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June 27, 2017

Margaret Holmes Tibbets
Senior Vice President, Compliance Officer
Tri Counties Bank
63 Constitution Drive
Chico CA 95973
Via Email: margarettibbets@tcbk.com

Dear Margaret,

Every year, the California Reinvestment Coalition asks banks for information to help us understand how well they are meeting the needs for loans, investment and service of California's low and moderate income communities and communities of color. Last year, we received detailed responses from 20 banks of every size. Your participation helps us and our members understand industry trends, identify industry leaders and bank priorities, and develop well-informed comments about CRA performance.

To show our appreciation, we send to all banks that respond a thank you letter that can be placed in the bank's CRA file and which will describe the bank's leadership in demonstrating transparency to help community development organizations make an impact in their communities. We have limited the number of questions per bank activity and separated them by topic on different pages so that you can send individual pages to the relevant bank departments.

We ask only about California activity and only for 2016 calendar year unless otherwise noted. Thank you for your participation in CRC's 2017 survey of CRA activity in California. If you have any questions, please email Andrea Luquetta Kern: aluquetta@calreinvest.org or (415) 864-3980.

Please respond with answers by **August 8, 2017.**

Thank you,

Paulina Gonzalez
Executive Director

Andrea Luquetta-Kern
Deputy Director