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Tri Counties Bank Awards \$250,000 in AHEAD Economic Development Grants to Assist with Workforce Development and Entrepreneurial Opportunities

CHICO, CA – NOVEMBER 24, 2025 — <u>Tri Counties Bank</u>, in collaboration with the <u>Federal Home Loan Bank of San Francisco</u> (FHLBank San Francisco) and its AHEAD economic development grant program, announced donations of \$100,000 to Jefferson Economic Development Institute (JEDI) and \$150,000 to the Habematolel Pomo of Upper Lake Native American Tribe (HPUL).

"Tri Counties Bank is proud to assist our community partners to obtain grants that benefit much-needed programs," said Danna Prater, Vice President and Director of Community Development at Tri Counties Bank. "These grants will provide workforce training to low-income individuals, as well as funding to rural and tribal individuals pursing small business entrepreneurship."

The AHEAD grant program enables FHLBank San Francisco members like Tri Counties Bank to give a critical boost to local programs and projects that address pressing community needs and bring greater opportunities to underserved populations. Projects supported by this year's grants include a childcare business education program to support small business entrepreneurship and workforce development programs.

JEDI, based in Mount Shasta, CA, works to increase the vitality of people and communities through business development programs and local wealth creation. The \$100,000 grant to JEDI will be used to help fund their childcare business education program for Siskiyou County residents at 115% or less of the median income. Upon successful completion of the program, graduates will be eligible to receive a grant to help start their business.

The HPUL is a federally-recognized Native American Tribe located in Lake County, CA that's rooted in resilience and self-determination. The \$150,000 grant to HPUL will help fund their job readiness program that provides structured training, employment opportunities, skill-building and career exploration for Tribal members.

Tri Counties Bank successfully applied for funding in partnership with both JEDI and HPUL, with each community organization being awarded a grant after a competitive selection process with over 400 grant requests received. Overall, in 2025 FHLBank San Francisco increased the AHEAD program grants to a total of \$8 million, and up to a maximum amount of \$150,000 per grant, that were awarded to 64 impactful projects across Arizona, California, and Nevada.

"In this year's highly competitive application cycle, we received 400 AHEAD grant proposals, underscoring the widespread need for support to drive local economic vitality across our district," said Eric Cicourel, Community Investment Officer at FHLBank San Francisco. "We are proud to partner with Tri Counties Bank in awarding grants to the Jefferson Economic Development Institute and Habematolel Pomo Upper Lake Native American Tribe, recognizing the important work they do in their community. AHEAD is a voluntary grant program and a benefit of FHLBank San Francisco membership that reflects

our broader mission to be a dependable source of liquidity for community lenders and a catalyst for housing and economic development in the communities we serve."

For those interested in applying for the AHEAD grant program in 2026, visit https://www.fhlbsf.com.

About Tri Counties Bank

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

About the Federal Home Loan Bank of San Francisco

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

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