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NEWS RELEASE

For Immediate Release

May 2, 2001

STATE ISSUES NEW BANK CHARTER TO BANKCDA

THE FIRST NEW BANK CHARTERED IN NORTHERN IDAHO SINCE 1993

Boise, Idaho... Gavin Gee, Director of the Idaho Department of Finance, today announced the approval of a new bank charter for bankcda. The bank received final approval from the state Department of Finance after receiving approval from the Federal Deposit Insurance Corporation. The bank plans to open for business May 7, 2001, at its office located at 1620 Northwest Boulevard, Building A, Coeur d'Alene, Idaho.

Gee stated, "We are very pleased to be able to charter a new community bank to serve Coeur d'Alene and vicinity. We are confident that the bank will provide quality banking services to customers in our state." Bankcda plans to offer a full range of deposits, loans, and related banking services to individuals, small businesses, and professionals with an emphasis on personal service. The bank has raised _____ million as its initial capitalization through a public stock offering.

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Max J. Faller is the bank's President and Chief Executive Officer. Mr. Faller has more than twenty years of banking experience, primarily in Post Falls and Northern Idaho.

In addition to Mr. Faller, the management team includes Senior Vice Presidents Jennifer L. Johnson as Chief Financial Officer and Kathleen L. Esquibel as Chief Credit Officer. Both officers have extensive banking experience, most recently in the Inland Northwest.

Members of the Board include Chairman Craig S. Tedmon, Charles J. Clock, Jr., Dr. Mark A. Kontos, John N. Marcheso, John D. McQuaig, C. Richard Nordstrom, Ben R. Rolphe, Sandra L. Scribner, John C. Shovic, and Wayne R. Sorensen.

Bankcda is the first newly chartered state bank in Northern Idaho since 1993.

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