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## **Tri Counties Bank and FHLBank San Francisco Donate \$180,000 to Affordable Homeownership**

CHICO, CA – JULY 17, 2025 — [Tri Counties Bank](#), in partnership with the [Federal Home Loan Bank of San Francisco](#) (FHLBank San Francisco) through its Empowering Homeownership Matching Grant Program, awarded grants totaling \$180,000 to Self-Help Enterprises (SHE), Greater Sacramento Urban League (GSUL), and the San Francisco Housing Development Corporation (SFHDC).

“Tri Counties Bank is proud to partner with FHLBank San Francisco to support more affordable housing throughout California,” said Rick Smith, President and CEO of Tri Counties Bank. “These grants, combined with the dedicated efforts of our nonprofit partners, empower families to invest in their financial futures by turning the dream of homeownership into reality.”

FHLBank San Francisco launched the Empowering Homeownership matching grant program in 2022 to expand access to affordable homeownership opportunities for low-, moderate-, and middle-income individuals and families. As a member financial institution, Tri Counties Bank can request matching donations from FHLBank San Francisco at a ratio of \$2 for every \$1 Tri Counties Bank contributes, up to a maximum of \$200,000, to approved housing counseling agencies like SHE, GSUL, and SFHDC.

“We’ve invested millions in educating and empowering aspiring homeowners through our matching grant programs, including the Empowering Homeownership grant program,” said Eric Cicourel, Community Investment Officer at FHLBank San Francisco. “By partnering with member financial institutions like Tri Counties Bank and supporting local housing counseling agencies, we aim to equip families with the knowledge, resources, and confidence to make informed housing decisions—and to help make the American dream of homeownership more accessible to all.”

SHE is a nationally recognized community development organization whose mission is to work together with low-income families to build and sustain healthy homes and communities. Their \$75,000 grant will underwrite homeownership counseling services that provide guidance and support to individuals and families at every stage of the homebuying process, helping them to make informed decisions and build long-term financial stability.

GSUL has been committed to empowering communities and changing lives in the Greater Sacramento region since 1968. Through focused efforts to empower, educate and employ youth and families, they have assisted thousands of Sacramentans gain meaningful employment; access safe, affordable and stable housing; reach their educational goals; overcome health disparities; and improve their overall health and wellness. Their \$60,000 grant will support their HUD-certified housing counseling program, which includes guidance on homebuying, foreclosure prevention, rental counseling, and homelessness prevention.

SFHDC fosters financial stability through the development of affordable housing, the facilitation of homeownership, and the economic empowerment and revitalization of neighborhoods in San Francisco. Their \$45,000 grant assists their Financial Empowerment Center, which provides HUD-certified workshops and counseling services, covering homebuyer education, rental guidance, financial literacy, and pre- and post-purchase support.

To learn more about the FHLBank San Francisco's community programs, visit <https://www.fhlbsf.com/products/community-programs-grants>.

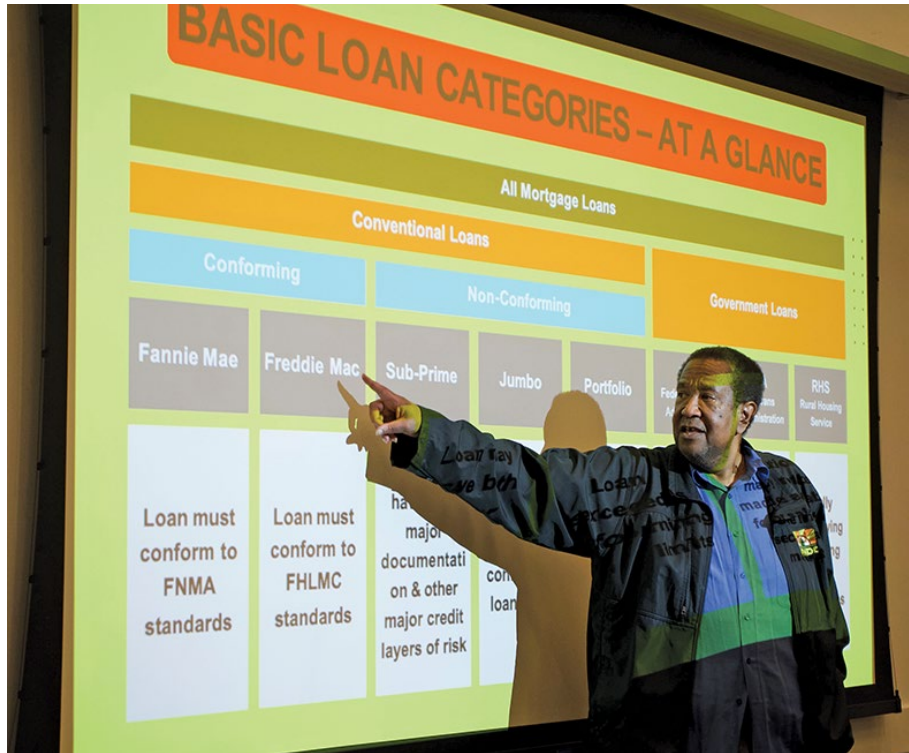
### **About Tri Counties Bank**

Established in 1975, Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK), headquartered in Chico, California with corporate offices in Roseville, South San Francisco, and Bakersfield, with assets of nearly \$10 billion and 50 years of financial stability. Tri Counties Bank is dedicated to providing exceptional service for individuals and businesses throughout California with more than 75 locations, advanced mobile and online banking, and access to approximately 40,000 surcharge-free ATMs nationwide. As California's Local Bank, Tri Counties Bank prioritizes serving clients with local bankers and local decision-making, backed by corporate philanthropy, community engagement, employee volunteerism and investments. Recognized by various publications as among the Top Workplaces and Best Banks, Tri Counties Bank recruits and retains diverse and talented team members. Visit TriCountiesBank.com to learn more. Member FDIC. Equal Housing Lender. NMLS #458732.

### **About the Federal Home Loan Bank of San Francisco**

The Federal Home Loan Bank of San Francisco is a member-driven cooperative helping local lenders in Arizona, California, and Nevada build strong communities, create opportunity, and change lives for the better. The tools and resources they provide to their member financial institutions — commercial banks, credit unions, industrial loan companies, savings institutions, insurance companies, and community development financial institutions — propel homeownership and expand access to quality housing and boost economic development. Together, with their members and other partners, they are making the communities they serve more vibrant and resilient.

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The Empowering Homeownership Grant awarded to the San Francisco Housing Development Corporation supports key programs like the HUD-approved “First Time Homebuyers Workshop and Certification Course.” Greg Pennington, HUD-Certified Financial Empowerment Housing Counselor guides first time homebuyers through key homebuying terms, down payment assistance programs, credit requirements, and money management techniques.



The Empowering Homeownership Grant awarded to Self-Help Enterprises provides HUD-approved housing counseling to families at every stage of the homebuying process. The Lopez family received the keys to their new home in April 2025.