

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT STATEMENT

AUGUST 2024

MAIN OFFICE:

SANDY
(Census Tract #234.04)

P.O. BOX 38
38975 PROCTOR BOULEVARD
SANDY OREGON 97055

BRANCH OFFICES:

BORING
(Census Tract #233.00)

28500 SE HWY 212
P.O. BOX 159
BORING, OREGON 97009

HOODLAND
(Census Tract #243.03)

67403 E HWY 26
P.O. BOX 185
WELCHES, OREGON 97067

GRESHAM
(Census Tract #104.05)

1101 NE BURNSIDE
P.O. BOX 1680
GRESHAM, OREGON 97030

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT
POLICY

Since the establishment of Clackamas County Bank (CCB) in 1911, it has been the policy of CCB to help meet the credit needs of our communities, including the low-to moderate-income areas in a positive, ongoing manner, consistent with the safe and sound business practices of this institution. Clackamas County Bank considers itself an active and responsible **"Corporate Citizen"**. This philosophy affects every aspect of the Bank's business, especially decisions concerning where and how the Bank **"reinvests"** in the communities it serves.

Senior Management and the Board of Directors shall take an active role in both oversight and review of CRA Policies and related activities. The Board of Directors shall appoint a CRA Officer who will report to the Board on all CRA-related projects including recommended action plans for CRA related items. The Board of Directors and members of Senior Management shall be periodically informed of Community Reinvestment projects, products and other related items and the Board of Directors shall review and approve the CRA Statement on an annual basis.

The Bank shall conduct ongoing programs to ascertain the credit, needs of its communities, including contacts with neighborhood associations, non-profit housing development corporations, local government officials, real estate brokers and developers, etc.

The Bank shall, in a manner consistent with safe and sound banking practices, develop products and services to meet the ascertained credit needs of its communities. It is also part of the Bank's CRA policy to promote lending, products and services throughout the community through marketing and advertising programs.

The Bank shall establish a Community Reinvestment Committee to develop programs and projects which enhance the organization's overall involvement in and to the community in both lending and non-lending areas. The Committee is to be composed of a member of the Board of Directors, the CRA Officer, Senior Management representative and a representative from each branch of the Bank. The Committee shall develop a formal program for affirmative guidelines to ascertain the credit needs of the Bank's communities and a method for the delineation of those communities. Furthermore, the Committee shall develop written methodology for self-assessment in relation to CRA. The Committee will develop, coordinate and monitor the Bank's corporate strategy designed to meet the credit needs of the communities it serves.

The CRA Officer shall periodically assess the Bank's products and services to ensure that the Bank is meeting the credit needs of its communities on a periodic basis and shall inform senior management and the Board of Directors of the assessment results.

This Policy was approved by the Board of Directors at a meeting held August 15, 2024

Sara Reinhart

Sara Reinhart, Secretary
Clackamas County Bank

CLACKAMAS COUNTY BANK

Mission Statement for Community Reinvestment Act

(CRA)

The mission of Clackamas County Bank is to be a good "Corporate Citizen" in the communities we serve, by providing a source for the credit needs of qualified applicants who reside in the community, including small businesses and small farms, while giving equal attention to the housing needs of low-and moderate-income people within the community

CLACKAMAS COUNTY BANK

ANTI-DISCRIMINATION POLICY SUMMARY

POLICY STATEMENT:

THE BOARD OF DIRECTORS OF CCB IS CONCERNED ABOUT CREDIT DISCRIMINATION. THIS POLICY STATEMENT IS TO INFORM ALL BANK PERSONNEL OF OUR CONCERN THAT ALL BORROWERS AND PROSPECTIVE BORROWERS SHOULD NOT EXPERIENCE ANY DISCRIMINATORY TREATMENT IN THEIR EFFORTS TO OBTAIN LOANS. DISCRIMINATION IN LENDING ON THE BASIS OF RACE OR OTHER PROHIBITED FACTORS IS DESTRUCTIVE, MORALLY REPUGNANT, AND AGAINST THE LAW. IT PREVENTS THOSE WHO ARE DISCRIMINATED AGAINST FROM ENJOYING THE BENEFITS OF ACCESS TO CREDIT. THIS BANK WILL NOT TOLERATE LENDING DISCRIMINATION IN ANY FORM. FURTHER, FAIR LENDING IS NOT INCONSISTENT WITH SAFE AND SOUND OPERATING POLICIES.

THIS POLICY STATEMENT APPLIES TO ALL LENDING STAFF AT CCB INCLUDING ANY STAFF MEMBER WHO IS INVOLVED IN THE PROCESS OF EXTENDING CREDIT. THE POLICY STATEMENT IS BEING ISSUED FOR SEVERAL REASONS, INCLUDING:

- * TO PROVIDE GUIDANCE ABOUT WHAT THE BANK CONSIDERS IN DETERMINING IF LENDING DISCRIMINATION EXISTS; AND
- * TO PROVIDE A FOUNDATION FOR FUTURE INTERPRETATIONS AND RULEMAKINGS IN REGARD TO THE FAIR LENDING ACT.

THIS POLICY STATEMENT IS BASED UPON AND ADDRESSES THE EQUAL CREDIT OPPORTUNITY ACT AND THE FAIR HOUSING ACT, THE TWO STATUTES THAT SPECIFICALLY PROHIBIT DISCRIMINATION IN LENDING.

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA

In accordance with the Community Reinvestment Act, the areas surrounding our branches located in Sandy, Boring, Welches, and Gresham, Oregon, are designed as our assessment area. This area includes all Census Tracts including the county they are located in and the income category of the census tract locations.

CLACKAMAS COUNTY	CENSUS TRACT	Tract Income Category
MSA 38900	201.01	UPPER
	201.02	UPPER
	202.02	UPPER
	203.02	UPPER
	203.03	UPPER
	203.04	UPPER
	204.01	UPPER
	204.02	UPPER
	204.03	UPPER
	204.04	UPPER
	205.03	UPPER
	205.04	UPPER
	205.05	UPPER
	205.06	UPPER
	205.07	UPPER
	206.01	UPPER
	206.02	UPPER
	207	UPPER
	208	MODERATE
	209	MODERATE
	210	MIDDLE
	211	MIDDLE
	212	MIDDLE
	213	MODERATE
	214	MIDDLE
	215	MIDDLE
	216.01	MODERATE
	216.02	MODERATE
	217	MIDDLE
	218.01	UPPER
	218.02	MODERATE
	219	MODERATE
	220	MIDDLE
	221.01	MIDDLE
	221.05	MIDDLE
	221.07	MODERATE
	221.08	MIDDLE
	221.09	MIDDLE
	221.10	MIDDLE
	222.01	LOW
	222.05	UPPER

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA

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CLACKAMAS COUNTY	222.06	UPPER
MSA 38900	222.07	UPPER
	222.08	UPPER
	223.01	MIDDLE
	223.02	MIDDLE
	224	MIDDLE
	225.01	MIDDLE
	225.02	MIDDLE
	226.02	MIDDLE
	226.03	MIDDLE
	226.05	MIDDLE
	226.06	MIDDLE
	227.02	UPPER
	227.07	UPPER
	227.08	UPPER
	227.10	MIDDLE
	228	MIDDLE
	229.01	MIDDLE
	229.04	MODERATE
	229.05	MIDDLE
	229.06	MIDDLE
	229.07	MODERATE
	230.01	MIDDLE
	230.02	MIDDLE
	231	MIDDLE
	232.01	UPPER
	232.02	MIDDLE
	233	MIDDLE
	234.01	MIDDLE
	234.03	MIDDLE
	234.04	MIDDLE
	235	MIDDLE
	236	MIDDLE
	237	MIDDLE
	238	MIDDLE
	239.01	MIDDLE
	239.02	MODERATE
	240	MIDDLE
	241	MIDDLE
	242	MODERATE
	243.02	MIDDLE
	243.03	MODERATE

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA

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CLACKAMAS COUNTY	243.04	MIDDLE
MSA 38900	244.01	MODERATE
	244.02	MIDDLE
	9800	UNKNOWN

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA – MULTNOMAH COUNTY

In accordance with the Community Reinvestment Act, the areas surrounding our branches located in Sandy, Boring, Welches, and Gresham, Oregon, are designated as our assessment area. This area includes all Census Tracts including the county they are located in and the income category of the census tract location:

MULTNOMAH COUNTY	CENSUS TRACT	INCOME
MSA 38900	1.01	UPPER
	1.02	UPPER
	2.01	UPPER
	2.02	MIDDLE
	3.01	MIDDLE
	3.02	UPPER
	4.01	MIDDLE
	4.02	MIDDLE
	5.01	MIDDLE
	5.02	MIDDLE
	6.01	MODERATE
	6.02	MODERATE
	7.01	MIDDLE
	7.02	MIDDLE
	8.01	UPPER
	8.02	MIDDLE
	9.01	UPPER
	9.02	MIDDLE
	10	MIDDLE
	11.01	MIDDLE
	11.02	UPPER
	12.02	UPPER
	12.03	MIDDLE
	12.04	MODERATE
	13.01	UPPER
	13.02	UPPER
	14	UPPER
	15	UPPER
	16.01	MIDDLE
	16.02	MODERATE
	17.02	MIDDLE
	17.03	MODERATE
	17.04	MIDDLE
	18.01	UPPER
	18.02	MIDDLE
	19	UPPER
	20.01	MODERATE
	20.02	MIDDLE
	21.01	UPPER
	21.02	MODERATE
	22.03	MIDDLE

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA – MULTNOMAH COUNTY

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MULTNOMAH COUNTY	23.03	MIDDLE
MSA 38900	24.01	UPPER
	24.02	UPPER
	25.01	UPPER
	25.02	MIDDLE
	26	UPPER
	27.01	UPPER
	27.02	MIDDLE
	28.01	UPPER
	28.02	UPPER
	29.01	MIDDLE
	29.02	MIDDLE
	29.03	MIDDLE
	30	UPPER
	31	UPPER
	32	UPPER
	33.01	MODERATE
	33.02	MIDDLE
	34.01	MIDDLE
	34.02	UPPER
	35.01	MIDDLE
	35.02	MIDDLE
	36.01	MIDDLE
	36.02	UPPER
	36.03	MIDDLE
	37.01	MIDDLE
	37.02	UPPER
	38.01	MIDDLE
	38.02	UPPER
	38.03	MIDDLE
	39.02	MIDDLE
	39.03	MIDDLE
	39.04	MIDDLE
	40.02	MIDDLE
	40.03	MODERATE
	41.02	MIDDLE
	41.03	MIDDLE
	41.04	LOW
	42	MIDDLE
	43	UPPER
	45	UPPER
	46.01	UPPER

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA – MULTNOMAH COUNTY

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MULTNOMAH COUNTY	46.02	UPPER
MSA 38900	47	UPPER
	48	MIDDLE
	49.01	UPPER
	49.02	LOW
	50.01	UPPER
	50.02	UPPER
	51.01	UPPER
	51.02	UPPER
	51.03	MIDDLE
	52.01	UPPER
	52.02	MIDDLE
	55	MIDDLE
	56.01	MIDDLE
	56.02	MODERATE
	57.01	UPPER
	57.02	MIDDLE
	58	UPPER
	59.01	UPPER
	59.02	UPPER
	59.03	UPPER
	60.01	UPPER
	60.2	UPPER
	61	UPPER
	62	UPPER
	63	UPPER
	64.02	UPPER
	64.03	MIDDLE
	64.04	UPPER
	65.01	UPPER
	65.02	UPPER
	66.01	UPPER
	66.02	MIDDLE
	67.01	UPPER
	67.02	MIDDLE
	68.01	UPPER
	68.02	UPPER
	69	UPPER
	70.01	UPPER
	70.02	UPPER
	71	MIDDLE
	72.01	MIDDLE

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA – MULTNOMAH COUNTY

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MULTNOMAH COUNTY	72.02	MIDDLE
MSA 38900	73	MIDDLE
	74	MODERATE
	75	MIDDLE
	76	MODERATE
	77	MODERATE
	78	MIDDLE
	79	MODERATE
	80.01	MODERATE
	80.02	MIDDLE
	81	MODERATE
	82.01	MIDDLE
	82.03	MODERATE
	82.04	LOW
	83.01	MODERATE
	83.02	MODERATE
	84	MODERATE
	85	MODERATE
	86	MODERATE
	87	MIDDLE
	88	MODERATE
	89.02	MIDDLE
	89.03	MIDDLE
	89.04	MODERATE
	90.01	MODERATE
	90.02	LOW
	91.01	LOW
	91.02	MIDDLE
	92.02	MODERATE
	92.03	MODERATE
	92.04	MODERATE
	93.01	MODERATE
	93.02	MODERATE
	94	MODERATE
	95.01	MODERATE
	95.02	MODERATE
	96.03	MODERATE
	96.04	MODERATE
	96.05	MODERATE
	96.06	MODERATE
	97.01	MODERATE
	97.03	MODERATE

CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT ASSESSMENT AREA – MULTNOMAH COUNTY

In accordance with the Community Reinvestment Act, the areas surrounding our branches located in Sandy, Boring, Welches, and Gresham, Oregon, are designated as our assessment area. This area includes all Census Tracts including the county they are located in and the income category of the census tract location:

MULTNOMAH COUNTY	97.04	LOW
MSA 38900	98.01	LOW
	98.03	MODERATE
	98.04	MODERATE
	99.03	MIDDLE
	99.04	MIDDLE
	99.05	MIDDLE
	99.06	UPPER
	99.07	MIDDLE
	100.01	LOW
	100.02	MIDDLE
	101.01	MODERATE
	101.02	MIDDLE
	102	MIDDLE
	103.03	MIDDLE
	103.04	MODERATE
	103.05	MIDDLE
	103.06	MIDDLE
	104.02	MIDDLE
	104.05	MODERATE
	104.07	MIDDLE
	104.08	LOW
	104.10	LOW
	104.11	MODERATE
	104.12	MIDDLE
	104.13	MIDDLE
	105	MIDDLE
	106.01	UNKNOWN
	106.02	UPPER
	9800	UNKNOWN

CRA STATEMENT

DETERMINATION OF COMMUNITY CREDIT NEEDS

An ongoing assessment of the credit needs of our local community is an integral part of the bank's CRA Action Plan.

Activities undertaken in 2021 thru second quarter 2024 include:

- We have involved our staff, through board and membership, in organizations concerned with the creation of affordable housing, community development, and Small Business Development. The following are a few of these organizations with which we have been and are still involved, with **asterisks** representing groups that have also received our financial support.

Mt. Hood Small Business Development

Small Business Association

*Network of Affordable Housing (NOAH)

*Habitat for Humanity Portland Region

*Northwest Housing Alternatives

*REACH CDC

- The bank has developed an ongoing outreach program that continuously contacts business leaders, community leaders, local government agencies and officials, Realtors and non-profit organizations in its ongoing effort to assess the community's credit needs. This effort allows us to remain in contact with both the existing and changing credit needs of our community. The following are a few of these individuals/companies/nonprofits:

Salvation Army

Churches in our Communities

Sandy Chamber of Commerce

Gresham Chamber of Commerce

Mt. Hood Chamber of Commerce

African American Chamber of Commerce

Gresham Rotary Club

Sandy Senior Center

Sandy Action Center

Gresham Senior Center

Hoodland Senior Center

Real Estate Brokers in our communities

Small Business Development Center (SBDC)

Birch Community Services

The Ant Farm

Mt Hood Hospice

Rockwood CDC

Northwest Housing Alternatives

SnowCap

Bank on Oregon

Financial Beginnings of Oregon

My Father's House

REACH CDC

YMCA Portland-Willamette

Black Community of Portland

Black Economic Collective

Oregon Trail Education Foundation

Various Lion's and Kiwanis Clubs

Our Just Future

Local Fire Departments

**COMMUNITY REINVESTMENT ACT
TYPES OF CREDIT OFFERED TO OUR COMMUNITY**

We offer the following types of credit:

- ☐ Home Improvement Loans
- ☐ Equity Credit Lines/Loans
- ☐ Automobile Loans
- ☐ Other Consumer Installment Loans
- ☐ Single-Payment Loans to individuals
- ☐ Credit Builder Loans to individuals
- ☐ Construction Loans to individuals, companies and builders
- ☐ Real Estate Loans providing for the acquisition or rehabilitation of, or major additions to, multi-family residential buildings
- ☐ Commercial Business Loans & Lines of Credit
- ☐ Loans to Finance Commercial Real Estate
- ☐ SBA 504 and 7A
- ☐ Loans for Agriculture

Loan programs targeting low-to moderate-income individuals or Small Businesses are listed below. Some were formed, or are operated in conjunction with government agencies, or not-for profit and community-based organizations.

- ☐ U S Small Business Administration Guaranteed Loan Program
- ☐ Network of Affordable Housing (NOAH)
- ☐ Human Solutions (Our Just Future)
- ☐ Habitat for Humanity

**CRA STATEMENT
ADVERTISING & MARKETING**

Consumer and Business Loans

The bank's primary business for many years was the granting of business loans to the small entrepreneur businesses in its trade area and financing homes for families that either their financial strength or the home quality don't conform to the Secondary Market standards.

Clackamas County Bank is well established and known by its community as being the lender who could help on the tough-to-do loans. The bank marketed such loans by direct calling on businesses and Realtors in the area.

Over the years, the bank has evolved, adding a focus on real estate loans to the small home builders. Presently, we work with numerous such small businesses as well as providing other commercial loans to small businesses and loans to families who can't qualify for salable secondary market loans.

Most communications of our products and services are done by our website, direct calling, marketing, and word of mouth referrals. Advertising in the past has been "image type" advertising, featuring our financial friends and neighbors telling of their experiences with our bank. Additionally, we have conducted direct product advertising with ads that are published in the Sandy Post, Gresham Outlook, The Oregonian, Clackamas County News, Mountain Times, and the Sandy Profile. The bank has also engaged in some advertising & marketing through social media including Facebook, Instagram and LinkedIn.

CRA STATEMENT

OTHER WAYS WE SERVE THE COMMUNITY

During the Holiday Season the Bank has obtained a list of children in our community from the Boring Fire Department, Salvation Army and Clackamas County Children Services Division, who benefit from the Christmas Giving Tree. The Bank has had a Christmas tree put in the lobby of our branches with the names of children and the gift they would like to receive. Through the generosity of the Bank and the employees, every child's gift request is fulfilled. Our employees also brought baby food for SnowCap to be distributed to area low-income families. In addition, CCB Sandy and Hoodland branches have hosted a Christmas Party for the area grade schools, complete with a Santa Claus, cookies and punch. The schools that participated were Cedar Ridge, Sandy Elementary, and Welches Grade Schools.

Throughout 2021 and in to 2024, bank volunteers provided financial education in our communities through programs such as Financial Beginnings Oregon, in various middle schools and high schools, located in low-moderate income census tracts in our assessment area. Financial Beginnings is a national financial education program designed to help members of underserved communities understand basic concepts like compound interest, savings, investing, budgeting and insurance. Fraud and Scam workshops at various local retirement homes; at REACH Community Development in low-income housing locations and worked closely with My Father's House to provide Financial Education curriculum for residence located in the Shelter. My Father's House is a Community Shelter located in a low-income census tract in our assessment area.

In 2022 and into 2024, Clackamas County Bank volunteered for Centennial High School's Trades and Career Fair, sponsoring a booth at the fair promoting careers in banking. Centennial High School is in a low-moderate income census tract in our assessment area and most of the students attending receive free or reduced lunches. Clackamas County Bank also participated in career fairs at Dexter McCarty Middle School, various High Schools through Gresham Chamber's job fair at Mt. Hood Community College, Metro East Web Academy and City of Gresham Youth Job Fair.

The bank has historically volunteered at Sam Barlow High School each year to conduct mock interviews with High School students preparing them for the workforce. Volunteers from Clackamas County Bank also conducted mock interviews at Metro East Web Academy and at the City of Gresham Youth Job Fair.

The bank has historically offered College Scholarships to High School students from Sandy High School, Sam Barlow High School in Gresham and Gresham High School students. Each year from 2021 to 2024, the bank has given four students scholarships totaling \$12,000.00.

Each year, we are the proud sponsors of the Sandy Mountain Festival Parade and Music in the Park and provide refreshments for the children who participate in the Mt. Festival Children's Parade. Additionally, we are the Sponsor of the Independence Day fireworks display held at Sandy High School each year.

There are two annual events that the bank hosts: Shred Day and Mt. Hood Hospice Fundraiser.

Shred Day is an event in which the bank contracts with Enviro-Shred to provide a free shred service for the community. A donation is suggested but not required to Mt. Hood Hospice. Employees volunteer to assist with the loading and shredding of the documents. All funds raised are donated to Mt. Hood Hospice, a non-profit organization who provides hospice care and bereavement support to families in Multnomah and Clackamas Counties regardless of their ability to pay. Over the month of June, the bank hosts a raffle to benefit Mt. Hood Hospice. Raffle tickets are sold, and donations accepted by employees. In 2022, the bank raised over \$19,000 for the organization. In 2023, the bank raised over \$27,000 and in 2024, the bank raised \$30,475.78.

CCB offers a variety of deposit accounts for their customers, including a no cost account for non-profit agencies and senior citizens and a low-cost checking account for those needing the service with minimal activity. The bank also offers a service fee savings account for individuals under the age of 18 years and Ages 14 and older are eligible for E-checking account.

The bank also offers the Pioneer card. This card is available to any CCB checking account customer with a percentage of the interchange income going back to Sandy High School. Clubs within the school can apply for these funds to be towards events they need financial assistance for.

On occasion, the Bank will open an account for an individual(s) that have previously been reported on Chexsystems. These individuals are given a second chance to get their finances in order. In order to qualify for a second chance checking account, the account holder must provide proof that any loss sustained by another institution as reflected on Chexsystems has been paid in full. In addition, the newly established account cannot be overdrawn in the first six months following its open date. All second chance checking accounts are subject to Management's approval.

The bank is a certified Federally Facilitated Marketplace (FFM) agent. Cover Oregon refers people that need help choosing and enrolling in their health insurance. Medicaid and Oregon Health Plan eligible persons that are referred are low income and are provided this service for no fee.

The use of our Auditorium and Conference Rooms are available free of charge, to nonprofit groups upon their request. The bank is also known for hosting luncheons and receptions for City Officials and Fund-Raising Events.

The bank's employees have volunteered time and services to many community organizations and events in our assessment area. Clackamas County Bank offers each employee 40 hours of overtime pay each year to volunteer in bank approved volunteer activities. In 2023, employees contributed 1,410.5 hours of volunteer time throughout our assessment area.

The employees and bank representatives of CCB are very involved in Civic Organizations. The following is a summary of organizations in which employees and bank representatives participate:

American Legion (Gresham)	The Ant Farm
Backpack Buddies	Boring Damascus Grange #260
Boring Dull Days	Boring Fire Department Giving Tree
Camp2roads – Shooting Star Adventures	Chill Foundation
Camp Collins (YMCA)	Chamber Career Education Committee
Christmas for Kids	Clackamas County Livestock Auction
Oregon Trail SD Budget Committee	
Financial Planning Association of OR and SW WA	Gresham Breakfast Lions Club
Gresham Chamber of Commerce	Gresham Rotary Club
Habitat for Humanity Portland Region	Hoodland Fire Dept. Food Barrel and Giving Tree
Hoodland Senior Center	Hoodland Women's Club
Human Solutions	Mt Hood Chamber of Commerce
Meals on Wheels	Mt Hood Lions Club
Mt. Hood Hospice	Oral Hull Foundation
Gresham-Barlow Aspire Program	Birch Community Services
North Clackamas Chamber of Commerce	Financial Beginnings - Oregon
NW Housing Alternatives	Portland Minority Evaluator Program
Oregon High School Equestrian Teams (NE District)	Salvation Army – Gresham/Rockwood
Oregon Trail Education Foundation	Sandy American Legion
Soroptimist International of Gresham	Sandy Historical Society
Sandy Action Center	Sandy Mountain Festival
Sandy Chamber of Commerce	Sandy Volunteer Fire Dept LOSAP
Sandy Fire Department Budget Committee	Sound Equine Options
Sandy Kiwanis	Sandy VFW
Sandy High School Lady Pioneers Booster Club	SnowCap Community Services
100+ Women/Men Who Care East County	Sandy Rotary Club

CRA STATEMENT

KEEPING OUR STAFF INFORMED

At CCB, management is committed to each employee having a thorough understanding of CRA through both the name and spirit.

Each new hire is expected to review and pass a tutorial/test prepared with CRA questions and scenarios. Each existing staff member of CCB is required to also review and pass this tutorial/test once each year during their time of employment.

In addition, the CRA Officer provides annual CRA in-person staff training in branch and department meetings.

CLACKAMAS COUNTY BANK

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us. Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today a list of services provided at this branch, and the public section of our most recent CRA evaluation, prepared by the FDIC, here at our **Sandy Office: 38975 Proctor Blvd, Sandy, OR 97055**. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us:

(1) a map showing the assessment area containing this branch, which is the area in which the FDIC evaluates our CRA performance in this community; (2) information about our branches in this assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this assessment area; (5) copies of all written comments received by us that specifically relate to our CRA performance in this assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan. If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at our **Sandy Office, located at 38975 Proctor Boulevard, Sandy, Oregon 97055**.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the **Regional Director, Division of Compliance and Consumer Affairs, FDIC, 25 Jessie Street at Ecker Square, Ste 2300, San Francisco, California 94105**. You may send written comments about our performance in helping to meet community credit needs to Lisa Elwood, at the **Sandy Office, 38975 Proctor Boulevard, Sandy, Oregon 97055**, and FDIC Regional Director. You may also submit comments electronically through the FDIC's website at: www.fdic.gov/regulations/cra. Your letter, together with any response by us will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

We are an affiliate of CCB Financial Corporation, a bank holding company. You may request from the **Senior Officer in charge of applications, Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, California 94105** an announcement of applications covered by the CRA filed by bank holding companies.

CLACKAMAS COUNTY BANK

COMMUNITY REINVESTMENT ACT NOTICE

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