hess, President of RTE Financial Services, who first contacted us about attending a webinar to learn more about web-based automated financial services, was excellent. He really impressed us with his professionalism at every level."

Frontier Bank considered several vendors before making a team decision to work with RTE Financial Services and MeridianLink's Xpress Accounts. "We thought (MeridianLink's product) had significant advantages over the other two systems we considered," explains Lewis. "Overall, we thought the system was designed better. It was more logical and intuitive, and the customer interface provided a much more positive customer experience. We also liked the customized features it offered."

Frontier Bank currently offers 11 consumer deposit products online and plans to offer more in the future. "We also would like to explore offering some consumer lending and credit products online," says Melland. RTE Financial Services will remain involved as Frontier Bank considers the other web-based solutions they offer.

About RTE Financial Services

RTE Financial Services (RTE FS) is a value added reseller of software to the financial services industry. The people at RTE FS have extensive experience providing technology based lending and deposit solutions to thousands of institutions in the financial services industry. RTE FS brings a strong record of customer focus and service, a dedication to doing what is right for the customer and a commitment to bringing dependable, simple-to-use products that perform complex tasks, to the marketplace. For more information visit: www.rtefs.com.

About Frontier Bank

Founded in 1978, Frontier Bank is the largest commercial bank headquartered in western Washington. With our head office in Everett, we operate more than 50 branches throughout Washington and Oregon. Serving both businesses and individuals, Frontier Bank offers a wide selection of financial products and services, including traditional deposit accounts, commercial and real estate lending, cash management, and wealth management. For more information visit www.frontierbank.com.

About MeridianLink

MeridianLink, Inc. is a leading provider of enterprise business solutions for over 26,000 end users in the financial services industries. The company's passion for excellence is reflected in their web-based credit reporting, lending, and new membership/deposit opening technologies, which all enjoy solid reputations as being cutting edge, reliable, and affordable. Based in Costa Mesa, California, MeridianLink is committed to creating "Smart Solutions" that deliver "Real Value." For more information, visit www.meridianlink.com.

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