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**FREE CHECKING JUST GOT MIGHTY *INTEREST-ING***  
**Tri Counties Bank Rewards Customers with Perfect Choice Checking**

CHICO, CA -- Beginning April 24, 2008, customers who complete a few simple behaviors regarding how they manage their checking account can receive some great benefits in return.

Tri Counties Bank is launching Perfect Choice Checking, a free checking account with no monthly maintenance fees, no minimum balance requirements, and the opportunity to earn interest up to 3.50% APY and ATM fee refunds when they do a few simple things.

In order to receive the above perks, all customers have to do is complete three behaviors during each monthly cycle:

- Make 12 check card transactions for point-of-sale purchases.
- Sign up for one direct deposit coming into their checking account or one automated debit (including electronic bill payment transactions) leaving their account.
- Provide a valid email address and agree to receive their monthly bank statement online instead of on paper.

That's it. In return, the account pays 3.50% APY and refunds ATM fees to customers at any ATM nationwide.

"This account truly creates a win-win relationship for the customer and our bank", said Dan Bailey, Tri Counties Bank executive vice president of Retail Banking. "When customers utilize free services such as a debit card, direct deposit, online banking, and bill payment service, they create greater convenience for themselves. These same behaviors also benefit our bank, and as a result, we're choosing to reward our customer in the form of an attractive interest rate and a refund of ATM fees."

Perfect Choice Checking offers customers significant rewards:

- 3.50% APY on account balances up to \$25,000.
- Remaining balances above \$25,000 earn 1.50% APY.
- Refunds on ATM fees up to \$5.00 per item, \$20 per cycle.
- No monthly maintenance fees and no minimum balance.
- Free online banking and free online bill payment service.

(more)

Tri Counties Bank  
Perfect Choice Checking  
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If the Perfect Choice Checking account holder does not meet all the requirements during the statement cycle, he or she will still enjoy a free checking account with free internet banking and bill payment service, but will not receive the high rate of interest or ATM fee refunds for that statement period. However, the account holder will still earn 0.10% APY on their free checking balance and qualify for the higher benefits on the next cycle. There is a \$100 minimum balance to open the account, but no minimum to maintain, and no monthly maintenance fees for the Perfect Choice Checking account. Perfect Choice Checking is for personal checking accounts only.

“We are a community institution with great passion for our clients and their financial needs. With Perfect Choice Checking, we can offer customers a cutting-edge account that truly rewards them,” Bailey added.

Perfect Choice Checking is available at all of the 57 Tri Counties Bank branches throughout the Central Valley.

*TriCo Bancshares and Tri Counties Bank are headquartered in Chico, California. Tri Counties Bank has a 33-year history in the banking industry. Tri Counties Bank operates 32 traditional branch locations and 25 in-store branch locations in 23 California counties, and as of December 31, 2007, had approximately \$1.9 billion in assets. 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 64 ATMs and a 24-hour, seven days a week telephone customer service center. Brokerage services are provided at the Bank's offices by the Bank's association with Raymond James Financial, Inc. For further information please visit the Tri Counties Bank web-site at <http://www.tricountiesbank.com>.*

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