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Tri Counties Bank Creates Homeownership Access Program
to Increase Homeownership in Historically Disadvantaged Communities

CHICO, CA – JANUARY 17, 2023 – Tri Counties Bank announced today the creation of the Homeownership Access Program to support homeownership in historically disadvantaged communities in Northern and Central California.

Approved applicants will receive a closing cost credit of up to 3% of the loan, up to $7,500. The credit can be used to cover closing costs or to pay for discount points to reduce their interest rate.

“We are very excited to announce the launch of our Homeownership Access Program,” said Dyke Mundy, Home Mortgage Sales Manager for Tri Counties Bank. “This program, combined with other community and non-profit programs, will make a significant impact in our ability to expand homeownership in traditionally underserved markets.”

The Tri Counties Bank Homeownership Access Program can be used for home purchases and refines. To qualify, the property must be in a designated majority Black and/or Hispanic census tract within the Tri Counties Bank assessment area. The property must be owner occupied, and the borrower’s income must be at or below 150% of the area’s median income.

Anyone from any race or ethnicity is welcome to apply. To determine if your property is eligible and to apply, call 1-877-822-5626 or visit www.tcbk.com/homeownership-access-program.

The Tri Counties Bank Homeownership Access Program is a Special Purpose Credit Program, which is a loan program designed to meet the credit needs as specified under the Equal Credit Opportunity Act (ECOA) and Regulation B. https://www.fdic.gov/news/financial-institution-letters/2022/fil22008.html

About Tri Counties Bank

Established in 1975, Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK) headquartered in Chico, California, with assets of nearly $10 billion and more than 45 years of financial stability. Tri Counties Bank provides a unique brand of Service With Solutions® for communities throughout California with a breadth of personal, small business and commercial banking services, plus an extensive branch network, more than 37,000 surcharge-free ATMs nationwide, and advanced online and mobile banking. Tri Counties Bank participates in the Cities for Financial Empowerment Fund’s BankOn program that seeks to ensure that everyone has access to safe and affordable financial products and services. Visit TriCountiesBank.com to learn more. Equal Housing Lender. NMLS #458732. Member FDIC.

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