



2025 Community Impact Report



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

Foreword



Tri Counties Bank volunteering at the Visalia Emergency Aid Food Pantry, November 2025. L to R: Portfolio Manager II **Leo Arrington**; Middle Market Regional Manager **Daniel Elliott**, VP; Business Development Manager III **Cathy Levitt**, VP; Senior Business Banker **Daniel Alcaraz Lara**, Business Development Manager III **Jason Deniz**, VP; Commercial Underwriter III **Joni Flores**.

Tri Counties Bank’s success is closely tied to the economic health of the communities we serve. We continue to expand access to financial services, especially for individuals who may be underserved by other institutions. In 2025, Tri Counties Bank demonstrated its commitment to community leadership by:

- Earning an Outstanding rating – the FDIC’s highest – for Community Reinvestment Act (CRA) performance.
- Partnering with the FBI to host educational seminars on preventing elder fraud.
- Awarding \$110,000 in scholarships to graduating high school seniors pursuing higher education.
- Funding more than \$1.6 million in donations and sponsorships to local organizations.
- Expanding the Volunteer Income Tax Assistance (VITA) program into new markets in partnership with Community Action Partnership of Kern, Jefferson Economic Development Institute, United Way Fresno and Madera Counties, United Way of Northern California, and the Amador Tuolumne Community Action Agency.
- Supporting sustainable homeownership through the FHLBank San Francisco Empowering Homeownership program, providing \$180,000 in total grants.
- Investing \$26.7 million in the creation, rehabilitation, and preservation of 760 affordable housing units.
- Participating in the Cities for Financial Empowerment (CFE) Fund’s Bank On program to help ensure access to safe, affordable checking accounts.



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

2025 at a Glance



More than **10,100**

Employee volunteer hours, of which 4,500 were qualified under the Community Reinvestment Act (CRA)*



More than **1,450**

Employee volunteer hours spent improving Financial Literacy in communities



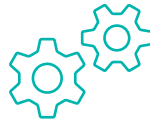
298

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



More than **\$1.6 Million**

Donations and sponsorships, of which \$680,000 were made to CRA-qualified activities



More than **500**

Local organizations supported



55%

Portion of home loans made to either minority or low- and moderate-income (LMI) borrowers



More than **\$307 Million**

Small business loans (\$1 million or less), with \$116 million made to small businesses and farms (Gross Annual Revenue \$1 million or less)



More than **\$152 Million**

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



More than **\$2.0 Million**

Down Payment Assistance Grants accessed by mortgage customers, of which Tri Counties Bank provided \$270,618 in grant funding



\$495 Million

165 Community Development-qualified loans



760 units

Affordable housing created, rehabilitated, or preserved



\$110,000

Scholarships awarded to 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.

Our Footprint



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 over 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.

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.

Our 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

Community Reinvestment Act (CRA) Performance

Tri Counties Bank's CRA performance is rated **Outstanding** by the FDIC, their highest rating.

The Community Reinvestment Act (CRA) encourages financial institutions to address the credit needs of their communities, with particular attention to low- and moderate-income areas, while upholding safe and sound banking standards. Tri Counties Bank's CRA-related activities are evaluated by the FDIC approximately every three years. We celebrate our responsibilities under the CRA and have implemented a comprehensive governance framework to ensure ongoing oversight and accountability in fulfilling these obligations.

2025 was our first full year in the current three-year evaluation cycle, following our achievement of an Outstanding CRA performance rating. We continue to proactively engage with local communities so we can maintain our exemplary performance.

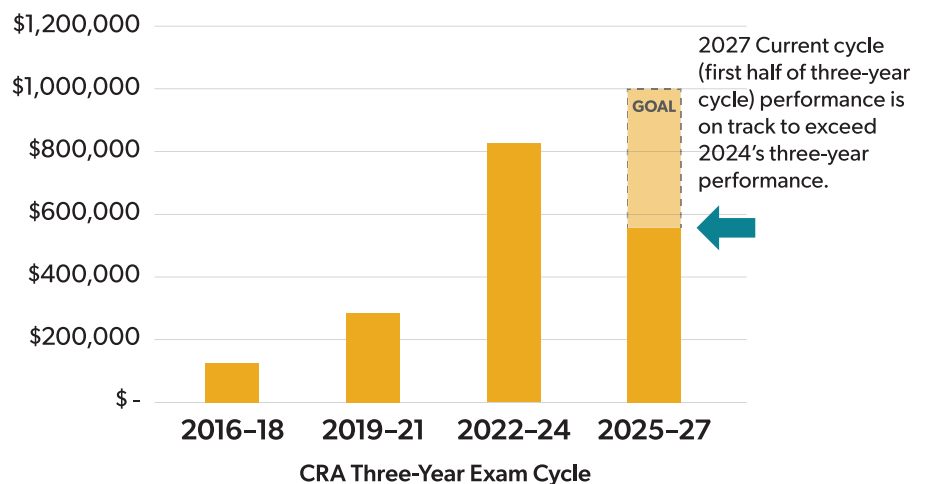
Community Impact & Historical Review

Community Development (CD) Lending

Tri Counties Bank maintains strong CD lending across our Assessment Area. Tri Counties Bank originated 280 community development loans totaling approximately \$561 million through 2025 and the current FDIC examination cycle. CD lending accounts for 5.72% of average total assets, which stand at \$9.8 billion during the ongoing CRA evaluation cycle with a target of 8.75% of average assets set for the end of the cycle.

Our performance has been consistent with established objectives and sustains the positive trajectory achieved in the prior evaluation cycle. The chart below illustrates the trend of CD lending over several exams, including the first year of the current cycle expected to end in mid-2027.

\$ of Community Development Loans by Exam Year (000s)

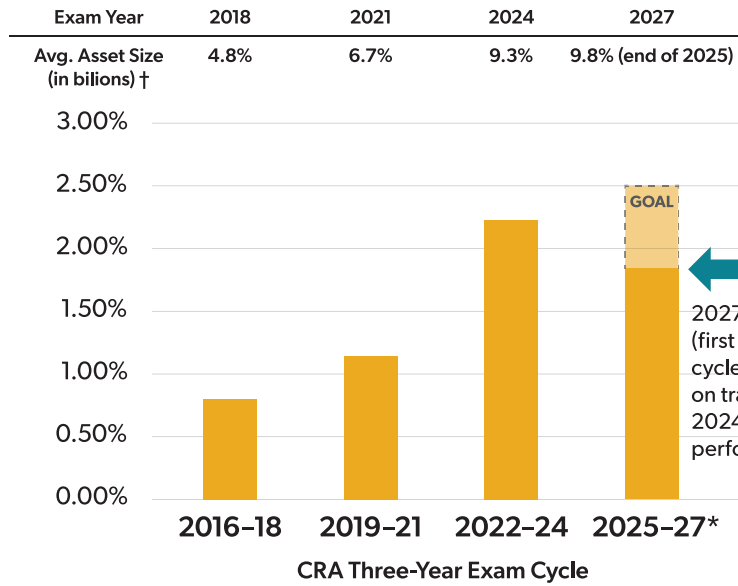


Community Development (CD) Investments

Tri Counties Bank has made significant qualified community development investments and grants. Tri Counties Bank has a total of \$182 million of CRA-qualified investments carried forward from the 2024 CRA exam period and has made an additional \$51.7 million in new CRA-qualified investments since the previous examination.

The chart at right illustrates the trend of CRA investments through the last three exam cycles using a calculated value of CRA-combined investments and performance to date.

CRA Combined Investments as a % of Average Assets



† Average Assets is estimated and represents the CRA exam cycle.
* Does not include donations or qualifying grant programs.

Community Development (CD) Services

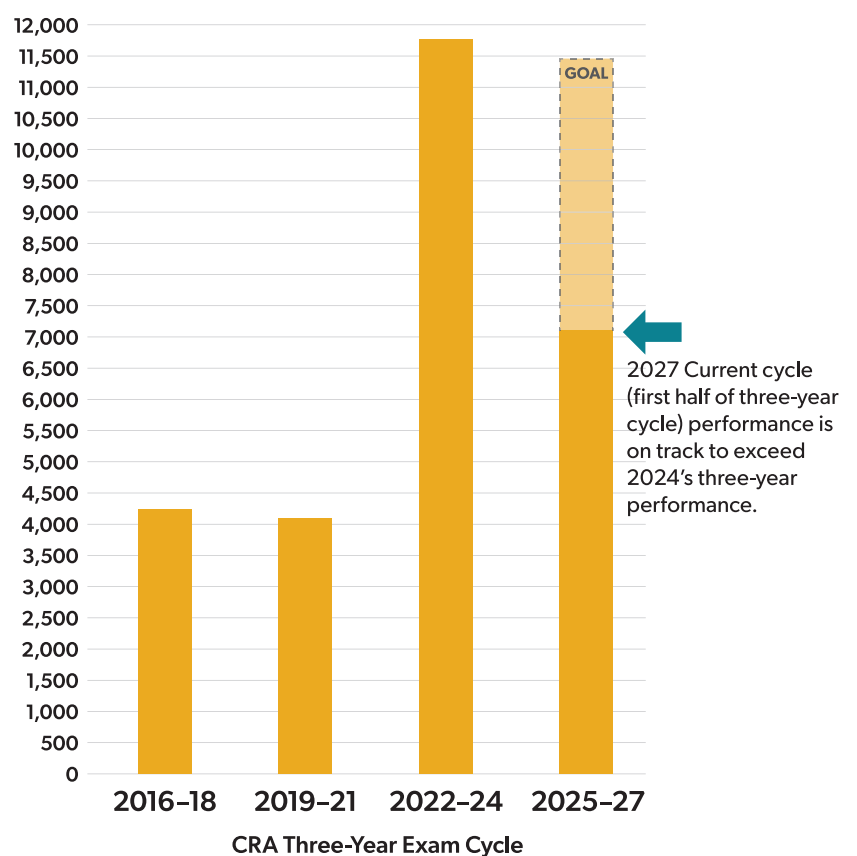
Tri Counties Bank exists to improve the financial success and well-being of our shareholders, customers, communities, and employees. One of the ways employees demonstrate our commitment is to volunteer in the communities we serve.

Over the past four years, we strengthened programs to boost employee volunteer engagement, resulting in increased numbers of volunteers and donated hours.

During the three-year CRA exam period that ended in 2024, Tri Counties Bank set a new internal record for volunteer hours.

Historical exam period performance reflects a significant increase in hours and participation across Tri Counties Bank. As we conclude the first full calendar year of the new exam cycle, we are on track to achieve our target of 11,430 hours, or an average of 10 hours per Full-Time Equivalent (FTE) employees. Our commitment to community service and volunteering remains strong, and we continue to aggressively pursue opportunities to give back.

Number of Total Employee Volunteer Hours



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 this approach enables us to better serve our shareholders, customers, communities, and employees. Our people embody Tri Counties Bank's core values, and we value the contributions of every employee.

Tri Counties Bank embraces diversity, enriching our workplace and creating a more dynamic environment. It also means that our workforce reflects the diverse customers and communities we serve, helping us address and respond to a wide variety of needs and opportunities. We continue to evaluate and assess how sustainability initiatives can be measured and monitored.

We expect employees and leaders to support a culture of safety, diversity, fair treatment, and respect for others. Our priorities remain clear while our approach continues to adapt regarding:

- Strong governance
- Valuing diverse viewpoints
- Attracting and retaining talent that represents our communities
- Encouraging and empowering employees
- Investing in local initiatives, such as affordable housing, direct donations, collaboration with small business investment companies, and employee volunteer work.

Employee Engagement

- Provide competitive health, wellness, and financial benefits programs, as well as services to assist employees in maintaining a healthy work-life balance.
- Enhance talent recruitment, retention, and development strategies through career conversations combined with targeted development opportunities and comprehensive succession planning.
- Encourage employee feedback through semi-annual bankwide surveys, followed by transparent action plans.
- Ensure customer and employee safety and the physical security of our banking facilities.
- Sponsor employees to attend nationally-recognized postgraduate banking school programs.
- Host student internships to provide valuable hands-on career experience.
- Promote financial literacy and initiatives, such as resume workshops and mock interviews, to help community members build essential skills.
- Promote the participation of employees in outside educational activities to increase knowledge and improve skills. Tri Counties Bank offers education assistance through tuition reimbursement to encourage eligible employees to continue education relating to their role and banking career path.
- Celebrate employees through social media and newsletters to highlight the impact our team members make in their communities.

Bankwide Initiatives



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

Tri Counties Bank is an active participant in the FHLBank San Francisco's grant programs that include down payment assistance, economic development, and affordable housing. In 2025, Tri Counties Bank assisted two organizations to receive \$250,000 for economic development and more than \$1.5 million in down payment assistance for 50 new homeowners.

Additionally, FHLBank San Francisco's *Empowering Homeownership* program offered a matching grant program to benefit HUD-approved Housing Counseling Agencies to expand capacity to serve aspiring homeowners.

In 2025, Tri Counties Bank assisted three organizations to receive FHLBank San Francisco grants totaling \$180,000:

- **Greater Sacramento Urban League (GSUL)** is a non-profit, community-based agency committed to empowering communities and changing lives throughout the Sacramento region. Located in the Del Paso Heights and Oak Park neighborhoods, GSUL provides programs, services, and events to educate, empower, and employ people.
- **San Francisco Housing Development Corporation (SFHDC)** with a mission to foster financial stability through development of affordable housing, facilitation of homeownership, and economic empowerment and revitalization of the Bayview-Hunters Point, Fillmore, and other San Francisco neighborhoods.
- **Self-Help Enterprises (SHE)** is a nationally-recognized community development organization whose mission is to work with low-income families to build and sustain healthy homes and communities. SHE's efforts have touched the lives of more than 65,000 families since its inception in 1965.



L to R: Tri Counties Bank Home Mortgage Sales Manager **Dyke Mundy**, VP; SFHDC Financial Empowerment Housing Counselor **Greg Pennington**; SFHDC CEO Interim Director of Real Estate Development **David Sobel**; Tri Counties Bank Community Development Officer **Rose Pereira**, VP; and SFHDC Fund Development Manager **Jess Mataka**.

Tri Counties Bank Small Business Empowerment Program



Tri Counties Bank created this special purpose credit program to help small businesses in our communities gain access to credit. The program provided flexible underwriting criteria for eligible small businesses who were required to have annual revenue of \$1 million or less, a physical business in California for at least 12 months, and primarily conduct business in counties within Tri Counties Bank's branch footprint. The majority (51%) of the principal owners must have self-identified as a veteran, woman, minority (Black/African-American, Hispanic/Latino, Asian, Native American/Alaska Native, Pacific Islander/Native Hawaiian), and/or LGBTQI+. Eligible businesses were able to 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. As a result of shifting federal regulation, this program was discontinued in early 2026.

Affordable Housing

Tri Counties Bank is active in affordable housing lending and investment. In 2025, we originated 14 loans totaling \$93.1 million and invested an additional \$26.7 million toward the creation, rehabilitation, and preservation of 760 affordable housing units.

Tri Counties Bank provided a construction-to-permanent loan as well as a Low-Income Housing Tax Credit investment in a new 64-unit complex. The development will feature ground-floor commercial space, a cafe, community room, laundry room, pool, picnic area, and playground.

Tri Counties Bank provided financing to convert a vacant motel into a 25-unit low-income multifamily affordable housing community in partnership with the State and Local Fiscal Recovery Funds program. This development will provide much needed housing to low- and very low-income households and will help revitalize the neighborhood by replacing vacant property with housing.

Tri Counties Bank participated in a construction loan to build a 25-unit multifamily complex. The apartments will be reserved for residents earning 30 to 60% of the area median income; four of the units reserved for residents with special needs. The development was funded in partnership with local County and City agencies. The complex will provide much needed housing for underserved families.

Tri Counties Bank provided a construction-to-permanent loan to build 132 units of multifamily housing. All units are income-restricted, with 105 units reserved for those earning 80% or less of median income; remaining units are set aside for residents who earn up to 120% of the area median income. A unique blend of affordable and workforce housing, the apartments are located near convenient commuting options.



Volunteer Income Tax Assistance (VITA) Program Partnerships:

Amador Tuolumne Community Action Agency (ATCAA)

Community Action Partnership of Kern (CAPK)

Jefferson Economic Development Institute (JEDI)

United Way Fresno and Madera Counties

United Way of Northern California

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals, including people who generally make \$67,000 or less, persons with disabilities, and limited English-speaking taxpayers. The TCE program offers free tax help for those who are 60 years of age and older, specializing in answering questions about pensions and other retirement-related tax issues that are unique to seniors.

While the IRS manages the VITA and TCE programs, VITA and TCE sites are operated by non-profit IRS partners and staffed by volunteers who want to make a difference in their communities. Unfortunately, these non-profit providers are often spread over large geographic areas, meaning that taxpayers need to travel long distances to visit an in-person VITA program.

By partnering with VITA providers, Tri Counties Bank brought these services to local communities. Selected branches in rural areas hosted VITA programs or became intake sites for virtual processing. While Tri Counties Bank did not provide tax preparation services directly, these partnerships improved access to VITA services for many eligible taxpayers.

Free Tax Preparation Services

The Volunteer Income Tax Assistance (VITA) program is an IRS initiative operated by local partners to provide free tax preparation services to low- to moderate income individuals. As an IRS partner, United Way of Northern California has partnered with Tri Counties Bank to receive completed tax preparation packets at two branch locations.

Need Help?
For questions or assistance completing the tax preparation documents, please call United Way of Northern California at (530) 241-7521 or email vita@norcalunitedway.org.

Appointment Required
You can pick up a tax preparation packet at a participating Tri Counties Bank location without an appointment.
An appointment is required for intake services. Contact the nearest participating branch to schedule. A trained staff member will review your completed packet.

VITA intake services are available:
February 10, 2025 to April 4, 2025, during branch hours, excluding weekends and holidays.

Branches:

Anderson Branch
2686 Gateway Drive
Anderson, CA 96007
Office: (530) 378-8085
Email: AndersonOffice@tcbk.com
Branch hours: 9 a.m. - 5 p.m.

Palo Cedro Branch
9125 Deschutes Road
Palo Cedro, CA 96073
Office: (530) 547-4494
Email: PaloCedroOffice@tcbk.com
Branch hours: 9 a.m. - 5 p.m.

United Way of Northern California

tri counties bank
California's local bank
1-800-922-8742 | TriCountiesBank.com
Member FDIC

In 2025, Tri Counties Bank partnered with non-profit VITA providers at eight local branches:



- Hayfork and Burney served as intake sites for clients using the Amador Tuolumne Community Action Agency's VITA program.



- Delano hosted Community Action Partnership of Kern (CAPK) volunteers, who prepared tax returns on site for 43 clients.



- Yreka and Weed served as intake sites for clients using Jefferson Economic Development Institute's VITA at JEDI program, which saved taxpayers \$347,127 in tax preparation fees during the 2025 tax season.



- Chowchilla hosted United Way of Fresno and Madera Counties volunteers, who prepared tax returns on site for 32 clients.



- Anderson and Palo Cedro served as intake sites for clients using the United Way of Northern California's VITA program.

Small Business Financial Literacy & Technical Assistance Workshops



Business Banking Team Lead **Sonny Ventimiglio**, VP, presenting at *Emerge 2025* in October.

Across our footprint in 2025, Tri Counties Bank volunteers provided financial literacy training and technical assistance to community partners that serve small businesses. Our employee volunteers supported non-profit Community Development Financial Institutions, Small Business Development Centers, Economic Development Corporations, Small Business Investment Companies, Women's Business Centers, Chambers of Commerce, and other technical assistance programs as workshop facilitators, guest speakers, and advisors sharing knowledge about business finance and accessing capital.

A notable example is Tri Counties Bank's partnership with NorCal SBDC, a network of small business development centers serving the North State. Tri Counties Bank supported the organization's annual professional development conference with a \$7,500 grant. Business Banking Team Lead **Sonny Ventimiglio**, VP, served as a guest speaker and lending panelist both at the event and at other free workshops offered through the Small Business Administration to support local businesses.

2025 CRA Volunteer and Ambassador of the Year

In 2025, Tri Counties Bank continued a tradition of honoring a CRA Volunteer of the Year and CRA Ambassador of the Year. Bakersfield Main Branch Manager III **Joe Garcia**, VP, was awarded CRA Volunteer of the Year in recognition of his 279 hours of volunteer and Board Member service (235 hours were CRA-qualified) at the United Way of Kern County, CASA of Kern County, and numerous other organizations.

CRA Ambassador of the Year was awarded to Human Resources Business Partner **Chasity Briese**, AVP, who organized the efforts of 12 employee volunteers for the Kern High School Career Technical Education Charter High School (CTEC) program that provides internship opportunities for students in the program. Chasity also volunteers regularly at Garden Pathways, where Bakersfield Mayor **Karen Goh** is CEO/President. Garden Pathways offers comprehensive mentoring services for people in drug addiction counseling, ex-gang members, and those looking for a better life after incarceration. She also conducts resume-building workshops, often inviting other employees to join her.



L to R: Tri Counties Bank President and CEO **Rick Smith**; **Joe Garcia**, VP; and **Chasity Briese**, AVP.

Bank On Certification

The Cities for Financial Empowerment (CFE) Fund’s *Bank On* program works with financial institutions to certify safe and affordable checking account options for individuals who are unbanked (no checking or savings account) or underbanked (limited access to full range of financial services).

These individuals typically lack access to accounts and services from mainstream financial institutions. They often resort to alternatives – check cashers, payday lenders, and pawn shops – that charge high fees for financial services. Without a checking account, families pay too much for basic financial transactions, ultimately hindering them from building savings and assets.

Tri Counties Bank is proud of its Bank On certification for our Money Smart Checking account, designed for individuals looking to rebuild their financial confidence. Given the recent government decision to stop issuing paper checks, including tax refunds, a certified Bank On account is critical. Bank regulators consider certified Bank On products eligible for Community Reinvestment Act credit.



Teach Children to Save Piggy Bank Decorating Contest

In 2025, Tri Counties Bank brought back our Piggy Bank Decorating Contest for kids 12 and younger. Our social media team developed this engagement initiative to support the American Bankers Association Foundation’s *Teach Children to Save* program that helps elementary and middle schoolers learn good savings habits through free, bank-led outreach opportunities. Parents picked up piggy banks in branches, then let their children unleash their creativity. Parents submitted photos to us, then our Facebook and Instagram social media followers voted. The winner was announced on April 30th.



Volunteers of America Northern California & Northern Nevada (VOA NCNN)

Founded locally in 1911, VOA NCNN is one of the largest providers of social services in the region, operating more than 40 programs including housing, employment services, substance abuse, and recovery services to families, individuals, veterans, seniors, and youth. VOA NCNN provides shelter or housing each night to more than 3,500 adults and children. Tri Counties Bank Director of Public Sector Banking **Vanessa Ryan**, SVP, serves on the VOA NCNN Board of Directors.



To: Tri Counties Bank
From: Ana Bankert, VP of Development and Marketing
Volunteers of America Northern California & Northern Nevada

VOA is extremely grateful for the partnership with Tri Counties Bank. Your generous contribution towards the *Voices of Hope* event in 2025 helped make the day a true success for those we serve. Thanks to your support, we were able to raise an additional \$180,000 to invest directly in programs that provide critical services to individuals and families experiencing homelessness in our community. Your commitment not only strengthened this event, but it also sent a powerful message of hope and solidarity to those in attendance. We are deeply grateful for your trust in our mission and look forward to the opportunity to partner again in the future.

Ana Bankert

Tri Counties Bank 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.

Scholarship Awardee graduates college with highest academic honors

My name is Sophie and I was a 2021 recipient of the Tri Counties Bank Scholarship. I wanted to reach out to update you on my academic journey and express my gratitude for having received this scholarship.

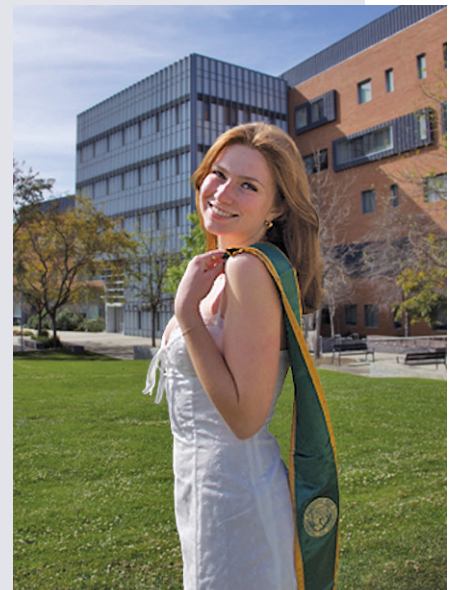
I'm excited to share that I recently graduated Summa Cum Laude from California Polytechnic State University, San Luis Obispo, with a B.S. in Biological Sciences through the Honors Program. I'm currently applying to enter medical school in the Fall of 2026 and am spending my gap year conducting medical research at the University of Auckland in New Zealand.

The scholarship I received from your organization helped alleviate financial stress and allowed me to fully engage in my academic, research, and service opportunities throughout college. I'm incredibly grateful for the impact it has had on my journey, and I carry that support with me as I take the next steps toward a career in medicine.

Thank you again for believing in me and for supporting students like myself.

Sincerely,

Sophie B.



Area Focus: Chico



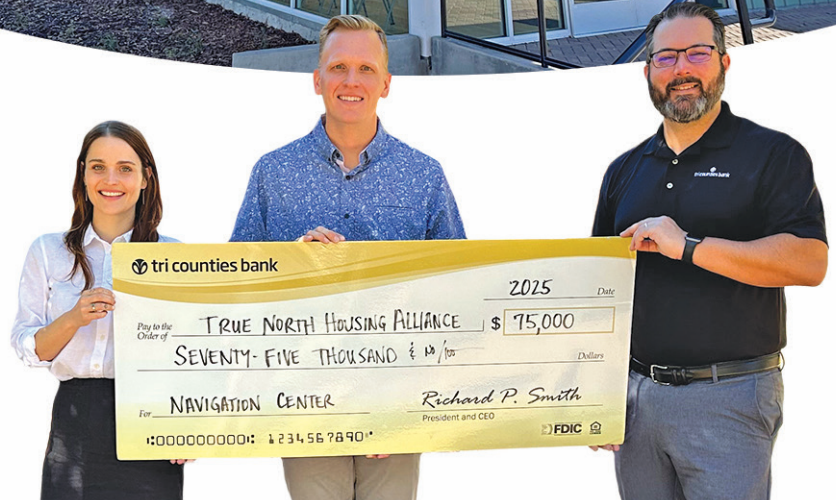
Tri Counties Bank was founded in Chico in 1975 and has since grown to become a leading California community bank. We operate seven branches in Butte County, and the area is one of our most important markets. Our enduring presence in the community has allowed us to forge solid relationships that we support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

True North Housing Alliance Howard Slater Navigation Center

Tri Counties Bank has been a longtime partner of True North Housing Alliance, serving meals at the Torres Shelter, hosting Christmas donation drives, sponsoring fundraising events, and making financial donations to significant projects.

In 2025, Tri Counties Bank joined the campaign to build the Howard Slater Navigation Center with a \$75,000 donation to True North Housing Alliance.

A new addition to the Torres Shelter, the Howard Slater Navigation Center will be the first of its kind in Chico, providing anyone in need (whether unhoused or at risk of homelessness) with a location to receive wraparound services and support, such as housing assistance, healthcare, counseling, case management, access to community service providers, and more. The Navigation Center aims to break the cycle of homelessness in the Chico community by providing homelessness prevention and rapid rehousing services in collaboration with dozens of community partners.



L to R: True North Housing Alliance Executive Director **Taylor Bunch**; Tri Counties Bank Relationship Manager **Patrick Carney**, VP; and Tri Counties Bank Community Development Officer **Drew Costa**, VP.

Community Housing Improvement Program (CHIP)

CHIP is a non-profit that serves Butte, Colusa, Glenn, Shasta, Sutter, Tehama, and Yuba counties to assist low-income and rural disadvantaged residents, seniors, and others who lack financial resources or knowledge to improve or adequately provide for their housing. The organization has built more than 2,850 housing units in the seven-county service area and is acknowledged as an innovator and leader in rural housing issues.

Tri Counties Bank provided financing for construction and materials for four self-help homes within the Camp Fire burn scar in Paradise, California.

In addition to being affordable, the new homes increase the housing stock in Paradise and help with long-term recovery after the 2018 Camp Fire destroyed nearly all of the town's housing.



L to R: CHIP Director of Homeownership **Jill Quezada**; Tri Counties Bank Relationship Manager **Patrick Carney**, VP; Home Mortgage Loan Manager **Rick Gonsalves**, SVP; Home Mortgage Sales Support Manager **Jeromy Rhoades**, VP; CHIP President/CEO **Seana O'Shaughnessy**; and CHIP Director of Fundraising and Communications **Mark Montgomery**.

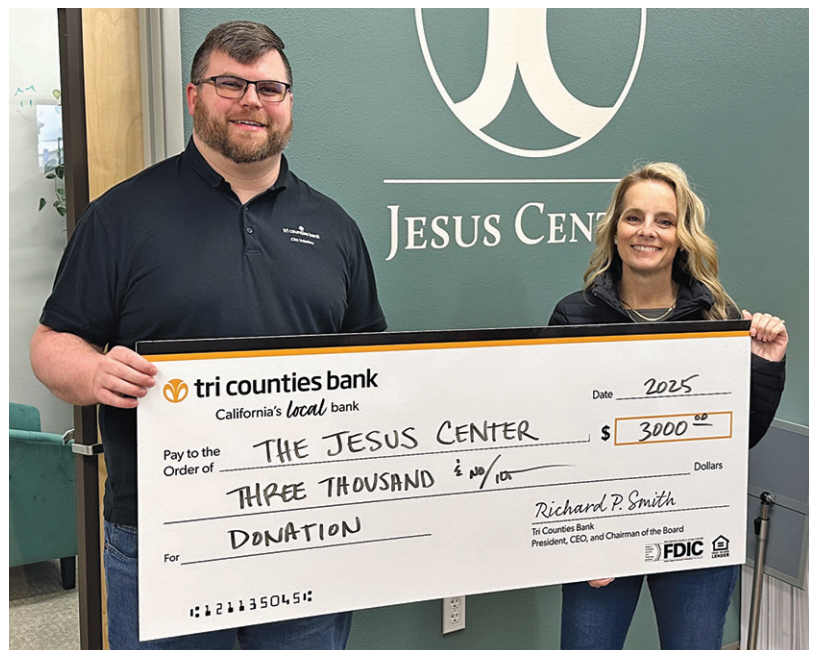
Northern Valley Catholic Social Service (NVCSS) Back to School Shopping

NVCSS and Kohl's Cares partnered to support local children with clothing, school supplies, wellness resources, and family support, helping them begin the school year with dignity and hope. Tri Counties Bank employees volunteered by sharing financial expertise during the shopping experience, pairing up with students to help them budget wisely on their \$175 shopping spree. The event took place at Kohl's locations in Chico and Redding.



Jesus Center

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. Tri Counties Bank provided 32 financial literacy workshops, with an average of 12 participants for each class. Tri Counties Bank employees volunteered more than 150 hours leading a variety of financial conversations with participants in the Jesus Center's *Pathways* program. Tri Counties Bank also supported the Jesus Center with a grant of \$3,000.



At right, Tri Counties Bank Customer Support Supervisor **Randy Rilling**, AVP, with Jesus Center CEO **Amber Abney-Bass**.

Habitat for Humanity of Butte County

In 2025, Tri Counties Bank employees from a variety of departments provided more than 95 volunteer service hours to Habitat for Humanity of Butte County, each putting their professional skills to work in ways that support this organization. Volunteers supported Habitat for Humanity’s mission to provide affordable housing to low- and moderate-income community members.



Social Media Technical Assistance

“I was genuinely excited to make a difference for an organization I care about. I brought my social media experience and listened closely to their team’s unique challenges and goals. We brainstormed creative strategies for organic content and ways to boost their online engagement. I reviewed their current posts and offered honest, constructive feedback. Being able to use my professional skills to support their mission was truly rewarding, and I left feeling inspired and grateful for the chance to help out.”

– Social Media Marketing Specialist II **Madison Greb**, AVP

Organizational Development Workshop Training

“Working with the local Habitat for Humanity team was an incredibly rewarding experience. Collaborating to build their values and mission statement not only deepened our understanding of their impactful work, but also strengthened our own team’s sense of purpose and unity.”

– Director of Organizational Effectiveness & Development **Amanda Adams**, VP

– Learning & Development Manager **Carolyn Watts**, VP

ChicoSTART and GrowTECH FEST

ChicoSTART supports and enriches the Northern California entrepreneurial ecosystem by empowering businesses with the resources, training, and community support needed to start, grow, and thrive. As one of 10 California Office of the Small Business Advocate’s designated Accelerate California: Inclusive Innovation Hubs, ChicoSTART serves over 20 counties across the North State, ensuring that underrepresented and rural innovators have a fair seat at the table. ChicoSTART is also host to GrowTECH FEST, the largest entrepreneurial conference north of Sacramento. The two-day conference brings together innovators, thought leaders, investors, students, and industry experts from across the region. Tri Counties Bank was a proud supporter of ChicoSTART and GrowTECH FEST in 2025, providing \$15,000 in grant funding.



Paradise Unified School District Career Expo hosted by the Rotary Club of Paradise Vocational Committee

In November, Paradise Rotary Club’s 4th Annual Career Expo at Paradise High School brought more than 1,000 5th to 12th grade students to explore the wide variety of potential career paths and post-secondary education options available in Butte County.

The event helped prepare students for the next chapter of their educational journey and enhanced the workforce development pipeline in Paradise. Students engaged with local professionals representing industry sectors that included construction, electrical, government, health care, manufacturing, technology, public service, marketing, financial services, and others. Tri Counties Bank employees spoke with students about the roles and departments involved in operating a community bank, their personal career path experiences, and the students’ own goals and aspirations. Tri Counties Bank supported the event with a \$2,500 grant and our employees contributed more than 50 volunteer hours serving on the Vocational Committee and representing the financial services industry at the event.



L to R: Tri Counties Bank Recruiter **Jenn Akers**; Business Banking Sales Portfolio Manager I **Cisco Macias**, AVP; Business Banking Relationship Associate **Isaiah Gordon**; and CLSO Manager **Melissa McMurray**, AVP.

Board Member Spotlight

Rick Gonsalves, SVP
Home Mortgage Loan Manager



Board

Habitat for Humanity of Butte County Board of Directors

Why I serve

In 2025, I logged more than 115 volunteer service hours as a member of Habitat for Humanity of Butte County’s Board of Directors. This service leverages my professional expertise to support the organization’s mission of building homes, community, and hope.

I have been fortunate enough to serve as a Board Member and Treasurer for just over three years now. The opportunity to serve came up when I met the Executive Director at a donation check presentation event where I was representing Tri Counties Bank. I had been looking to get involved in something I was passionate about, and I realized Habitat checked all the boxes. The organization provides affordable homeownership to deserving families, which is in line with my professional expertise – and I get to roll up my sleeves and get dirty at construction sites!

While I fully expected this to be a rewarding experience, I never could have imagined how much the work would impact me personally. My wife and I are even planning to travel to participate in an international build event.

I recommend to everyone to attend a Habitat for Humanity Home Dedication when a deserving family shares their journey and receives the keys to their new home. It’s heartwarming and emotional: bring tissues!

I plan to be a Habitat volunteer for years to come. It will be a great way to stay involved and continue to give back to my community into my retirement years.

Who we serve

Families in need of decent, affordable housing apply for homeownership with their local Habitat for Humanity. Habitat for Humanity follows a nondiscriminatory policy of family selection. Each local Habitat’s family selection committee selects homeowners based on specific criteria. The homebuyers invest hundreds of hours of their own labor – sweat equity – working alongside volunteers and other Habitat homeowners, in addition to paying an affordable mortgage and receiving financial education.

Chico Area Highlights 2025

Donations

Approximately **\$120,000**

Sponsorships

Approximately **\$129,545** to non-profit and fundraising events for community organizations

Volunteerism

More than **1,253 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 a vital non-profit sector. It is also surrounded by critical agricultural areas. The region 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.

Habitat for Humanity of Greater Sacramento

Rock the Block Oak Park

Rock the Block is a two-day Habitat for Humanity of Greater Sacramento community impact event that brings together hundreds of volunteers to work in partnership with residents of the Oak Park neighborhood. Volunteer activities include a variety of revitalization projects and home repairs, such as painting, fencing, and landscaping. By channeling financial contributions and thousands of volunteer hours, Habitat for Humanity transforms these resources into substantial community investments in this historically neglected area. In May, eight volunteers from Tri Counties Bank pitched in to give an Oak Park home a fresh coat of paint.



neighborhood. Volunteer activities include a variety of revitalization projects and home repairs, such

as painting, fencing, and landscaping. By channeling financial contributions and thousands of volunteer hours, Habitat for Humanity transforms these resources into substantial community investments in this historically neglected area. In May, eight volunteers from Tri Counties Bank pitched in to give an Oak Park home a fresh coat of paint.



L to R: Tri Counties Bank employees **Drew Costa, Susana Bravo, Ruby Fernandez, Amber Rasmussen, Dyke Mundy, David Ledesma, Hunter Lewis-Linz, and Steve MacRae.**

Women Build

Tri Counties Bank sponsored and actively participated in Habitat for Humanity of Greater Sacramento's *Women Build* fundraiser in March. The event brings together hundreds of women from all walks of life to address the housing and community crisis affecting many families in Sacramento and Yolo County, focusing on empowerment, solidarity, learning, and pride in our community. The project comprises 10 energy-efficient, solar-equipped affordable homes in Folsom, seven of which were purchased by single mothers who also participated in construction of the new homes.



Tri Counties Bank employees from the Roseville area arrive at the *Women Build* Folsom build site, March 2025.

Elder Fraud Prevention Workshops in collaboration with the FBI Sacramento and the City of Sacramento

The FBI investigates financial scams targeting seniors, including investment scams, technical/customer support schemes, money mule and romance scams, and others. Elder fraud takes many forms, including phishing, spam, and deceptive service offers, as criminals seek to take advantage of this vulnerable and growing population.

Tri Counties Bank Chief Information Security Officer **Ken Kerrick**, SVP, serves on InfraGard, a partnership between the FBI and the private sector to protect critical infrastructure, as Secretary and Board Member for the Sacramento Chapter. This service led to collaboration with the FBI to establish a working group to address elder fraud. Through Ken's volunteer board roles, Tri Counties Bank partnered with the FBI to develop regional seminars aimed at raising elder fraud awareness. Our June 2025 workshop was also video recorded by the City of Sacramento for viewing on their Information Security Office website.

The Salvation Army Del Oro Division Angel Tree

A tradition since 1979, the Angel Tree program provides toys and food to Sacramento area families in need during the holidays. In 2025, families were able to register to receive toys for their children, holiday meals, and Christmas trees.

During the five-hour event, 40 Tri Counties Bank employees and their family members volunteered to help organize and distribute toys and meals to more than 2,000 families.



Above left, Tri Counties Bank employees and family members amid gift bags ready for distribution. Above right, Tri Counties Bank Title Administration Manager **Amber Rasmussen**, AVP, and Project Management Coordinator **Sean Singh** loading gift bags into the participating families' vehicles.

California Black Chamber of Commerce (CBCC)

Tri Counties Bank received a Top Partner Award at the CBCC Economic Business Summit in November 2025. The CBCC's Top Partner Awards



honor companies that support Black business resilience and economic mobility.

Tri Counties Bank Mortgage Sales Manager **Dyke Mundy**, VP, whose appearances on 97.5FM KDEE radio have helped listeners in the Greater Sacramento area and beyond learn about navigating the homeownership process, accepted the award from CBCC CEO and President **Jay King**.



L to R: CBCC CEO and President **Jay King** and Tri Counties Bank Home Mortgage Sales Manager **Dyke Mundy**, VP.

The Gathering Inn

The Gathering Inn is a multifaceted organization that serves 500 individuals every day at multiple locations throughout Placer County and the Sacramento region. They offer 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. In 2025, 14 Tri Counties Bank employees presented 18 financial literacy and career development workshops at The Gathering Inn, volunteering more than 120 hours.



L to R: Tri Counties Bank Fair Banking Data Manager **David Brown**, AVP; Business Development Manager III **Nick Abramovich**; The Gathering Inn Chief Philanthropy Officer **Darlene Cullivan**, CFRE; and Tri Counties Bank Business Relationship Manager I **Lynnette Oakley**, AVP.

KidsFirst

Established in 1989 as a public, non-profit organization, KidsFirst's mission is to prevent and treat child abuse and neglect through education, advocacy, and counseling. The organization offers community resources, counseling, caregiver workshops, youth programs, and adult programs in an effort to ensure all children live



in a safe, healthy, and nurturing home. Tri Counties Bank's Director of Loan Operations, **Kristi Cornette-Herron**, SVP

serves on KidsFirst's Board of Directors, utilizing her professional expertise and passion for serving youth to benefit this organization.

In 2025, Tri Counties Bank provided \$17,500 in sponsorships and donations to KidsFirst. Volunteers from Tri Counties Bank led a financial education program for KidsFirst families that included 30 workshops in English and Spanish and more than 50 hours of financial literacy volunteer support. In total, Tri Counties Bank provided more than 120 hours of volunteer service to KidsFirst and their clients.

The DIGGS

The Tri Counties Bank Middle Market Commercial Real Estate Team provided construction financing for The DIGGS, another Heller Pacific Inc. development.

Located in the R Street Corridor, a Sacramento



Opportunity Zone, this mixed-use project involves repositioning a historic 1906 4-story concrete and structural steel building into 132 modern apartments, creating new housing opportunities for Sacramento residents.

Spanning approximately 200,000 square feet, the property will also house a mixed retail space to revitalize the R Street Corridor, providing jobs in an area that formerly offered very few employment opportunities.

Board Member Spotlight

Kristi Cornette-Herron, SVP
Director of Loan Operations



<i>Boards</i>	Sacramento Children’s Home	KidsFirst
<i>Why I serve</i>	Child advocacy is one of the greatest callings of my heart. I value leadership, community, and investing in others. I see the importance of being “a village” to those who need it most. I enjoy the work I do and have no ego behind title; I am thrilled to serve those who support our communities. I logged nearly 100 volunteer hours as a member of the Board of Directors for two great organizations, utilizing my professional expertise to support the organizations’ shared mission of providing care for at-risk youth and building strong families.	
<i>Who we serve</i>	Sacramento Children’s Home provides multiple avenues of service with the intent of keeping families whole. Services include two crisis nurseries that provide free emergency childcare, case management, tutoring, counseling, individualized support, therapeutic behavioral services, and onsite residential treatment.	KidsFirst’s mission is to prevent and treat child abuse and neglect through education, advocacy, and counseling. This organization has a talented team of licensed specialists to care for the needs of children and families in Placer County. Tri Counties Bank also offers financial literacy classes to parents in the program.
<i>What I do</i>	<p>I have been a financial sustainer to the Sacramento Children’s Home for years. I began volunteering three years ago, sourcing auction donation items and planning one of their largest sponsorship events.</p> <p>In 2025, I joined as a board member, where I serve on the Quality Improvement and Philanthropy Committees. Tri Counties Bank has generously sponsored this organization for years and I look forward to many more years serving with this incredible team.</p>	<p>I have been a KidsFirst board member for the past few years and, as of this year, Treasurer. I am on the Executive Committee, Finance Committee, and Fund Committee.</p> <p>I personally support this organization and have been fortunate to be able to sponsor children and families with Christmas presents.</p> <p>Tri Counties Bank has been an incredible ally to KidsFirst through grants, event sponsorship, and providing volunteers – for which I am profoundly grateful!</p>

Sacramento Area Highlights 2025

Donations

Approximately **\$99,000**

Sponsorships

Approximately **\$276,449** to non-profit and fundraising events for community organizations

Volunteerism

More than **2,172 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.

Self-Help Enterprises: Annadale Housing Project

Self-Help Enterprises (SHE) makes homeownership a reality for low-income families in the San Joaquin Valley. In partnership with SHE, Tri Counties Bank financed all 22 homes and helped families access down payment assistance programs for the Annadale Housing Project in Fresno.

The City of Fresno contributed \$1.4 million to the project. Additionally, borrowers received \$100,000 in funding from the state CalHome program, \$29,000 from the Federal Home Loan Bank of San Francisco's WISH program, \$10,000 in Self-Help Enterprises down payment assistance, \$17,000 in sweat equity (families contributing hands-on to construct these homes), and up to \$7,500 per family from Tri Counties Bank Homeownership Access Program.



L to R: Fresno Councilmember **Miguel Arias**; SHE President and CEO **Tom Collishaw**; Tri Counties Bank Home Mortgage Sales Manager **Dyke Mundy**, VP; and Fresno Mayor **Jerry Dyer**.

"This project exemplifies the creativity, investment, and hard work required to deliver affordable housing and will impact families for generations to come," said Fresno Mayor **Jerry Dyer**. "This is about more than just homeownership – it's about dignity, equity and opportunity," said SHE President and CEO **Tom Collishaw**.

The 22 homes are the result of hours of sweat equity and dedication from the families who worked side-by-side under the guidance of SHE construction staff. The hands-on approach to tasks, such as pouring foundations, framing walls, wiring, and painting, not only helped reduce costs but also fostered a sense of shared responsibility and camaraderie among neighbors.

Tri Counties Bank is extremely proud of this partnership to create affordable housing in Fresno.

Tulare County Foundation for Ag Education & Youth

The Tulare County Foundation for Ag Education & Youth promotes agriculture awareness and supports Tulare County high school students interested in agriculture, specifically those without an Ag background or the financial means to participate.

Tri Counties Bank has a three-year commitment for scholarships totaling \$30,000. The Foundation allows access to students who normally wouldn't be able to participate in livestock projects due to financial constraints and helps graduating high school students to enter trade programs and earn certificates that allow for pursuit of an Ag career.



The Foundation's *Sow the Seed* scholarship program supports students who are designing Ag mechanic projects or showing a small livestock project for the first time at the Tulare County Fair. Grants cover the initial cost of the animal and the supplies needed to carry the project to completion. Students are encouraged to build the earnings from the sale of the animal to use toward college or further their education in agriculture-related fields.



Tri Counties Bank Director of Food and Agribusiness Group **Brett Lew**, SVP, has served as the Foundation's Board President since 2018. He shares: "While I did not grow up in an agricultural family, I was lucky to be exposed to agriculture programs through my childhood friends. I am now directly involved in agriculture through my career in Ag finance. I am a strong believer that youth involved in agriculture programs gain life skills that prepare them for successful futures."

Career Technical Education Charter High School (CTEC)

CTEC introduces high school students to real-life technical skills required for professional success. Tri Counties Bank Human Resources Business Partner **Chasity Briese**, AVP, became a community partner years ago and collaborated to introduce the

CTEC Learner program at three of our Bakersfield branches. The program was a success, with two students hired full-time after completion and one advancing from Teller to Underwriter over six years.



Tri Counties Bank has hosted six to eight students each year since the program's inception. This partnership enables us to mentor and educate students about the financial industry, providing hands-on experience in bank branches and exposure to Information Technology, online

banking, and loan servicing. The program develops essential skills, such as communication, customer service, attention to detail, teamwork, time management, adaptability, and problem-solving.

Board Member Spotlight

Rose Pereira, VP
Community Development Officer



Board

Central Valley Food Bank Board of Directors

Why I serve

In 2009, I jumped at the opportunity to join the Food Bank Board of Directors that – back then – served just Fresno County. The organization has since expanded to serve Fresno, Kern, Kings, Madera, and Tulare Counties. Despite being rooted in agriculture, these five counties are among the most food-insecure counties in the nation. Families have a tough time making ends meet and putting food on their tables.

I feel invested in my community and appreciate being able to help with important decisions that positively impact low-income families in the Central Valley.

Who we serve

Each month, Central Valley Food Bank distributes food to more than 320,000 people. This totals more than 60 million pounds of food annually through our network of partners.

Our programs include fresh produce distributions, senior hunger programs, a USDA Partnership, Cal Fresh outreach, a Farm Worker Community Partnership, and college/high school pantries, as well as a one-of-a-kind free grocery store designed to look and feel like a traditional grocery store offering a dignified shopping experience.

We also have a food backpack program for elementary school students. We send the students home on Fridays with enough food for a family of four; they return the empty backpacks on Mondays.

What I do

I serve on the Finance Committee, attend fundraising events, and participate in emergency meetings.

I also serve on the Boards of four other organizations:

- Big Brothers Big Sisters of Central California
- Rolling F Credit Union, Stanislaus County
- Fresno Metro Black Chamber of Commerce
- Access Plus Capital (Loan Committee Member)

Central Valley Highlights 2025

Donations

Approximately **\$158,000**

Sponsorships

Approximately **\$211,070** to non-profit and fundraising events for community organizations

Volunteerism

More than **2,725 hours** with organizations that support Central Valley communities

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.

Jefferson Economic Development Institute (JEDI) Childcare Entrepreneur Program AHEAD Grant



Tri Counties Bank partnered with JEDI to obtain a \$100,000 grant from FHLBank San Francisco to fund Child Care Business Grants for Community Impact. This program will create new childcare businesses and help strengthen existing businesses in order to create more childcare options for parents. The project will combine a childcare business education program with grant funding in Siskiyou County.

Good News Rescue Mission

The Tri Counties Bank team in Redding rolled up their sleeves to volunteer at the Good News Rescue Mission. Employees helped serve lunch at the Mission twice per month, participated in their Summer Block Party events,



and provided financial literacy classes, resume building, and job-searching classes for participants in the transitional housing program.

While serving at the Mission, Tri Counties Bank employee

volunteers noted the need to upgrade the computers in the Mission's Academic Center. They connected with Tri Counties Bank's Information Technology department, who worked with the Cascade Union School District to provide updated desktop and laptop computers.



Tri Counties Bank Talent Acquisition Manager **Don Forbis**, VP, and Assistant Branch Manager III **Emily Heise** volunteering at a Good News Rescue Mission Summer Block Party event.

Habematolel Pomo of Upper Lake AHEAD Grant

Tri Counties Bank partnered with the Habematolel Pomo of Upper Lake Native American Tribe (HPUL) to obtain a \$150,000 grant from FHLBank San Francisco. The grant helps fund HPUL's job readiness program that provides structured training, employment, opportunities, skills-building, and career exploration to tribal members.



L to R: HPUL Grants Manager **Tad Williams**, HPUL Tribal Administrator **Anthony Arroyo, Sr.**, and Tri Counties Bank Community Development Officer, **Drew Costa**, VP.

West Business Development Center (West Center)

Tri Counties Bank sponsors the West Center's *StartUp Mendocino* and *Centro de Negocios West* (formerly *Centro Latino West*) programs each year.



StartUp Mendocino is West Center's business accelerator program, designed to give developing businesses in Mendocino County access to intensive training and opportunities to build business community connections. Entrepreneurs enroll in the 26-week no-cost program to learn business and financial planning, marketing strategies, technology and ecommerce, and developing a business pitch.

Centro de Negocios West provides business counseling and training programs for the Spanish-speaking business community. The program offers high-quality resources and an inclusive approach to ensure greater access, visibility and economic opportunity.



West Business Development Center Operations Coordinator **Sasha Acevedo**; Interim Women's Center Director **Valentina Reyes-Peterson**; Tri Counties Bank Willows Branch Manager III **Kristi Dugo**, VP; Community Development Officer **Drew Costa**, VP; West Business Development Center Senior Program Manager **Aspen Logan**; CEO **Sarah Bodnar**; and Deputy Director **Paloma Patterson**.

Board Member Spotlight

Joe Cullis, VP
Regional Manager



<i>Board</i>	Far Northern Regional Center (FNRC) Board of Directors	Leadership Redding Steering Committee
<i>Why I serve</i>	<p>I'm very passionate about serving on the Board at FNRC because I can directly address social issues and help people in need. I have family members who are FNRC clients and other family members who have worked as FNRC Service Coordinators.</p> <p>I ensure the FNRC fulfills its mission to serve its constituents and help by allocating funds for their programs.</p>	<p>I serve on the Leadership Redding Steering Committee because I was a class member in 2017 and graduated from the program. For me, the program was very impactful, helping me learn more about my hometown and the needs of the community, as well as connecting me with other local leaders.</p> <p>Serving on the Steering Committee leverages my leadership skills and keeps me involved with the community to support the program.</p>
<i>Who we serve</i>	<p>Far Northern Regional Center partners with persons with developmental disabilities to live how they choose as equal and valued members of the community.</p>	<p>Leadership Redding is a development program for business, government, and community leaders in the Greater Redding area, tailoring funds to meet the needs of local people and organizations, and assisting non-profit organizations to identify funding and build organizational capacity to meet community needs.</p>
<i>What I do</i>	<p>I've been on the FNRC Board of Directors since 2021. In 2025, I logged more than 130 volunteer hours as a member of the Board of Directors. This service utilizes my professional expertise and personal family experience to support people with developmental disabilities and their families.</p>	<p>I've been on the Steering Committee since 2023. In 2025, I volunteered nearly 50 hours of service. I coordinate an event where class members learn about the community programs that support homelessness, disabilities, food insecurity, substance use disorders, discrimination, and more. For me, highlighting and addressing these social issues make Redding a better place to live – for everyone.</p>

North State Highlights 2025

Donations

Approximately **\$111,000**

Sponsorships

Approximately **\$121,935** to non-profit and fundraising events for community organizations

Volunteerism

More than **2,907 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.

Collaboration between Bailey Ave Inc. and the California Black Chamber of Commerce (CBCC)

In 2025, Tri Counties Bank launched an initiative to supply Black-owned small businesses with websites and web maintenance for an entire year. Our goal was to improve the visibility of these small business by creating their digital presence. The California Black Chamber of Commerce (CBCC) promoted the web grant opportunity through a contest; five small businesses were selected by CBCC CEO and President **Jay King** and his team. The websites were professionally designed by Bailey Ave Inc., a Black-owned technology services company based in Fresno, specializing in website development, digital branding, and broadband infrastructure, and its non-profit arm, the Bailey Inc. Foundation.



Founder **Anthony Bailey** is dedicated to creating opportunities for underserved communities through innovative empowerment programs. From fostering digital literacy to providing resources for economic development, the Web Grant Program equips small business owners with professional digital tools, including a new website, custom branding package, and logo design at no cost to the recipients.

This year's grant targeted both established and emerging entrepreneurs whose work impacts communities throughout the Bay Area.

Tri Counties Bank Head of Community Banking **Scott Robertson**, SVP, said, "Supporting the growth of small businesses in the San Francisco Bay Area is an important focus for Tri Counties Bank. By partnering with Bailey Ave Inc. and the California Black Chamber of Commerce, we were thrilled to help local business owners gain access to cutting-edge technology, products, and services."

Jay King added, "When it comes to technology, artificial intelligence, and functional websites, [Black-owned] small business owners are at the bottom of the list. Programs like the one Mr. Bailey offers are not just a game-changer, they're a life-changer because they can literally be the difference between extending the life of the small business or watching its death." For his efforts in this partnership, Anthony Bailey received an award from the CBCC.



Above: Bailey Ave Inc. Founder **Anthony Bailey** displays his award from the CBCC.

The Salvation Army Golden State Division

The Salvation Army Golden State Division's groundbreaking initiative, *The Way Out*, is a recovery-focused homeless initiative designed to restore lives. Services include:

- Shelter, detox, and withdrawal management
- Residential drug treatment
- Recovery housing and independent living
- Life skills and career development
- Alumni support network



As part of *The Way Out*, the *Culinary Training Academy* is a 10-week course that teaches knife skills, food terminology, kitchen safety standards, recipes, effective work performance, and allows program participants to earn a ServSafe® Food Manager Certification. Participants receive life coaching, job placement support, resume building and interview skills, work clothes, and a professional knife set.

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, is an Advisory Board member at The Salvation Army Golden State Division.



In November, Tri Counties Bank attended The Salvation Army Golden State Division's 22nd Annual Holiday Luncheon in support of *The Way Out*. L to R: Regional Operations Manager II **Wendy Ng**; Regional Operation Administration III **Giselle Anderson**, AVP; Lead Regional Operations Administrator **Liz Hoyer**; Regional Operations II **Jennelle Ambriz**, VP; Senior Human Resources Business Partner **Frank Gibbs**; Regional Operations Manager **Katrena Csicsery**, VP; Private Banking Team Lead **Susanna Burgess**, VP; Community Development Officer **Rose Pereirra**, VP; Managing Director – Private Banking Group **Anthony Cuadro**; and Private Banking Team Lead **Jayvee Gulmatico**, VP.

Board Member Spotlight

Katrena Csicsery, VP
Regional Operations Administrator Manager



<i>Board</i>	The Salvation Army Golden State Division Advisory Board
<i>Why I serve</i>	<p>I was looking for volunteer opportunities after moving to the Peninsula. The Tri Counties Bank Bay Area Regional Manager at the time mentioned that The Salvation Army Advisory Board was recruiting in San Francisco. He made the introduction for me and I joined in March 2022.</p> <p>I serve on the Advisory Board and the Development and Events Committee.</p> <p>I volunteer at The Salvation Army because I believe in their mission and have seen first-hand how participants in <i>The Way Out</i> program can change the trajectory of their lives. Being involved means so much to me that I have influenced a number of my Bay Area coworkers to join me in volunteering at The Salvation Army as well.</p>
<i>Who we serve</i>	<p><i>The Way Out</i> program offers shelter, structured recovery, life skills, and career development to people who are unstably housed or are struggling with addiction.</p> <p>As part of <i>The Way Out</i>, the <i>Culinary Training Academy</i> prepares participants for employment in the food services industry, teaching real-world skills and even supplying a professional knife set to each graduate.</p>
<i>What I do</i>	<p>I teach financial literacy and life skills to participants in <i>The Way Out</i> program and <i>Culinary Training Academy</i>.</p> <p>I also support and volunteer with their <i>Culinary Academy Food Truck</i>, serving hot meals in the underserved communities of San Francisco.</p>

San Francisco Bay Area Highlights 2025

Donations

Approximately **\$93,000**

Sponsorships

Approximately **\$152,600** to non-profit and fundraising events for community organizations

Volunteerism

More than **650 hours** with organizations that support San Francisco Bay Area communities

Organizations Supported in 2025

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.

10,000 Degrees	Center for Fathers and Families	Fresno Center For New Americans
3CORE, Inc.	Center for Human Services	Fresno Metro Black Chamber of Commerce
Abundant Grace Coastside Worker	Central California Food Bank	Fresno Mission
Access Plus Capital	Centro Community Partners	Friends of the Round Valley Public Library
African American Network of Kern County	Chico Community Scholarship Association	Garden Pathways
Alchemist CDC	Chico Start	Good News Rescue Mission
Angels of Grace Inc.	Chowchilla Sober Grad	Greater Lamont Chamber of Commerce
Arcata Economic Development Corporation	Coastside Adult Day Health Center	Greater Sacramento Urban League
Bailey Inc. Foundation	Community Action Partnership of Kern (CAPK)	Gustine Unlimited Scholarship Trust Organization
Bakersfield ARC	Community Foundation of the North State	Habitat for Humanity of Butte County
Beyond Housing Foundation	Community Housing Improvement Program (CHIP)	Habitat for Humanity of Fresno Inc.
Big Brothers Big Sisters of Central California	Community Resource Project Inc	Habitat for Humanity of Greater Sacramento
Big Brothers Big Sisters of Greater Sacramento	Community Services Employment Training, Inc. (CSET)	Habitat for Humanity of Sonoma County
Big Brothers Big Sisters of Northern Sierra	Creser Capital Fund	Habitat for Humanity of Yuba Sutter
Boys & Girls Club of Greater Sacramento	Del Norte Senior Center	Hands in the Community
Boys & Girls Clubs of the North Valley	Economic Development Corporation of Shasta County	Helping Others Pursue Excellence
Boys & Girls Clubs of the Sequoias	Empower Tehama	Housing and Opportunity Foundation of Kern
Boys & Girls Clubs of Kern County	Eureka Women's Club	Housing California
Bright Futures for Youth	FaithWorks Community Coalition Inc	Human Response Network Inc.
California Farmworker Foundation	Family Fellowship Church	Interfaith Food Ministry of Nevada County
Cameo	First Tee of Fresno	Jefferson Economic Development Institute (JEDI)
CASA of Fresno Madera Counties	First Tee of Greater Sacramento	JJ's Legacy
CASA of Kern County	Food for People, The Food Bank for Humboldt County	Jesus Center
CASA of Tulare County	Foothill House of Hospitality	Kern Community Tennis Association
Catholic Charities of the Diocese of Santa Rosa		

Kern County Hispanic Chamber of Commerce Business Education Foundation	Reading Heart	TLC Child and Family Services
Kern Economic Development Corporation	Rebuilding Together Peninsula	Torres Community Shelter
KidsFirst Child Abuse Prevention Council of Placer County	Red LatinX The Hub	Totes4Teens
Kidzapalooza	Roderick Hayfork Senior Nutrition Center	Trinity Hope House
La Luz Center	Rotary Club of Fortuna Sunrise	Tulare County Foundation for Ag Education and Youth
Marin City Health and Wellness Center	Sacramento Children's Home	Turtle Bay Exploration Park
Meals on Wheels Diablo Region	Sacramento Cottage Housing, Inc.	United Way Fresno and Madera Counties
Mercy Foundation North	San Francisco Housing Development Corporation (SFHDC)	United Way of Kern County
Mercy House Living Centers	Second Harvest of the Greater Valley	United Way of Nevada County
Mountain Stream Meditation Center	Self-Help Enterprises (SHE)	United Way of Northern California
National Diversity Coalition Inc.	Senior Coastsiders Inc.	Valley Community SBDC
Norcal SBDC	Shasta County YMCA	Valley Small Business Development Corporation
Northern Valley Catholic Social Service Inc. (NVCSS)	Sheriffs And You Foundation	Volunteers of America, Northern California & Northern Nevada, Inc.
Nuestra Alianza de Willits	Sierra Nevada Memorial Hospital Foundation	West Business Development Center
One SAFE Place	Siskiyou County Job Council	Wind Youth Services
Opportunity Stanislaus	Soles for Kids 209	Women's Empowerment
Pacific Community Fund	Southwest Fresno Development Corporation	Youth 2 Leaders Education Foundation
Paradise Rotary Club	Table of Plenty HMB	Youth Options Shasta
PEP Housing	The Gathering Inn	Youth With a Mission
Phase2Careers	The Guardsmen	Yuba Sutter Economic Development Corporation
Pie Ranch	The HEAL Project	
Placer Community Foundation	The Mission at Kern County	
Poverello House	The Open Door Network	
Puente de la Costa Sur	The Salvation Army, Del Oro	
	The Salvation Army, Golden State Division	

Tri Counties Bank Awards and Recognition

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



Forbes Magazine
 America's Best Banks
 2024–2026
 Best-in-State Banks
 2021



Kern County Hispanic Chamber of Commerce
 Corporation of the Year
 2025



Sacramento Business Journal
 Best Places to Work 2024, 2025
 Corporate Citizenship: Corporate
 Champion for Basic Needs 2022



Gustine Press-Standard
 Best Bank 2023, 2024



Sacramento Rainbow Chamber of Commerce
 Corporate Advocate of the Year
 2024



Raymond James
 Community Bankers Cup Award
 Top 10% of Community Banks
 2019 and 2021–2023



Style Magazine
 Reader's Choice:
 Roseville, Granite Bay, and Rocklin
 2011–2025



Cen Cal Business Finance Group
 SBA-504 Lender of the Year
 2023



Chico Enterprise-Record
 Best Bank
 2008–2019 and 2022–2025



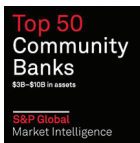
Grass Valley Union
 Best of Nevada County
 2011–2024



Chico News & Review
 Best Bank
 2008–2019 and 2022–2024



Redding Record Searchlight
 Community's Choice Awards:
 Best Bank in the North State
 2015, 2016, 2018, 2022–2024



S&P Global Market Intelligence
 Top Community Bank with
 \$3 billion to \$10 billion in assets
 2022, 2023



Auburn Journal
 Best Bank
 2019–2022



California Black Chamber of Commerce
 Top Partner Award
 2023–2025



Habitat for Humanity of Greater Sacramento
 Hammy Award: Finance Partner
 2022



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