

Mail Stop 4561

February 26, 2007

Carol K. Nelson  
President and Chief Executive Officer  
Cascade Financial Corporation  
2828 Colby Avenue  
Everett, Washington 98201

**Re: Cascade Financial Corporation**  
**Form 10-K for the Fiscal Year Ended December 31, 2005**  
**File No. 000-25286**

Dear Ms. Nelson:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

Paul Cline  
Senior Accountant