



LIGHTHOUSE BANK ANNOUNCES RETURN OF JON P. SISK, APPOINTMENT AS PRESIDENT OF THE BANK

Santa Cruz, California: February 5, 2016 - Lighthouse Bank (OTC: LGHT) announced today the return of veteran local banker and founding member, Jon P. Sisk. Mr. Sisk will join the Bank as President, effective February 8, 2016.

Mr. Sisk assumes his new role with the Bank upon the retirement of current President and CEO, Richard Hofstetter. Lane S. Lawson, the Bank's Chief Credit Officer, will assume the role of Chief Executive Officer. The Bank announced the planned retirement of President and CEO, Richard Hofstetter in mid-2015.

John C. Burroughs, Chairman of the Board of Lighthouse Bank, commented on Mr. Sisk's return: "We are extremely pleased to welcome Jon back to Lighthouse Bank. Jon was an instrumental figure in the formation of Lighthouse Bank. He brings over two decades of local banking experience at both local and regional banks. We believe his extensive knowledge of our local and regional markets coupled with his long-standing community involvement will be an asset to the future growth of Lighthouse Bank."

ABOUT JON SISK:



Mr. Sisk is a well-established local banker and lender with over 20 years of experience working for local and regional community banks in Santa Cruz. In his career, Mr. Sisk has specialized in construction and commercial real estate credit and lending. He is a founder and former Senior Vice President, Senior Lending Officer of Lighthouse Bank. He has also held the title of Senior Vice President, Director of Real Estate and Construction Lending at a local bank. Mr. Sisk is a graduate of Saint Mary's College where he obtained a Bachelor of Science degree in Economics and Business Administration.

Mr. Sisk is well-known for his long standing community involvement and leadership, including 18 years as a member and former President of the Santa Cruz Sunrise Rotary Club. He currently serves as President of the Board of Dominican Hospital Foundation and on the Board of Trustees for Second Harvest Food Bank. In 2009, Jon and his brother-in-law, Ken Whiting, were recognized as "Men of the Year" by the Santa Cruz Chamber of Commerce for founding "Jon & Ken's Most Excellent Adventure", a non-profit organization which has distributed over \$500,000 to rehabilitate, support athletic programs and restore infrastructure at Santa Cruz High School. He has also been a coach and supporter of local youth athletic programs for the past 15 years.

ABOUT LANE LAWSON:



Mr. Lawson has served as Executive Vice President and Chief Credit Officer since the bank was founded in 2007. Mr. Lawson has more than 40 years of banking experience in executive level positions. He came to Lighthouse Bank from Legacy Bank in Campbell, where he was Executive Vice President of Commercial Real Estate Lending and served as President and Chief Executive Officer of Heritage Bank South Valley. He's also held executive positions at Bank of Santa Clara, Wells Fargo Bank, Pacific Western Bank, and County Bank and Trust.

Mr. Lawson is a Santa Cruz County native. He attended California State University, Sacramento where he obtained a Bachelor of Science degree in Business Administration. His extensive history of community involvement includes over 30 years of being a member of and serving on boards at various Rotary Clubs, the Dominican Hospital Foundation, and Goodwill Industries.



About Lighthouse Bank:

Lighthouse Bank is a locally owned and operated full-service commercial bank located in Santa Cruz, California. The Bank marked its 8th anniversary in October 2015. The Bank offers a full array of banking products and services to businesses, professionals, individuals, developers and commercial property owners. The Bank is dedicated to providing exceptional personalized service and access to decision makers who are always close at hand. A unique worldwide ATM fee rebate program, business courier service, and remote deposit capture technology allow the Bank to expand its geographical reach throughout Santa Cruz County and the Silicon Valley.

Lighthouse Bank's consistently strong financial results continue to place it at the top of the industry in a variety of categories including asset quality, capital adequacy, return on equity and operational efficiency. Lighthouse Bank was rated the top bank in Northern and Central California by FMC Consultants and 5th of the 215 banks in the state. The Bank is rated by Bauer Financial as Five-Star "Superior" for strong financial performance, the top rating given by the independent bank rating firm; the Bank is the only locally owned financial institution in Santa Cruz County awarded this top rating. The Findley Reports designated Lighthouse Bank as 2015 a "Super Premier" performing bank. This is the fourth consecutive year in which the Bank has received the highest ranking awarded by Findley. The Bank has no financial relationship with any of these rating agencies.

Lighthouse Bank's stock (LGHT) is actively traded Over the Counter via the Bank's market makers and online and full-service brokerage providers. More information on the Bank's stock and historical financial performance may be located on the Bank's website at <http://lighthousebank.net/Company/StockInformation/tabid/2477/Default.aspx>.

Lighthouse Bank is located in Downtown Santa Cruz, CA. More Information on the Bank may be obtained through its website www.lighthousebank.net or by calling 831-600-4000.

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The attached release may contain forward-looking statements that are subject to risks and uncertainties. Such risks and uncertainties may include but are not necessarily limited to fluctuation in interest rates, inflation, government regulations and general economic conditions, and competition within the business areas in which the Bank is conducting its operations, including the real estate market in California and other factors beyond the Bank's control. Such risks and uncertainties could cause results for subsequent interim periods or for the entire year to differ materially from those indicated. Readers should not place undue reliance on the forward-looking statements, which reflect management's view only as of the date hereof. The Bank undertakes no obligation to publicly revise these forward-looking statements to reflect subsequent events or circumstances.

For further information, please contact:

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