



Tri Counties Bank Community Impact Report 2024



 **tri counties bank**
California's *local* bank

Community Impact Report 2024



1-800-922-8742 | [TriCountiesBank.com](https://www.TriCountiesBank.com)

Our Footprint, Mission, and Core Values



Mission

Tri Counties Bank exists for only one purpose: Improving the financial success and well-being of our shareholders, customers, communities and employees.

Core Values

Trust • Respect • Integrity • Communication • Opportunity

About Tri Counties Bank



Tri Counties Bank is dedicated to providing exceptional service for individuals and businesses throughout California, through an extensive branch network, advanced mobile and online banking, and access to approximately 40,000 surcharge-free ATMs nationwide.

Tri Counties Bank has a long history of investing in the financial success and well-being of our communities. We are committed to making a positive impact in all of the communities in which we do business. We demonstrate this commitment through community development investments, donations and loans, volunteering, event sponsorships, and scholarships.

“Tri Counties Bank believes in people, first and foremost, and we plan to continue that mission over the next 50 years.”

Rick Smith, President, CEO, and Chairman of the Board

In March 2024, we kicked off our 50th Anniversary Celebration with an initial contribution of \$50,000 to support the Foundation for California Community Colleges (FoundationCCC) Student Ambassador Program that helps students access food, housing, and other basic needs resources. A 2023 survey found that two-thirds of California community college students struggle with food or housing insecurity. Nearly half of California community college students are unsure of where their next meal will come from, and roughly one in four face homelessness. Each ambassador can reach approximately 1,000 students, providing crucial support and easing their pathway to success.



The Student Ambassador Program trains students to be on-campus leaders through peer-to-peer outreach. Ambassadors connect fellow students to resources (such as CalFresh and Crisis Text Line) that remove barriers, provide hands-on assistance, and reduce the stigma around getting help.

“We chose FoundationCCC as a partner for our 50th Anniversary because of the positive impact that California Community Colleges and the Student Ambassador Program have on the communities we serve throughout the state,” said Tri Counties Bank President, CEO, and Chairman of the Board **Rick Smith**. “Tri Counties Bank believes in people, first and foremost, and we plan to continue that mission over the next 50 years.”



FOUNDATION for CALIFORNIA
COMMUNITY COLLEGES

Throughout the 50th Anniversary year, Tri Counties Bank worked to publicize and raise money for the Student Ambassador Program.

Tri Counties Bank also provided financial education training to student ambassadors and community college students, and hosted a basic needs drive. For more about our 50th anniversary, visit TriCountiesBank.com/50.

2024 at a Glance



More than **11,000**

Volunteer hours, of which more than 4,500 were qualified under the Community Reinvestment Act (CRA)*



1,751

Financial Literacy hours



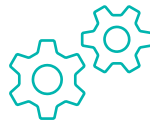
344

Unique volunteers, of which more than 198 volunteered for CRA-qualified activities



\$1.7 Million

Donations and sponsorships, of which \$833,000 were designated as CRA-qualified



349

Organizations impacted, of which 123 were CRA-qualified



53%

Percentage of home loans to either minority or low- to moderate-income (LMI) borrowers



More than **\$245 Million**

1,358 Small loans (\$1 million or less) made to businesses and farms



More than **\$118 Million**

Small business and small farm loans in majority-minority census tracts



More than **\$1.2 Million**

Down Payment Assistance Grants accessed by mortgage customers, of which Tri Counties Bank provided \$220,000 in grant funding



\$322 Million

160 Community Development-qualified loans



More than **1,330 units**

Affordable housing created or refurbished



\$110,000

Scholarships awarded to 80 high school seniors pursuing higher education

*The Community Reinvestment Act (CRA) is a federal law designed to encourage commercial banks and savings associations to help meet the needs of borrowers in all segments of their communities, including low- and moderate-income neighborhoods.

Foreword



Tri Counties Bank's success is contingent upon the economic growth and vitality of the communities we serve. We work hard every day to broaden the range of our financial resources and services to reach people who may have been neglected by other banks. In 2024, Tri Counties Bank continued to demonstrate leadership by:

- Collaborating with community partners to develop and fully fund a Down Payment Assistance Program for low- and moderate-income mortgage borrowers throughout our branch footprint.
- Creating the Homeownership Access Program specifically focused on increasing homeownership in historically-disadvantaged Black and Hispanic communities throughout California, and partnering with Self-Help Enterprises to offer a unique mortgage loan that recognizes the sweat equity contributions of homeowners.
- Partnering with 3CORE (the economic development district providing business financing and collaboration in a three-county area) to create a support network through the "Tri Counties Bank/3CORE Minority-Owned Business Campaign," with mentorship and customized technical assistance for minority business owners.
- Partnering with Community Housing Improvement Program (CHIP), American Red Cross, Fannie Mae, and North Valley Community Foundation to create an innovative model that will bring affordable rental units to areas that have been devastated by natural disasters.
- Partnering with the Federal Home Loan Bank of San Francisco (FHLBank San Francisco) *Empowering Black Homeownership* program that provided total grants of \$200,000 to support sustainable homeownership.
- Obtaining FHLBank San Francisco *Affordable Housing Program* grants of more than \$2.2 million to support affordable housing projects, including 156 units for low-income seniors and disabled individuals.
- Participating in the Cities for Financial Empowerment (CFE) Fund's *Bank On* program that seeks to ensure that everyone has access to an affordable checking account.



A handwritten signature in black ink, appearing to read "Rick Smith".

Rick Smith
Tri Counties Bank President, CEO,
and Chairman of the Board

Community Reinvestment Act Performance



The Community Reinvestment Act (CRA) encourages banks to meet the credit needs of their communities, including low- and moderate-income areas, while maintaining safe banking practices. Tri Counties Bank is committed to this obligation and has established a governance framework to ensure continuing oversight and accountability in serving community financial needs.

The FDIC evaluates Tri Counties Bank’s efforts approximately every three years. Despite the unexpected economic challenges of the pandemic and interest rate increases, Tri Counties Bank was strategically focused on developing

The FDIC rated Tri Counties Bank as “Outstanding” in our CRA Performance Evaluation dated May 6, 2024.

financial services and access to credit that included innovative and flexible programs. Community connection and outreach is a priority. Our historical performance has been commendable, and the remarkable progress we’ve made in CRA key performance measurements from the 2013 exam to the 2024 exam truly illustrates our dedication and intent.

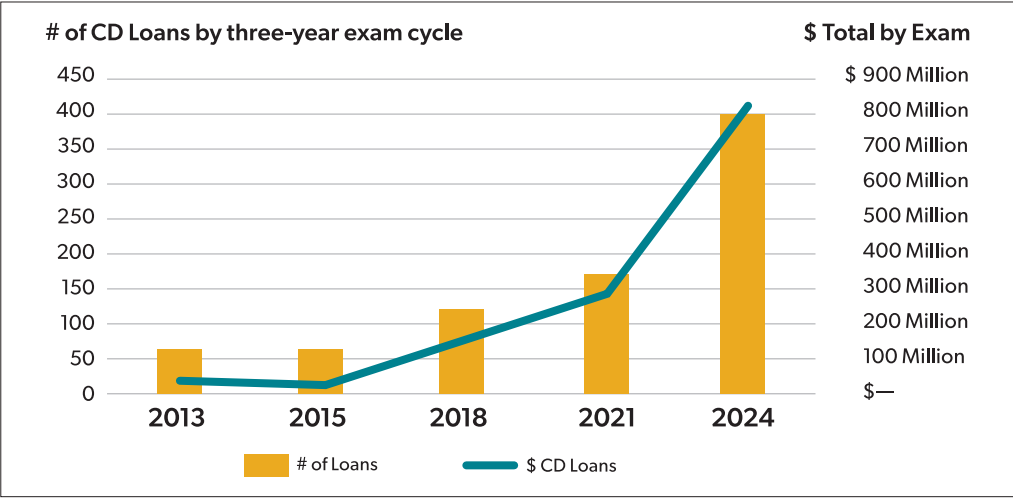
We are proud to announce that the FDIC has rated Tri Counties Bank as “Outstanding” in our CRA Performance Evaluation dated May 6, 2024.

The highlighted trends and accomplishments that follow further reflect our commitment to the communities we serve.

Community Impact & Historical Review

Community Development (CD) Lending

Tri Counties Bank is a leader in making CD loans throughout our assessment area. On bank-wide, regional, and statewide levels, Tri Counties Bank made 396 CD loans, totaling approximately \$813.3 million. Our CD lending represents 8.6% of average total assets of \$9.3 billion over the recent three-year CRA exam period. This performance is a significant improvement from the previous CRA evaluation in which 169 loans for \$285.7 million were originated, or 4.5% of average total assets. The trend line reflects a dramatic and continuing increase over previous evaluation period that spans from 2013 to 2024.



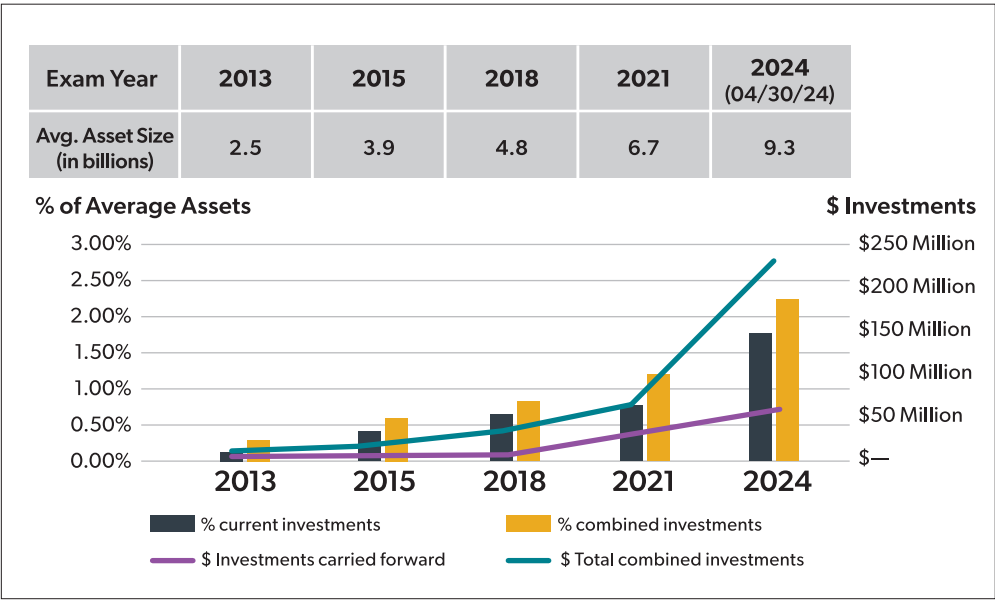
During 2021–2024:

- 38.8% increase** in the bank’s average asset size
- 208.4% increase** in CD Loan dollars
- 234.3% increase** in CD Loan units

Community Development (CD) Investments

Tri Counties Bank made significant qualified CD investments and grants. During the most recent CRA exam period, Tri Counties Bank had combined qualified investments and grants totaling \$234.2 million, of which 78 were new investments totaling \$163.2 million, and 77 prior-period investments totaling \$51.1 million (as of April 30, 2024).

The chart below illustrates the trend of CRA investments through the last five exam cycles using a calculated value of CRA combined investments through April 30, 2024.

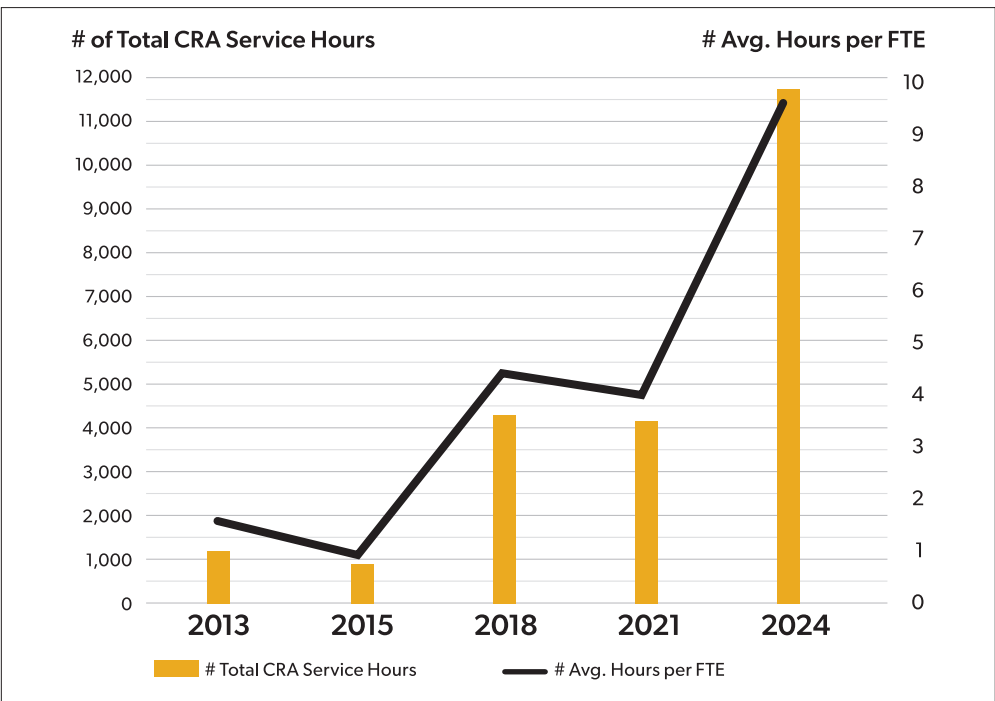


During the exam period, Tri Counties Bank contributed approximately \$179 million that benefited affordable housing and economic development within Tri Counties Bank’s CRA Assessment Area.

Tri Counties Bank also invested \$10 million into a fund of Small Business Investment Corporation that provides critical financing to small businesses.

During 2021–2024:
193.4% increase
in CD Investments

Community Development (CD) Services



In 2021, Tri Counties Bank launched the *Community Connect* program that connects employees with volunteer opportunities, resulting in a bankwide increase in volunteers and donated hours. In 2023, we initiated a CRA Ambassador program, creating additional visibility and sourcing for CRA-qualified volunteer service opportunities.

During the most recent CRA exam period, 338 employees donated 11,699 hours of volunteer service, a substantial increase from the 4,125 hours in the previous exam period. There was a significant increase in hours and participation over past exam year performance.

During 2021–2024:
183.6% increase
in Volunteer Services

Sustainability and Social Governance Highlights



Human Capital/Social Highlights

Tri Counties Bank takes a comprehensive approach to corporate social responsibility that includes investing in our communities and creating a culture of strong corporate governance and risk management. We believe that this approach enables us to better serve our shareholders, customers, communities, and colleagues.

While our approach continues to evolve, we remain focused on creating value through the following prioritized areas: governance; diversity of thought and perspective; attracting and retaining top talent that mirrors the communities we serve; engaging and empowering employees; and investing in our communities, including affordable housing, direct giving, partnering with small business investment companies, and employee volunteerism. We continue to evaluate and assess how sustainability initiatives can be measured and monitored.

Employee Engagement

- Provide competitive health, wellness, and financial benefits programs, as well as services to assist employees in maintaining a healthy work-life balance.
- Maintain enhanced talent recruitment, retention, and development strategies through forward-looking career conversations combined with targeted development opportunities tied to comprehensive succession planning.
- Enhance tools to collect and measure employee feedback through semi-annual bank-wide surveys, followed by transparent action plans.
- Ensure the safety of our customers and employees, as well as the physical security of our banking facilities.
- Sponsor a number of employees each year to attend nationally-recognized postgraduate banking school programs.

Your Voice Matters: Employee Experience Survey
Human Resources



Employees engaged in two separate walking challenges during 2024.



L to R: Tri Counties Bank graduates of the Pacific Coast Banking School 2024, Internal Control Financial Reporting **Paul Merchant**, VP; Director of Loan Operations **Kristi Cornette-Herron**, SVP; Regional Manager **Bindu Jaduram**, SVP; and Senior Commercial Credit Administrator **Sean Ryan**, SVP.

Bankwide Initiatives



Federal Home Loan Bank of San Francisco (FHLBank San Francisco)

Tri Counties Bank participates in FHLBank San Francisco's grant programs that include affordable housing, economic development for small businesses, and downpayment assistance to qualified low-income homebuyers in California, including the *Workforce Initiative Subsidy for Homeownership (WISH) Program*. FHLBank

San Francisco confirmed that Tri Counties Bank is among the most active member institutions delivering their *Middle-Income Downpayment Assistance Program* grants to first-time homebuyers in Northern California, and the only member financial institution delivering these grants in Butte, Glenn, Humboldt, Mendocino, Nevada, Tehama, and Yuba counties. In 2024, Tri Counties Bank participated in FHLBank programs that supported:

- Two organizations with more than \$2 million in funding to create 156 units of affordable housing
- Three organizations with \$250,000 in grants for economic development
- Two organizations with \$200,000 in funding to enhance homeownership opportunities through the Empowering Black Homeownership Program
- 63 homebuyers with \$2,396,200 in down payment assistance

Tri Counties Bank was the only member financial institution to deliver Middle-Income Downpayment Assistance Program grants in Butte, Glenn, Humboldt, Mendocino, Nevada, Tehama, and Yuba counties.

Increasing access to homeownership and home equity in California

We are committed to supporting non-profits that help increase homeownership opportunities for minority and/or low- and moderate-income borrowers. We've had the privilege of partnering with Self-Help Enterprises and the Pacific Community Fund, formerly known as the National Asian American Coalition. Through these strategic collaborations, we provided down payment assistance of 3%, up to \$10,000, to qualifying borrowers who earn less than 80% of the area median income. In 2024 alone, our nonprofit partners administered over \$200,000 in Bank-funded down payment assistance grants.

In addition, our Homeownership Access Program continues to have a significant impact. This program offers a credit of up to \$7,500 to cover closing costs or buy-down. Impressively, in 2024, we originated almost \$10 million in home loans through this program, with 85% of borrowers identifying as minorities. Special purpose credit programs, including the Homeownership Access Program, provide access to credit to economically disadvantaged groups or to meet social needs.

Combining or layering these programs with other solutions, such as WISH, creates opportunities for homeownership for low- to moderate-income and underserved communities throughout our footprint.

Tri Counties Bank originated almost \$10 million in home loans through this program, with 85% of borrowers identifying as minorities.

Bankwide Initiatives, continued

Workforce Initiative Subsidy for Homeownership (WISH) Program

In December 2024, Tri Counties Bank and FHLBank San Francisco met with homeowner **Diane Fuchs** to learn about her journey as a first-time homebuyer through the WISH program. As a retiree on a fixed income, Diane never expected to be able to purchase a home. However, Diane wanted to move closer to her new grandson, whom she planned to babysit when her son and daughter-in-law returned to work. Tri Counties Bank connected Diane to the WISH Program and several other grant programs that provided her with an attractive down payment option, resulting in monthly mortgage payments that were less than her monthly rent. Access to homeownership through WISH has been a dream come true, as Diane was able to purchase her first home just a few minutes away from her family.



L to R: Tri Counties Bank Home Mortgage Loan Manager **Rick Gonsalves**, VP; homebuyer **Diane Fuchs**; and Tri Counties Bank Chief Community Banking Officer **Scott Robertson**, SVP.

Small Business Empowerment Program

Tri Counties Bank created this program to help small businesses in our communities gain access to credit. The program provides flexible underwriting criteria for eligible small businesses. They must have an annual revenue of \$1 million or less, have a physical business presence in California for at least 12 months, and do business primarily in counties where we have a branch presence. The majority (51%) of the principal owners must self-identify as either a veteran, woman, minority (Black/African-American, Hispanic/Latino, Asian, Native American/Alaska Native, Pacific Islander/Native Hawaiian), and/or LGBTQI+. Eligible businesses can apply for Business Credit Cards up to \$25,000 credit limit, Small Business Lines of Credit up to \$50,000, and Small Business Secured Loans up to \$75,000.

Since launching the Special Purpose Credit Program in October 2024, 56% of loans were originated to minority-owned businesses and 42% were originated to women-owned businesses.

CRA Volunteer and Ambassador of the Year

In 2023, Tri Counties Bank began a new tradition to honor the CRA Volunteer of the Year. In 2024, Loan Origination Operations Manager **Christopher Robins**, AVP, was recognized for his 273 volunteer hours, 134 of which were CRA-qualified. He is a Board Member and Executive Director at North Valley Housing Trust and a Financial Education instructor at the Jesus Center in Chico. In 2024, we expanded the honors to include CRA Ambassador of the Year, awarded to Human Resources Business Partner Associate **Josh Weberling** for coordinating Tri Counties Bank volunteers who provided the Jesus Center's *Pathways* program with more than 240 hours logged preparing and presenting financial literacy materials in 2023.



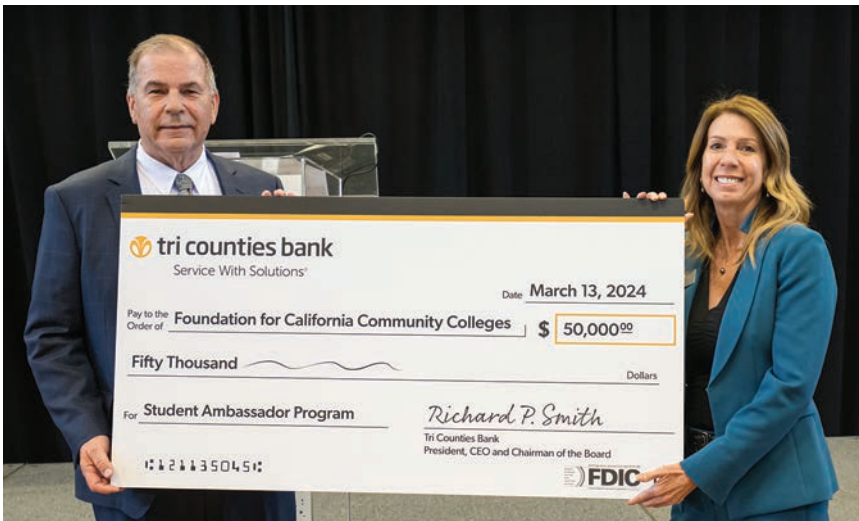
L to R: CRA Volunteer of the Year **Christopher Robins** and CRA Ambassador of the Year **Josh Weberling**.

Foundation for California Community Colleges (FoundationCCC)

For our 50th Anniversary, Tri Counties Bank partnered with the FoundationCCC in support of its Student Ambassador Program that trains students to be on-campus leaders through peer-to-peer outreach. Ambassadors connect fellow students to resources that ease barriers to education, provide hands-on application assistance to students in need, and reduce the stigma around getting help.

Tri Counties Bank launched the partnership in March 2024 with an initial \$50,000 donation and continued to support the Student Ambassador Program through fundraising. We also held financial education webinars for the Student Ambassadors and community college students.

In August, we held a Basic Needs Drive at our branches, collecting donated hygiene items to stock Basic Needs Centers at community colleges throughout California.



L to R: Tri Counties Bank President, CEO, and Chairman of the Board **Rick Smith** and FoundationCCC President and CEO **Keetha Mills**.



At left, the Basic Needs Center at Los Medanos College in Pittsburg, Contra Costa County. At right, Tri Counties Bank Business Development Manager **Maggie Montero**, VP, with Basic Needs Drive donations.

Bankwide Initiatives, continued

Scholarship Program

Tri Counties Bank annually awards a total of \$110,000 in scholarships to students who demonstrate interest in public service, community engagement, and business entrepreneurship. Applications are open to graduating high school seniors pursuing higher education at trade schools, community colleges, and four-year colleges and universities. In 2024, 681 applications were submitted and 80 students from 24 California counties received scholarships.

Type of Scholarship	Amount	Students awarded	Requirements
Income-based	\$1,500	60	<ul style="list-style-type: none">• Student Aid Index of 0 or less• Minimum Grade Point Average (GPA) of 2.5
Merit-based	\$1,000	20	<ul style="list-style-type: none">• Cumulative GPA of 3.0 or higher

Dear Tri Counties Bank,

I'm honored to be one of this years recipients of the Income Based Scholarship. I'd like to take this opportunity to thank you for your generosity in funding my education. Thanks to these funds, I am able to continue my education at the University of California Santa Barbara. I will be majoring in environmental studies with the hopes of making my community a better place. I am a first generation student and will work hard to make my family and community proud.

Thank you,
Lindamarie

Scholarship recipient Lindamarie is a first generation college student majoring in Environmental Studies.

Tis The Season Community Food Drive

Our annual Tis The Season Community Food Drive invites Tri Counties Bank employees, the public, local merchants, and other community organizations to join together to meet the overwhelming need for food throughout California. All food donations stay local to stock The Salvation Army pantries during the holidays and throughout the year.



During the 18th annual food drive in 2024, Tri Counties Bank collected more than 25,000 pounds of food, providing meals for more than 25,000 people in need.



L to R: Paradise branch team members Senior Teller **Tammie Bruce**, Senior Teller **Debbi Turnbow**, and Senior Banker **Shirley Ahumada**.

Area Focus: Chico



Tri Counties Bank was founded in Chico in 1975 and has since grown to become a leading California community bank. We operate seven branches in Butte County, and the area is one of our most important markets. Our enduring presence in the community has allowed us to forge solid relationships that we support through funding for affordable housing, wildfire disaster response and recovery, and small business development.

Jesus Center Pathways

The Jesus Center operates nearly 400 beds of emergency shelter and a transitional housing program that serves up to 60 people. The center focuses on personal growth and support through their *Pathways* life skills classes, case management, job readiness, digital literacy programs, and personal growth services. In 2024, Tri Counties Bank provided 32 financial literacy workshops, with an average of 12 participants for each class. Tri Counties Bank volunteers logged more than 150 hours leading various financial conversations with participants in the Jesus Center's *Pathways* program. Tri Counties Bank also supported the Jesus Center with a grant of \$5,000.

150+ volunteer hours logged for financial literacy workshops at the Jesus Center



L to R: Jesus Center Executive Director **Amber Abney-Bass** with Tri Counties Bank CRA Ambassador and Customer Support Supervisor **Randy Rilling**; Treasury Management Officer **Annette Mariottini**, VP; and Commercial Lending Relationship Manager **Mitch Jagoe**, VP.

Area Focus: Chico, continued

ChicoSTART and GrowTECH

ChicoSTART supports and enriches Northern California by providing small businesses, entrepreneurs, and startups with the resources they need for success. The organization's platform includes shared office amenities, mentoring, workshops, internships, tech talks, student to business projects, entrepreneurial events, satellite office programs, and other initiatives to help startups succeed. They work to ensure services are accessible and equally available to underserved geographic areas and underserved business owners.

Tri Counties Bank proudly supported ChicoSTART with \$15,000 in grant funding for programs offered within their entrepreneurial ecosystem covering more than 20 North State counties. Tri Counties Bank employees also participated in ChicoSTART's small business workshops, providing financial literacy education to businesses within our footprint.

ChicoSTART is the home of GrowTECH, an industry-led partnership fostering careers, culture, and community within the North State's tech and entrepreneurial ecosystem. This program presents the annual GrowTECH FEST, the largest entrepreneurial and tech conference north of Sacramento. In November, Tri Counties Bank Business Banking Manager **Rick Woody**, VP, presented on a panel at GrowTECH FEST, where Tri Counties Bank was also recognized as a Startup Sponsor.



GrowTECH FEST panel discussion with Tri Counties Bank Business Banking Manager **Rick Woody**, VP, sharing insights about access to business capital.

Paradise Rotary Club Career Expo

In November, Paradise Rotary Club's Vocational Committee hosted their third annual Career Expo at Paradise High School. The event brought more than 1,000 students (5th–12th grade) from across the Paradise Unified School District to explore the wide variety of potential career paths and post-secondary education options, preparing them for the next chapters of their educational journey and enhancing the workforce development pipeline in the Paradise community. Students engaged with local professionals representing their industry sectors, including construction, electrical, government, health care, manufacturing, technology, public service, marketing, and others.

Tri Counties Bank proudly provided \$3,000 in grant funding for the event. Additionally, bank employees contributed over 60 volunteer hours, serving on the Vocational Committee and representing the financial services industry at the event. Volunteers spoke with students about the variety of roles and departments involved in operating a community bank, their career path experiences, and the students' own goals and aspirations.



Longtime Tri Counties Bank local area residents Community Development Officer **Drew Costa**, VP, and Senior Banker **Shirley Ahumada**, engage with students at the career expo.

Habitat for Humanity of Butte County *Women Build*

The 2018 Camp Fire devastated the town of Paradise and reduced the number of affordable housing options in Butte County. To address this, Habitat for Humanity (Habitat) remained committed to providing affordable housing, constructing eight new homes in Paradise in 2024.

Tri Counties Bank was a sponsor of, and actively participated in, Habitat's *Women Build* fundraiser, aiding in the construction of three homes that were completed in time for the families to move in prior to the December holidays. Of the 60 participants, 11 were Tri Counties Bank volunteers, and together, we helped the event raise \$45,260.

Tri Counties Bank Home Loan Manager, **Rick Gonsalves**, SVP, serves as Treasurer on Habitat's Board of Directors.



Tri Counties Bank volunteers at the *Women Build* event in Paradise, Butte County.

Bidwell Mansion Fund

In response to the fire that destroyed the historic Bidwell Mansion on December 11, 2024, Tri Counties Bank partnered with North Valley Community Foundation and California State University, Chico, to establish the Bidwell Mansion Fund to rebuild or commemorate this landmark. Tri Counties Bank kicked off the fundraising effort with an initial \$50,000 donation.



Bidwell Mansion State Historic Park before the fire.

Chico Area Highlights 2024

Donations

Approximately **\$112,000**

Sponsorships

Approximately **\$74,000**
to non-profit and fundraising
events for community
organizations

Volunteerism

More than **1,250 hours**
with organizations that
support Chico area
communities

Area Focus: Sacramento



Tri Counties Bank serves the Greater Sacramento Region with branches in Sacramento, Placer, Yolo, Yuba, Nevada, and Sutter Counties. This diverse State Capital region includes urban neighborhoods, a rapidly-growing business community, and is surrounded by critical agricultural areas. The area has become one of Tri Counties Bank's largest markets. Over the years, we have developed deep connections through meaningful engagement with our customers and communities.

Black Small Business Association of California (BSBA) *Business Boost*

Tri Counties Bank partnered with BSBA to create and launch *Business Boost*, an initiative to elevate Black-owned small businesses with:

- Access to banking products and services
- Comprehensive financial literacy training in a 12-week cohort
- Credit-building/credit-repair opportunities
- Expert presenters and mentors
- Customized assistance for business goals

**More than 650 CRA
volunteer hours
logged supporting
*Business Boost***

Tri Counties Bank volunteers logged more than 650 CRA hours for workshop development, presentation of classes, and one-on-one mentorship of small businesses in the program.

California Black Chamber of Commerce (CBCC)

Tri Counties Bank Home Mortgage Sales Manager **Dyke Mundy**, VP, represented Tri Counties Bank in partnership with the CBCC to help underserved communities grow and thrive through the power of homeownership.

As a repeat guest on CBCC's talk radio show on 97.5 FM KDEE Sacramento, Dyke has addressed homeownership myths, discussed available down payment assistance programs, covered the role of credit in the homebuying process, shared what buyers need to consider before purchasing a home, and recommended essential questions to ask during the homebuying process.

Callers get real-time answers to their questions on live radio, benefiting other listeners who may also be considering purchasing their first home.



Business Boost graduates and small business owners celebrate with Tri Counties Bank leaders and team members in Roseville.

Habitat for Humanity of Greater Sacramento *Rock the Block: Oak Park*

Rock the Block is a two-day community initiative, uniting hundreds of volunteers and supporters to collaborate with local residents with vital home repairs, property enhancements, and community projects over the span of a weekend. By channeling financial contributions and thousands of volunteer hours, Habitat for Humanity of Greater Sacramento transforms these resources into substantial community investments in historically neglected areas. In May 2024, ten volunteers from Tri Counties Bank pitched in to help revitalize the Oak Park neighborhood.



Tri Counties Bank volunteers doing home repairs and improvements in the Oak Park community.

The Gathering Inn

The Gathering Inn offers emergency housing, medical respite, support services, and permanent supportive housing in Placer County. The organization also offers their guests basic life skills training – including communication, relationship building, organization, and time management – to encourage personal growth. Tri Counties Bank employees volunteered more than 100 hours of financial literacy workshops to guests in 2024.

**More than 100 CRA
volunteer hours
logged supporting
The Gathering Inn**



Tri Counties Bank Human Resources team members present a Resume Building workshop at The Gathering Inn.

Alchemist CDC AHEAD Grant

Alchemist CDC is a mission-driven organization that connects Sacramento-area communities to land, food, and opportunity toward a vision in which all neighborhoods are vibrant, equitable, healthy, and diverse. Tri Counties Bank assisted Alchemist CDC in obtaining a \$50,000 AHEAD award from the FHLBank San Francisco that will provide funding for Alchemist Kitchen staff to develop and implement a Request for Proposal to select businesses who will be the first in the Alchemist Public Market food pods. It will also provide time for staff to work closely with the businesses as they ramp up to opening at Alchemist Public Market.



Rendering of the planned Alchemist Public Market in Sacramento.

Area Focus: Sacramento, continued

The Salvation Army Angel Tree

This program provides toys and food to local families in need who provide their holiday wish list to The Salvation Army. Over the course of about five hours, our volunteers organized and distributed toys and food to more than 2,000 families who arrived at Cal Expo to receive the gifts on their wish lists. This heartwarming event brings together Tri Counties Bank leaders and team members alike with a shared goal of spreading community goodwill at the holidays. We had 36 volunteers in 2024, some of whom also brought family members to join in.



Tri Counties bank leaders and team members volunteering to distribute toys at *Angel Tree*.

Elder Fraud Seminar

Tri Counties Bank partnered with the City of Sacramento and the FBI Sacramento Field Office to host an informative Elder Fraud Seminar at the Hart Senior Center. In addition to expert knowledge shared by FBI Sacramento, Tri Counties Bank Financial Intelligence Unit Director **Jennie Bailey**, VP, presented common elder fraud schemes as well as strategies to help seniors who fall victim to fraud. The bank is planning similar presentations in other major cities in our footprint in 2025.



Tri Counties Bank Financial Intelligence Unit Director **Jennie Bailey**, VP, presents at the Elder Fraud Seminar.

KidsFirst

KidsFirst treats and prevents child abuse and neglect through education, advocacy, and counseling at their family resource centers in Auburn and Roseville. KidsFirst receives client referrals through partnerships with community-based organizations, public services, schools, courts, law enforcement agencies, and healthcare providers.

In 2024, Tri Counties Bank supported KidsFirst with a \$3,000 grant and provided 20 financial literacy workshops, each with an average of 10 participants. Tri Counties Bank volunteers logged 65 hours leading financial conversations in both English and Spanish with KidsFirst participants.

65 CRA volunteer hours supporting 20 financial literacy workshops and conversations

Sacramento Area Highlights 2024

Donations

Approximately **\$121,000**

Sponsorships

Approximately **\$355,500** to non-profit and fundraising events for community organizations

Volunteerism

More than **3,400 hours** with organizations that support Sacramento area communities

Area Focus: Central Valley



Tri Counties Bank serves California's Central Valley from Stanislaus County to Kern County. The Central Valley is noted for agricultural production and is the source of more than half of the nation's fruits, nuts, and vegetables. The region hosts several diverse communities and includes the metropolitan areas of Modesto, Fresno, and Bakersfield.

Tulare County Foundation for Ag Education and Youth Sow the Seeds

Tri Counties Bank donated \$30,000 to the Tulare County Foundation for Ag Education and Youth (Foundation) in support of their *Sow the Seeds* (STS) Scholarship Program. STS supports low-income Tulare County high school students interested in joining Future Farmers of America (FFA), awarding start-up funds for the students' first small market livestock or ag mechanics projects. FFA programs help students learn leadership and career skills through local and state competitions, agribusiness education, and public speaking.

Foundation Board President and Tri Counties Bank Commercial Lending Regional Manager, **Brett Lew**, SVP, shared, "Tri Counties Bank believes in investing in students who, in turn, will strengthen and lead our communities. Youth involved in FFA learn key life skills that will lead them to succeed later in life."



L to R: Tulare County Foundation for Ag Education and Youth Foundation (Foundation) Board Members **Scott Woodard**; **Geneva Shannon-Orlopp**; **Kerissa Chapman**; **Adam Goltz**; Tri Counties Bank Community Development Officer **Rose Pereira**, VP; Foundation Board Secretary **Anneke De Boer**; Foundation Board Member **Stacy Coelho**; Foundation Board Vice President **Josh Cox**; Foundation Board Members **Lari Dawn Lawrence**; **Allie Cardoza**; **Kim Pitigliano**; Foundation Board President and Tri Counties Bank Commercial Lending Regional Manager **Brett Lew**, SVP; and Foundation Board Treasurer **David Rocha**.

Area Focus: Central Valley, continued

Career Technical Education Charter High School (CTEC)

CTEC introduces high school students to real-life technical skills required for professional success. Given that a college degree isn't necessarily required for a successful career in the banking industry, CTEC invited Tri Counties Bank to serve as a mentoring bank. From January to May, five high school students shadowed tellers at three branches for hands-on training in retail banking, including processing transactions, balancing cash drawers, and serving customers.

Youth 2 Leaders Education Foundation (Y2LEF) *Cash for College* Workshops

Tri Counties Bank partnered with Y2LEF to host Federal Student Aid (FAFSA) and California Dream Act application workshops at our Bakersfield Main branch. This initiative was led by Tri Counties Bank Marketing Specialist, **Marilyn Maldonado**, who also serves on the Youth 2 Leaders Board of Directors. We assisted six students, all of whom were from mostly Spanish-speaking immigrant households. We aim to expand these workshops for greater impact in 2025.

Kern County Hispanic Chamber of Commerce (KCHCC) *Small Business Academy*

Tri Counties Bank's funding supported cohorts for an 8-week comprehensive academy that included topics such as finance, payroll, marketing, social media, human resources, and legal services. The free program provides current and aspiring small business owners with the fundamentals to create a strong foundation for their business. Courses are available in Spanish and English. Upon completion, participants receive a certification, and the KCHCC offers additional one-on-one support.

Participants learned how to create a business plan, file for incorporation, understand legal and tax requirements, manage finances, and implement marketing and networking strategies. KCHCC members with expertise in the targeted areas were part of the training sessions, helping build mentoring networks for the entrepreneurs.



Enriched with fundamental business management skills, Small Business Academy graduates celebrate at graduation.

Self-Help Enterprises (SHE)

SHE makes homeownership a reality for low-income families in the San Joaquin Valley. Eight to twelve families become a building group and collaborate to build each other's houses with skilled onsite construction supervision. Participating families work on their own home as well as all houses in the building group. When the houses are completed, everyone moves in at the same time, helping create a community bond.

In 2024, Tri Counties Bank partnered with SHE's Annadale Commons project in Fresno, – comprising 40 senior housing units and a centrally-located community building featuring an exercise room, computer lab, and a hearing aid loop – a wireless system allowing presentations to go directly into connected hearing devices.

In Stanislaus County, a lender had denied a home loan due to an applicant's immigration status. The property was part of the SHE affordable housing project in Turlock, so SHE reached out to Tri Counties Bank Home Mortgage Community Specialist, **Alfredo Fletcher**. He took over the application and was able to responsibly approve the loan within 30 days. The Turlock project resulted in eight borrowers with Tri Counties Bank first mortgages, welcoming many Black, Hispanic, and Asian families to Tri Counties Bank, and enabling homeownership.

In partnership with SHE, Tri Counties Bank Home Mortgage Community Specialist, **Denise Ogata**, VP, and Community Development Officer, **Rose Pereirra**, VP, hosted an 8-hour class in March that allowed the participating families to receive their HUD certification at no cost, saving up to \$130 for each family.



Participating Turlock families proudly display keys to the new homes they helped build together. They are flanked by Tri Counties Bank Home Mortgage Community Specialist **Alfredo Fletcher** (fourth from right) and, from SHE, **Grace Carrasco** and **Fausto Escamilla** (at left, wearing blue).

Central Valley Highlights 2024

Donations

Approximately **\$213,000**

Sponsorships

Approximately **\$115,000** to non-profit and fundraising events for community organizations

Volunteerism

More than **2,350 hours** with organizations that support Central Valley communities

Area Focus: Central Valley, continued

California Farmworker Foundation and Central California Food Bank

The California Farmworker Foundation (CFF) enables farmworkers to develop personal and professional skills through health and wellness resources, education services – including financial literacy – civil assistance, and food distribution (coordinated by the Central California Food Bank). Tri Counties Bank Community Development Officer, **Rose Pereira**, VP, has served on the Central California Food Bank Board of Directors for 13 years.

In 2024, CFF awarded Tri Counties Bank “Corporate Partner of the Year.”



L to R: California Farmworker Foundation Director of Communications **Diana Melero** and Tri Counties Bank Business Development Manager **Jason Deniz**, VP.

Community Action Partnership of Kern (CAPK) Volunteer Income Tax Assistance (VITA)

CAPK VITA is a free program in which IRS-certified volunteers provide low-income residents with quality tax preparation and e-filing at no cost. Tri Counties Bank donated \$25,000 to CAPK for this program and also established two locations – one each in Bakersfield and Delano – where Kern County residents could meet with VITA volunteers to complete and file their tax returns. The program resulted in 73 appointments and \$191,283 refunded back to Kern County residents, of which \$75,000 was for families with children using the California Earned Income Tax Credit (CalEITC). Three-quarters of these families were Spanish-speaking. We also assisted with three Individual Taxpayer Identification Number (ITIN) renewals.



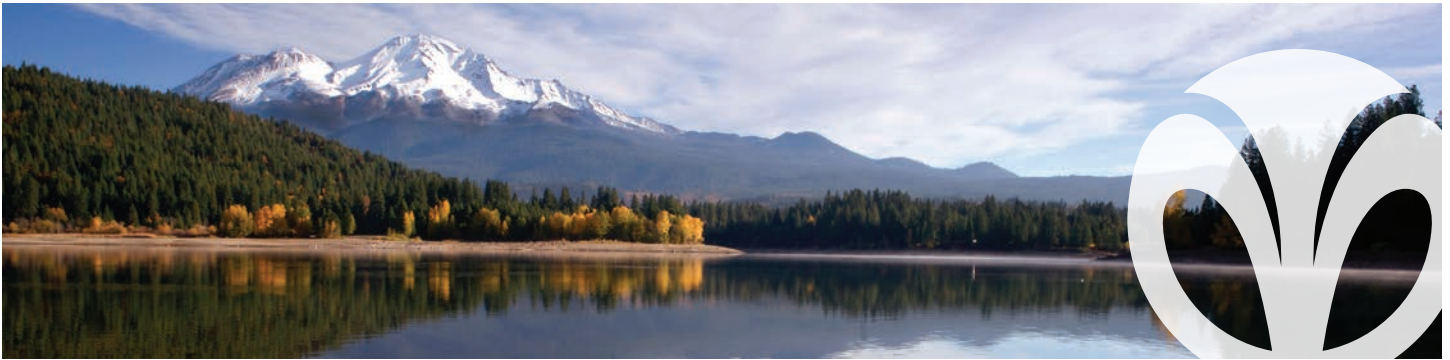
Our efforts saved families a total of \$20,650. This calculation is based on the \$200–250 fee that an individual tax preparer would charge, plus the ITIN renewal fee of \$400–800. We value our partnership with CAPK and in 2025, we aim to expand this program into other counties.

Housing & Opportunity Foundation of Kern *Rock the Foundation*

Tri Counties Bank was proud to support the Housing & Opportunity Foundation of Kern’s *Rock the Foundation* fundraising event with a \$5,000 donation. The organization serves Kern County Section 8 and low-income public housing residents, seniors, youths, and families seeking positive change in their lives. There are many barriers for them to overcome: lack of education, little or no job experience or training, poor self esteem, and lack of positive role models. Housing & Opportunity Foundation of Kern provides the resources, support, and environment needed to help these residents become self-sufficient members of society.



Area Focus: North State



Tri Counties Bank serves the North State from Siskiyou County to Tehama County, an expansive area known for tremendous natural beauty as well as vibrant agricultural sectors. Tri Counties Bank supports business development, homeownership access, and response initiatives to natural disasters in this area that also includes some of our largest markets.

West Business Development Center *StartUp Mendocino* | *Centro Latino West*

Each year, Tri Counties Bank supports two key West Business Development Center programs. *StartUp Mendocino* selects 15 entrepreneurs for a 23-week, no-cost business accelerator teaching fundamental businesses management skills, including financial planning, marketing and sales. *Centro Latino West* provides Spanish-language business counseling and training, expanding these vital resources across the Latino community. In 2024, *Centro Latino West* delivered 256 hours of counseling to 119 clients and hosted 28 events, totaling 684 training hours. These programs strengthen small businesses and foster economic growth in the rural North State.



Empowered with newly-acquired business fundamental and management skills, participants in *StartUp Mendocino* celebrate their graduation.

Sierra Pacific Regional Cancer Center

Tri Counties Bank contributed \$100,000 to the capital campaign for the new Sierra Pacific Regional Cancer Center in Redding. The Center's goal is to alleviate the stress of travel to other regions for treatment and allow for comprehensive, patient-centered treatment and support in one convenient location.



Tri Counties Bank Director of Community Development **Danna Prater**, VP, and Regional Manager **Joe Cullis**, VP, break ground for the Sierra Pacific Regional Cancer Center.

Area Focus: North State, continued

Jefferson Economic Development Institute (JEDI)

Tri Counties Bank partnered with JEDI to obtain a \$100,000 AHEAD grant from the FHLBank San Francisco to fund the Culinary Entrepreneurship Program (CEP), a partnership forged by the Women's Business Center (WBC) at JEDI, the Business Incubation for Tomorrow's Eateries (BITE), and Alacrity Destination Services. This program assists participants with a business and food industry coaching certification program, access to a commercial kitchen for production, and the opportunity to receive a working capital mini-grant. CEP creates economic opportunities and a brighter future for food business entrepreneurs throughout Northern California.

In addition to the AHEAD grant, Tri Counties Bank contributed \$10,000 to support JEDI programs.



L to R: Sizzle's Kitchen, CEP partner, Owner **Charity Abban-Saah**; WBC Program Director, **Victoria Rodriguez**; Alacrity Destination Services Owner and WBC Advisory Board Member **Tessa Borquez**; Tri Counties Bank Director of Community Development **Danna Prater**, VP; and JEDI Board Member and Tri Counties Bank Branch Manager **Briana Hutsell**, VP.

Dignity Health *Connected Living Food Bank*

Tri Counties Bank team members in the Greater Redding area are proud volunteers at the Dignity Health *Connected Living Food Bank*. Every month, the organization distributes food to Shasta County residents in need through the The Emergency Food Assistance Program (TEFAP), Surplus Donated Food, and the Senior Box Program. With a unified sense of purpose, volunteers help bag and distribute food to support the community.



Tri Counties Bank Redding area team members volunteering at the *Connected Living Food Bank*.

North State Highlights 2024

Donations

Approximately **\$175,500**

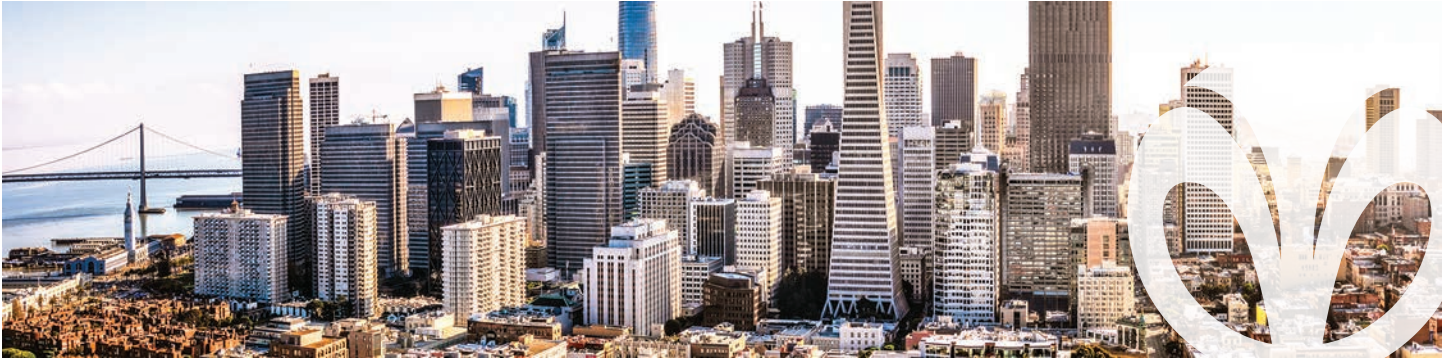
Sponsorships

Approximately **\$141,500** to non-profit and fundraising events for community organizations

Volunteerism

More than **2,450 hours** with organizations that support North State communities

Area Focus: San Francisco Bay Area



Tri Counties Bank has branches across the Bay Area, including San Francisco, San Mateo, Sonoma, and Contra Costa Counties. While the Bay Area is best known for technology, it also includes a large agricultural sector and several semirural communities. Tri Counties Bank has branches and Commercial Banking Centers to address the needs of urban centers, like downtown San Francisco, and small coastal towns, like Pescadero and Half Moon Bay. In each community, we continue to support small business development, access to capital, and affordable housing initiatives.

The Salvation Army San Francisco *The Way Out*

The Salvation Army's groundbreaking initiative, *The Way Out*, integrates services and programs into a comprehensive Recovery System of Care, supplying the tools and support to achieve lasting independence. Services include withdrawal management and detox, residential drug treatment, recovery focused transitional housing, extended transitional and independent living, life skills, career development, and an alumni support network. Using innovative, data-driven strategies and a deep connection to the community, *The Way Out* focuses on recovery and mutual accountability. This tailored approach stands as San Francisco's most successful and cost-effective homelessness initiative, achieving an impressive 76% success rate at a cost of just \$31,000 per person per year – a fraction of the cost of a traditional approach.

We made an initial donation at the 2023 Culinary Training Academy Graduation and followed up with a \$10,000 donation in 2024. Tri Counties Bank believes in the success of this program and is committed to offering funding, resume-building workshops, and financial education. Tri Counties Bank Regional Operations Manager **Katrena Csicsery**, VP, serves on The Salvation Army Board of Directors.



Presenting our first The Salvation Army donation for 2024 at the 2023 Culinary Training Academy Graduation.

Area Focus: San Francisco Bay Area, continued

The Guardsmen

Tri Counties Bank was proud to donate to The Guardsmen in support of their Camperships Program. The organization sends more than 2,500 youth from disadvantaged backgrounds to outdoor programs. For many campership recipients, it is their first time in the wilderness. Post-camp, these youth show dramatic improvement in leadership, communication skills, and self-confidence, having formed lasting bonds with friends and mentors.

The Guardsmen believe that the many opportunities afforded them in achieving personal success are directly related to the broad range of positive experiences they were fortunate to have had growing up. The Guardsmen mission is to provide under-privileged youth in the Bay Area opportunities to have positive life experiences outside the often harsh realities of their daily lives.



Tri Counties Bank Regional Manager **Anthony Cuadro**, VP, presents a donation to The Guardsmen President, **Matt Keipper**, during the annual The Guardsmen Tree Lot Party in San Francisco.

Sheriffs and You Foundation (SAYF)



Each year, Tri Counties Bank supports SAYF with a grant to help with back-to-school shopping for underprivileged students. Founded by former San Francisco sheriffs, SAYF supports youth, seniors, and veterans with resources that include affordable

housing, clothing, school supplies, food, and employment assistance.

Rebuilding Together Peninsula (RTP)

Every April, Tri Counties Bank supports Rebuilding Together Peninsula for National Rebuilding Day. On Rebuilding Days, RTP partners with community sponsors and volunteer teams to renovate multiple home and community facility sites



across San Mateo County and northern Santa Clara County. The repair work supports their vision

of safe homes and communities for everyone and fulfills their mission to revitalize communities and rebuild lives.

San Francisco Bay Area Highlights 2024

Donations

Approximately **\$94,000**

Sponsorships

Approximately **\$93,000** to non-profit and fundraising events for community organizations

Volunteerism

More than **740 hours** with organizations that support San Francisco Bay Area communities

Organizations Supported in 2024

Through our CRA Grants program, Tri Counties Bank supports organizations that promote economic development, provide services to low-income communities, and develop affordable housing opportunities in our retail footprint.

3CORE	CASA of Kern County	Discovery Counseling Center of the San Ramon Valley
Abundant Grace Coastsider Worker	CASA of Tulare County	Elijah House Foundation
Addiction Education Society	Catalyst Mentoring	Empower Tehama
African American Network of Kern County	Catholic Charities of Santa Rosa	Endue Foundation
Alchemist CDC	Cen Cal Sports	Epicenter Foundation
Angels of Grace Foster Family Agency	Center for Fathers and Families	ERV Community Center Foundation
Arcata Economic Development Corporation	Center for Human Services	Eureka Woman's Club
Arcata School District DBA Family Resource Center	Central California Food Bank	FaithWorks Community Coalition
Bakersfield Angels	Centro Community Partners	Family Fellowship Church
Bakersfield ARC	Chicano Federation of San Diego	Far Northern Regional Center
Bakersfield Women's Business Conference	Chico Area Recreation & Park District (CARD)	First Tee -- Fresno
Beyond Housing Foundation	Chico Community Scholarship Association	First Tee -- Greater Sacramento
Big Brothers Big Sisters of Central California	ChicoSTART	Food for People
Big Brothers Big Sisters of Greater Sacramento	Children First	Foothill House of Hospitality
Big Brothers Big Sisters of Northern Sierra	Chowchilla Sober Grad	Foundation for California Community Colleges
Black Small Business Association	City Ministry Network	Fresno CDFI, Access Plus Capital
Boys & Girls Clubs of Greater Sacramento	Coastside Adult Day Health Center	Fresno Metro Black Chamber of Commerce
Boys & Girls Clubs of Kern County	College & Career Options	Fresno Mission
Boys & Girls Clubs of the North Valley	Community Action Agency of Butte County	Friends of the Round Valley Public Library
Boys & Girls Clubs of the Sequoias	Community Action Partnership of Kern (CAPK)	Garden Pathways
Bright Futures for Youth	Community Beyond Violence	Good News Rescue Mission
Butte College Foundation	Community Foundation of the North State	Greater Lamont Chamber of Commerce
California CareForce	Community Housing Council of Fresno	Greater Sacramento Urban League
California Coalition for Rural Housing	Community Housing Improvement Program (CHIP)	GUSTO Gustine High School
California Farmworker Foundation	Community Resource Project	Habitat for Humanity Golden Empire
California Rural Legal Assistance Foundation	Community Revitalization and Development Corporation	Habitat for Humanity Greater Fresno Area
California Tribal TANF Partnership	Cottage Housing, Inc.	Habitat for Humanity of Butte County
California Veterans Assistance Foundation	Del Norte Little League	Habitat for Humanity of Greater Sacramento
CASA of Fresno and Madera Counties	Del Norte Senior Center	Habitat for Humanity of Sonoma County
		Habitat for Humanity of Tulare/Kings Counties

Continued on next page.

Organizations Supported in 2024, continued

Habitat for Humanity Yuba-Sutter	North Valley Housing Trust	SPIRIT Peer Empowerment Center
Hands in the Community	Northern Valley Catholic Social Service (NVCSS)	Sunburst Projects
Housing and Opportunity Foundation of Kern	Nuestra Alianza de Willits	Superior California Economic Development
Humboldt Senior Resource Center, Inc.	One SAFE Place	Table of Plenty Half Moon Bay
Interfaith Food Ministry of Nevada County	Orlie's Shoe Drive	The ARC of Butte County
JEDI (Jefferson Economic Development Institute)	Pacifica Resource Center	The Fresno Center
Jesus Center	PEP Housing	The Gathering Inn
JJ's Legacy	Phase2Careers	The Guardsmen
Kern Community Tennis Association	Pie Ranch	The HEAL Project
Kern County Black Chamber of Commerce	Placer Community Foundation	The Mission at Kern County
Kern County Hispanic Chamber of Commerce	Poverello House	The Open Door Network
Kern Economic Development Corporation	Puente de la Costa Sur	The Salvation Army Del Oro Division
KidsFirst Child Abuse Prevention Council of Placer County	Reading Heart	The Salvation Army Golden State Division
Kinder Kids Montessori	Rebuilding Together Peninsula	The Yuba-Sutter Food Bank
La Luz Center	Roderick Hayfork Senior Center	TLC Child and Family Services
Live Again Fresno	Rotary Club of Paradise	TMC Community Capital
Marin City Health and Wellness Center	Rural Community Assistance Corporation	Totes 4 Teens
Mayers Healthcare Foundation	Sacramento Children's Home	Trinity Hope House
Meals on Wheels Diablo Region	Sacramento Loaves & Fishes	Tulare County Foundation for Ag Education and Youth
Meals on Wheels San Francisco	Sacramento Valley Teen Challenge	Turtle Bay Exploration Park
Mercy Foundation North	San Francisco Housing Development Corporation	United Way of Kern County
Mercy House	Second Harvest of the Greater Valley	United Way of Nevada County
Middletown Senior Center	Self-Help Enterprises	United Way of Northern California
Ministerial Association of Colusa County	Senior Coastsiders	Urban Advocates and Achievers
Monday Club Foundation - Oroville Rotary	Shasta EDC	USS Balthasar
Morning Star Fresh Food Ministry	Shasta Family YMCA	Valley Community SBDC
Multiplier	Sheriffs And You Foundation	Valley Contractors Workforce Foundation
National Asian American Coalition	Sierra Nevada Memorial Hospital Foundation	Valley Sierra SBDC
National Diversity Coalition	Siskiyou County Job Council	Valley Small Business Development Corporation
Nevada County Superintendent of Schools	Siskiyou Food Assistance Corporation	West Business Development Center
New Life Dream Center	Social and Environmental Entrepreneurs (SEE)	Wind Youth Services
Norcal SBDC	Soles for Kids 209	Women's Empowerment
	South Modesto Businesses United	Working Solutions CDFI
	Southwest Fresno Development Corporation	Youth 2 Leaders Education Foundation
		Yuba-Sutter Economic Development Corporation

Tri Counties Bank Awards and Recognition

We are proud to be honored in the communities we serve.



Forbes Magazine

America's Best Banks 2024, 2025



Best-in-State Banks 2021



Gustine Press-Standard

Best Bank 2023

RAYMOND JAMES

Raymond James

Community Bankers Cup Award
Top 10% of Community Banks
2019, 2021, 2022, 2023



Sacramento Business Journal

Best Places to Work 2024



Cen Cal Business Finance Group

SBA-504 Lender of the Year 2023



Corporate Citizenship: Corporate
Champion for Basic Needs 2022



Sacramento Rainbow Chamber of Commerce

Corporate Advocate of the Year 2024



Grass Valley Union

Best of Nevada County
Won every year from 2011 to 2023



Marysville Appeal-Democrat

Favorite Bank 2019, 2021, 2023



Style Magazine

Reader's Choice:
Roseville, Granite Bay, and Rocklin
Won every year from 2011 to 2024



Redding Record Searchlight

Community's Choice Awards:
Best Bank in the North State
2015, 2016, 2018, 2022, 2023



Chico Enterprise-Record

Best Bank
Won every year from 2008 to 2019,
then 2022, 2023, 2024



Auburn Journal

Best Bank
Won every year from 2019 to 2022



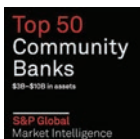
Chico News & Review

Best Bank
Won every year from 2008 to 2019,
then 2022, 2023, 2024



Habitat for Humanity of Greater Sacramento

Hammy Award: Finance Partner 2022



S&P Global Market Intelligence

Top Community Bank with
\$3 billion to \$10 billion in assets
2022, 2023



Formstack

Practically Genius Award:
Creative Digital Innovation of the Year
2021



California Black Chamber of Commerce

Top Partner Award
2023, 2024



Colusa County Pioneer Review

Best Bank
Won every year from 2019 to 2021

Gallery



Dignity Health Connected Living Food Bank | Redding, California



Good News Rescue Mission | Redding, California



Invest In Me | Patterson, California



Sacramento Pride Parade | Sacramento, California



Nor-Cal Think Pink Day | Redding, California



CASA of Kern County Derby Day | Bakersfield, California



Habitat for Humanity of Butte County Women Build | Paradise, California



Housing Authority of the County of Kern | Bakersfield, California



Garden Pathways, Inc. | Bakersfield, California



Sonoma County Disabled American Veterans of California, Chapter 48 | Santa Rosa, California



tri counties bank

California's *local* bank

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