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NATION'S 5TH HEALTHIEST BANK, LIGHTHOUSE BANK CONTINUES EXPANSION IN SILICON VALLEY WITH OPENING OF FULL-SERVICE BANKING OFFICE

- Lighthouse Bank Reaches 10-Year 1/2 Billion Loans Funded Milestone -

Santa Cruz, CA, October 5, 2017 - Lighthouse Bank (OTC-QB: LGHT): Lighthouse Bank is already making waves in Silicon Valley by celebrating their 10-Year Anniversary with the expansion of their 3,000 square foot Silicon Valley office. This full-service business and personal banking location at 19240 Stevens Creek Blvd, Cupertino, CA is just steps from Apple's new corporate headquarters and most importantly, gives the local business community an opportunity to no longer concede to the demands of national banking institutions.

As one of the significant leaders in the highly-competitive local banking climate on California's Central Coast, Lighthouse Bank's Silicon Valley office opening is the latest in a notable list of industry milestones showcasing the national movement by communities wanting an alternative to "big banking."

10-Year Highlights Include:

- 1/2 billion in loans funded** stimulating California's Central Coast local business economy
- 2016 & 2017 consecutive-year ranking as "**Nation's 5th Healthiest Bank**" of 6,000 competing banks
- SNL Financial ranking as "**Nation's 29th Highest Performing Bank**" of 5,100 participating banks
- Financial Management Consulting's "**12th Highest Performing Bank**" out of 171 California banks
- 20-consecutive quarters possessing Bauer Financial's "**Five-Star Superior**" rating
- 6 consecutive-year achievement of "**Super Premier Performing Bank**" designation by Findley Reports, Inc.

Lane Lawson, Chief Executive Officer of Lighthouse Bank confirms, "We have experienced significant traction in the market since launching our Silicon Valley Loan Production Office earlier this year. We felt it was time to demonstrate our commitment to the local business community by expanding the Bank's footprint to include a full-service office. Our Silicon Valley team includes Joe Wilson and Michael Khan, experienced relationship bankers who truly understand the local market."

The Lighthouse Bank management team and excellent staff, and board of directors are only part of the reason for the Bank's continuous success. Lighthouse Bank is committed to the community and actively participates and donates to over 100 different local charities and non-profits, which includes matching employees' personal donation to non-profits of their choice. The focus on community and creating the customer experience that blends modern banking standards and traditional service has been the foundation of local businesses choosing Lighthouse Bank over the multitude of national banks that continue to dominate the marketplace.

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About Lighthouse Bank

Lighthouse Bank is a highly-rated, locally-owned and operated full-service commercial bank with offices in Santa Cruz and Santa Clara Counties. The Bank's Santa Cruz office is located at 2020 North Pacific Avenue in downtown Santa Cruz, CA. The Bank's Silicon Valley office is located at 19240 Stevens Creek Blvd, Cupertino, CA. The Bank offers a full array of banking products and services. Lighthouse Bank is dedicated to providing exceptional personalized service and access to decision makers who are always close at hand. The Bank offers unique services such as worldwide surcharge free ATM/Debit Cards, complimentary business courier service throughout Santa Cruz County, and remote deposit capture, allowing the Bank to expand its geographical reach throughout Santa Cruz County and Silicon Valley. The Bank's stock is listed under the symbol LGHT. For more information, visit LighthouseBank.net.

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