



COMMUNITY
BANKS *of* OREGON



OREGON
BANKERS
ASSOCIATION



OBA
EDUCATION
FOUNDATION



Annual Meetings

8:00-10:00 AM, TUESDAY, DECEMBER 7, 2021

Community Bank Week Report



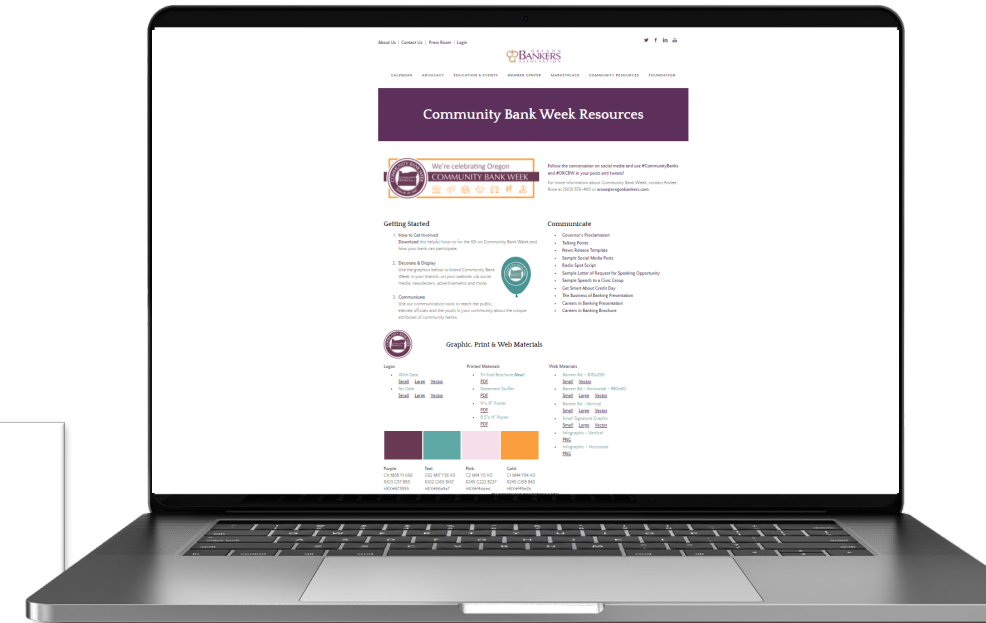
- Founded in 2014 by CBO
- Designed to raise awareness about the essential role of Oregon's community banks
- Observance officially proclaimed by Oregon's Governor
- 2021 Community Bank Week was held October 18-22



Community Bank Week Report



- Banker resources include graphics, brochures, posters, talking points and other tools to help banks celebrate
- Fresh data points and infographics were created using OBA's biennial survey of member banks and SBA PPP data



Community Bank Week Report



New in 2021: Oregon Community Banks t-shirt fundraiser benefitting the OBA Education Foundation

155 shirts sold & \$1,623 raised



Community Bank Week Report



PIONEER TRUST BANK

Member FDIC / Equal Opportunity Lender



- 3rd annual “Shred & Bank Responsibly” event
- 550 pound of food & \$1,145 raised for Marion Polk Food Share



COMMUNITY SHRED EVENT

to benefit Marion Polk Food Share

Drop off your shred and your food donation
Saturday, October 16, 2021

10:00 a.m. to 2:00 p.m.

PIONEER TRUST BANK

Medical Center Office • 1190 Oak Street SE, Salem OR 97301

Presented by



PIONEER TRUST BANK



MARION POLK FOOD SHARE



Celebrating the role Oregon's community banks play in local economic development, job creation and the growth of communities.

Shred & Bank Responsibly

Community Bank Week Report



- Bank-wide food drive held during the month of October
- Shred events held in Florence, Coos Bay and Roseburg

 Oregon Pacific Bank
★ Favorites · October 19 at 7:57 PM · 🌐

From October 18-22, we will be celebrating Community Bank Week! This is a chance to spotlight the essential role of community banks in Oregon and beyond. We are proud to do our part to support so many local small businesses.

In celebration of Community Bank Week,
we're collecting donations of nonperishable food items
throughout the entire month of October!



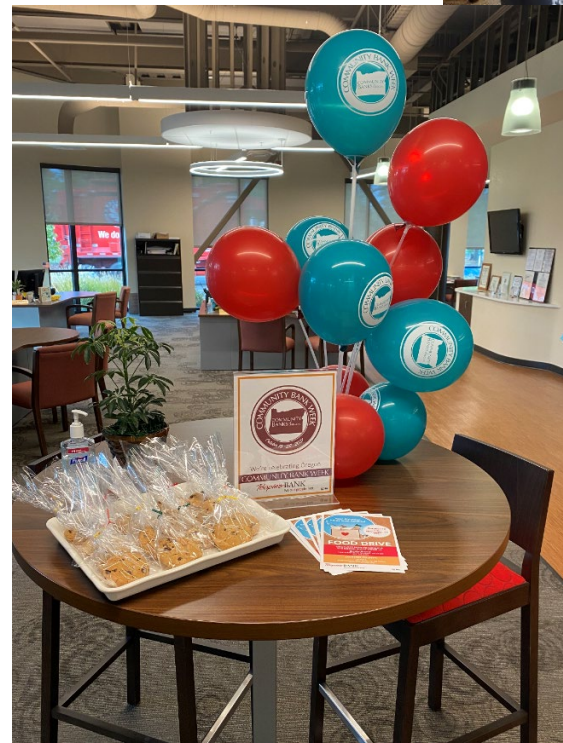
Stop by your local branch to participate. All donations stay local!



Community Bank Week Report



- Food drive held through November 19 benefitting food pantries in each of the bank's communities



Community Bank Week Report



SUMMITBANK

- Awarded a client each day with a certificate and a \$500 donation to a nonprofit of their choice
- Each donation was featured on social media with an explanation of the nonprofits impact



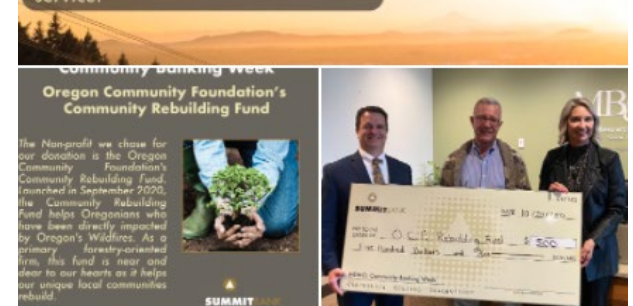
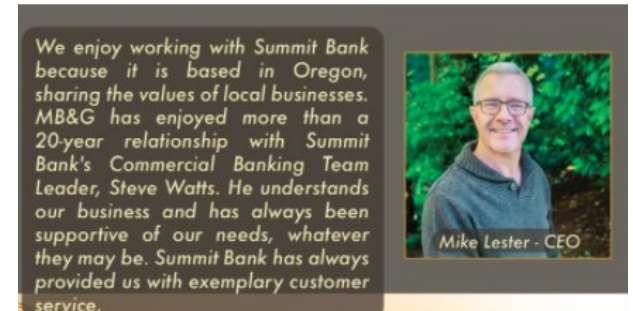
Summit Bank
2,996 followers
Time • 1

With the last day of Community Banking week, we want to highlight a very special client, [Mike Lester](#) with [Mason, Bruce & Girard, Inc. \(MB&G\)](#). Since 1921, Mason, Bruce & Girard, Inc. has provided natural resource consulting services to the private and public sectors. Over the years they have earned a reputation for providing solutions that meet their client's long-term goals.

They have been very passionate about helping out the state of Oregon recover from the terrible fires in the past few years so they decided to highlight the [The Oregon Community Foundation's](#) Rebuilding Fund. Read more about what he had to say about O.C.F. and their Community Rebuilding Fund.

"The Non-profit we chose for our donation is the Oregon Community Foundation's Community Building Fund. Launched in September 2020, the Community Rebuilding Fund helps Oregonians who have been directly impacted by Oregon's Wildfires. As a primary forestry-oriented firm, this fund is near and dear to our hearts as it helps our unique local communities rebuild."

-Mike Lester

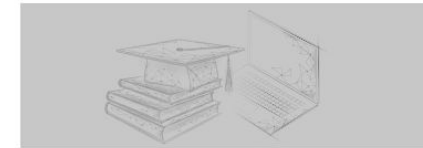


Community Bank Week Report



CITIZENS BANK
Good Business. Good Friends.

- Hosted high school seniors to learn about community banking. Participants could enter a contest to win a \$1,000 college scholarship.
- Hosted a shred event and sponsored an Oregon City Chamber event where Community Bank Week was discussed.



Scholarship Application

In support of Oregon's Community Bank Week (October 18-22, 2021), Citizens Bank will be awarding up to five Oregon high school seniors¹ with \$1,000 each to assist with college² tuition and/or expenses. To be considered for the Citizens Bank Community Bank Week scholarship applicants must meet the following criteria:

1. Participate in a hosted visit to a Citizens Bank Branch³ between the start of Community Bank Week, October 18, 2021 and the application deadline, March 1st, 2022.
2. Be an Oregon high school senior.¹
3. Complete the scholarship application form. (For a digital version go to www.citizensbank.com/about/scholarship)
4. Compose an essay (1-3 pages typed and double spaced) detailing what the applicant found most interesting about the Citizens Bank Branch visit, community banking, and/or careers in banking.

Completed scholarship application and essay should be submitted to:

E-mail: gtaylor@citizensEbank.com
 Online: www.citizensbank.com/about/scholarship
 Mail: Citizens Bank
 Attn: Gabe Taylor
 PO Box 30
 Corvallis, OR 97339-0030

Applications must be postmarked no later than March 1st, 2022. For more information about this scholarship opportunity, please contact Citizens Bank Marketing Specialist Gabe Taylor at (541) 766-2253 or gtaylor@citizensEbank.com.

1. Home schooled seniors may also apply.
 2. Colleges include traditional four year, community colleges and trade schools.
 3. Contact your local Citizens Bank Branch to schedule a visit. For a list of qualifying Branch locations please visit www.citizensbank.com

15 Branches Across 13 Communities in the Willamette Valley

- Albany 14th Ave Branch
2315 SE 14th Ave SE • 541-967-1992
- West Albany Branch
2230 Pacific Blvd SW • 541-812-6178
- Corvallis Circle Branch
978 NW Circle Blvd • 541-738-4619
- Corvallis Main Branch
275 SW 3rd St. • 541-766-2299
- Dallas Branch
583 SE Jefferson St. • 503-623-3119
- Harrisburg Branch
230 N 3rd St. Suite 101 • 541-995-4699
- Junction City Branch
955 Ivy St. Suite 1 • 541-998-8734
- Lebanon Branch
2122 S Santiam Hwy • 541-258-5503
- McMinnville Branch
455 NE Baker St. • 503-474-9441
- Oregon City Branch
19245 Molalla Ave Suite 1 • 503-518-8808
- Philomath Branch
1224 Main St. • 541-929-3228
- Salem Branch
333 High St NE Suite 101 • 503-363-0698
- Silverton Branch
217 E Main St. • 503-874-8808
- Springfield Branch
2355 Olympic St. • 541-746-5240
- Tualatin Branch
8100 SW Nyberg St. Suite 110 • 971-252-6502

Community Bank Week Report



SAVE THE DATE!

**Oregon Community Bank Week
October 17-20, 2022**



CBO 2021 Priorities

- 1. Support Oregon community banks as they navigate pandemic-related challenges and programs, providing relevant information and opportunities for peer discussion.**
- 2. Engage in the Oregon Legislative Session to provide community bank insights and promote favorable outcomes.**
- 3. Promote Oregon community banks, including the hosting of Community Bank Week in October.**
- 4. Provide resources to support increased diversity and economic inclusion within Oregon banking and the communities we serves.**
- 5. Encourage Oregon banks to expand participation in OBA education programs and conferences and to increase adoption of Synergy programs.**
- 6. Connect with regulators through semi-annual CBO board roundtables.**



T.K. Keen

Administrator

Oregon Division of Financial Regulation

Nominating Committee Report

COMMUNITY
BANKS *of* OREGON

Proposed Officers:

CBO Chair: Jeff Bailey, President & CEO, Bank of Eastern Oregon, Heppner

CBO Secretary-Treasurer: Kate Salyers, EVP & Chief Credit Officer, Citizens Bank, Corvallis

CBO Immediate Past Chair: Ron Green, President & CEO, Oregon Pacific Bank, Florence

Proposed New Directors:

Julia Beattie, President & Chief Credit Officer, People's Bank of Commerce, Medford

Jenny Bennett, CFMP, Market President – Eugene & Springfield, Summit Bank, Eugene

Boyd Elkins, Senior Vice President & CFO, Evergreen Federal, Grants Pass

Nominating Committee Report

COMMUNITY
BANKS *of* OREGON

Current Directors (mid-term):

Randy Compton, Co-Chairman of the Board, Pioneer Trust Bank, Salem

Trey Maust, Executive Chairman, Lewis & Clark Bank, Oregon City

Jim Schlotfeldt, President & CEO, First Federal, McMinnville

Outgoing Board Members:

Jarrett Stuchlik, EVP & Chief Financial Officer, Clackamas County Bank, Sandy

Kenneth D. Trautman, Jr., President & CEO, People's Bank of Commerce, Medford

OBA Chair Jeff Sumpter, President & CEO, Lewis & Clark Bank, Oregon City

Oregon Legislative & Congressional Redistricting



Kevin Christiansen

SVP & Government Affairs Director
Oregon Bankers Association

Oregon Legislative & Congressional Redistricting



The Basics

- Every 10 years states redraw their legislative and congressional district maps.
- The U.S Constitution provides that:
 - States primarily responsible for drawing Congressional Districts (Art. 1 Sect. 4); and
 - Congressional districts must be apportioned based on population (Art. 1 Sect. 2).
- The U.S. Constitution is silent regarding state redistricting, although case law has clarified standards on redistricting and that districts must be “substantially equal”.
- Individual states can apply their own requirements (e.g., contiguity, compactness, community of interest, account for political boundaries).
- U.S. Census data determines the count that states will use.

Oregon Legislative & Congressional Redistricting



What Does This Mean?

- Oregon's Legislature draws new congressional and legislative maps
 - Six Congressional Districts in Oregon
 - Oregon Gained a Sixth Seat in 2020 due to population growth
 - U.S. Senators' "Districts" are the Entire State
 - All 60 Districts in the Oregon House of Representatives and All 30 Districts in the Oregon Senate are Redrawn
 - Each Oregon Senate Seat Comprises Two Oregon House Seats
- In normal years, the legislature's failure to complete redistricting by July 1 means that the Secretary of State draws the maps.

Oregon Legislative & Congressional Redistricting



How it Played Out in 2021

- Census data arrives in August because of the pandemic and anomalies found in the data.
- The Legislature went to the Oregon Supreme Court and was allowed to extend the time to redistrict until 9/27/21.
- The Legislature, composed of supermajorities of Democrats (37/23 in the House and 18/12 in the Senate), finally met for a special session on 9/20/21.
- Maps advanced by Democrats eventually passed the Legislature on 9/27/21 ([Senate Bill 881A](#) and [Senate Bill 882](#)).
 - New legislative maps passed on party-line votes with two Democrats joining Republicans in voting against the legislative redistricting maps.
 - Several legislators found themselves outside their current districts.
 - A new Sixth Congressional District was drawn into the mid-Willamette Valley.
 - The Fifth Congressional District was extended beyond the Willamette Valley to Bend.

Oregon Legislative & Congressional Redistricting



We'll See You in Court ...

- Legal Challenges were filed in October seeking to force modifications to the legislative and congressional maps.
 - Legislative Maps: Challenges to the legislative maps were dismissed by the Oregon Supreme Court on 11/22/21. The new legislative maps go into effect on 1/1/22.
 - Congressional Map: A five judge panel dismissed a challenge to the congressional maps drawn by the legislature on 11/24/21.
 - This decision can be appealed to the Oregon Supreme Court.
 - If appealed, the court must decide by 1/3/22 whether changes are needed.
 - If changes are necessary, those changes must be approved by the court by 2/7/22.

Oregon Legislative & Congressional Redistricting



Now What?

- Elections:
 - Deadline to file to run for the May primary is 3/8/22.
 - Those wanting to run for the Oregon Legislature now know what the districts will be.
 - Those wanting to run for Congress will have to wait until 2/7/22, at the latest.

A Better Way?

- Initiative Petition 34: “People Not Politicians”
 - Creates an independent commission of 12 Oregonians to take public testimony and draw legislative and congressional voting maps.
 - Establishes criteria for drawing redistricting lines.
 - Includes an opportunity for the commission to redraw lines prior to the 2024 election
 - www.peoplenotpoliticiansoregon.com

Oregon Legislative & Congressional Redistricting



Questions?

Oregon Redistricting Webpage:

www.oregonlegislature.gov/redistricting

OBA Peer Groups & Outgoing 2021 Chairs



AGRICULTURE ROUNDTABLE

Sue Kalina
VP - Ag & Commercial Loan Officer
Citizens Bank

BANK OPERATIONS COMMITTEE

Melissa Schroepfer
VP & Deposit Operations Manager
First Federal

BIPOC TASK FORCE

Chabre Vickers (continuing as chair)
VP & Community Development Officer
Wells Fargo

COMMUNITY ENGAGEMENT ROUNDTABLE

Adam Stein
CRA Officer
Columbia Bank

COMPLIANCE ROUNDTABLE

Kyle Shepard AAP, CRCM
VP & Risk Advisor
Columbia Bank

FINANCE & ACCOUNTING COMMITTEE

Amber J. White
EVP & Chief Financial Officer
Oregon Pacific Bank

FINANCIAL INSTITUTIONS SECURITY TASK FORCE

Sandy Kalleck
Branch Support Specialist
Willamette Valley Bank

GOVERNMENT RELATIONS COMMITTEE

Brad Webster
EVP & Chief Banking Officer
Citizens Bank

HUMAN RESOURCES COMMITTEE

Jill Martin
VP & Human Resources Manager
Bank of Eastern Oregon

LENDING COMMITTEE

Kate Salyers
EVP & Chief Credit Officer
Citizens Bank

MARKETING ROUNDTABLE

Jenny Bennett, CFMP
Market President - Eugene & Springfield
Summit Bank

OREGON BANKPAC TRUSTEES

Steve Erb
EVP & Chief Strategy Officer
People's Bank of Commerce

TECHNOLOGY COMMITTEE

Matt Zoch
SVP & Chief Information Officer
First Federal

TRUST COMMITTEE

Linda Thomas-Bush
VP & Senior Trust Officer
U.S. Bank

Presidential Award



Congratulations!

Amber J. White, CPA

EVP & Chief Financial Officer

Oregon Pacific Bank

Chair:

OBA Finance & Accounting Committee



Synergy's Business Model: A Win-Win-Win

Association Members Receive:

Preferential pricing, terms and benefits through Synergy's multi-state purchasing power.

Business Partners Receive:

Ongoing promotion, sales assistance, increased market share and improved customer retention.

Associations Receive:

A vital stream of non-dues revenue for association operations ranging from advocacy to education to public relations.



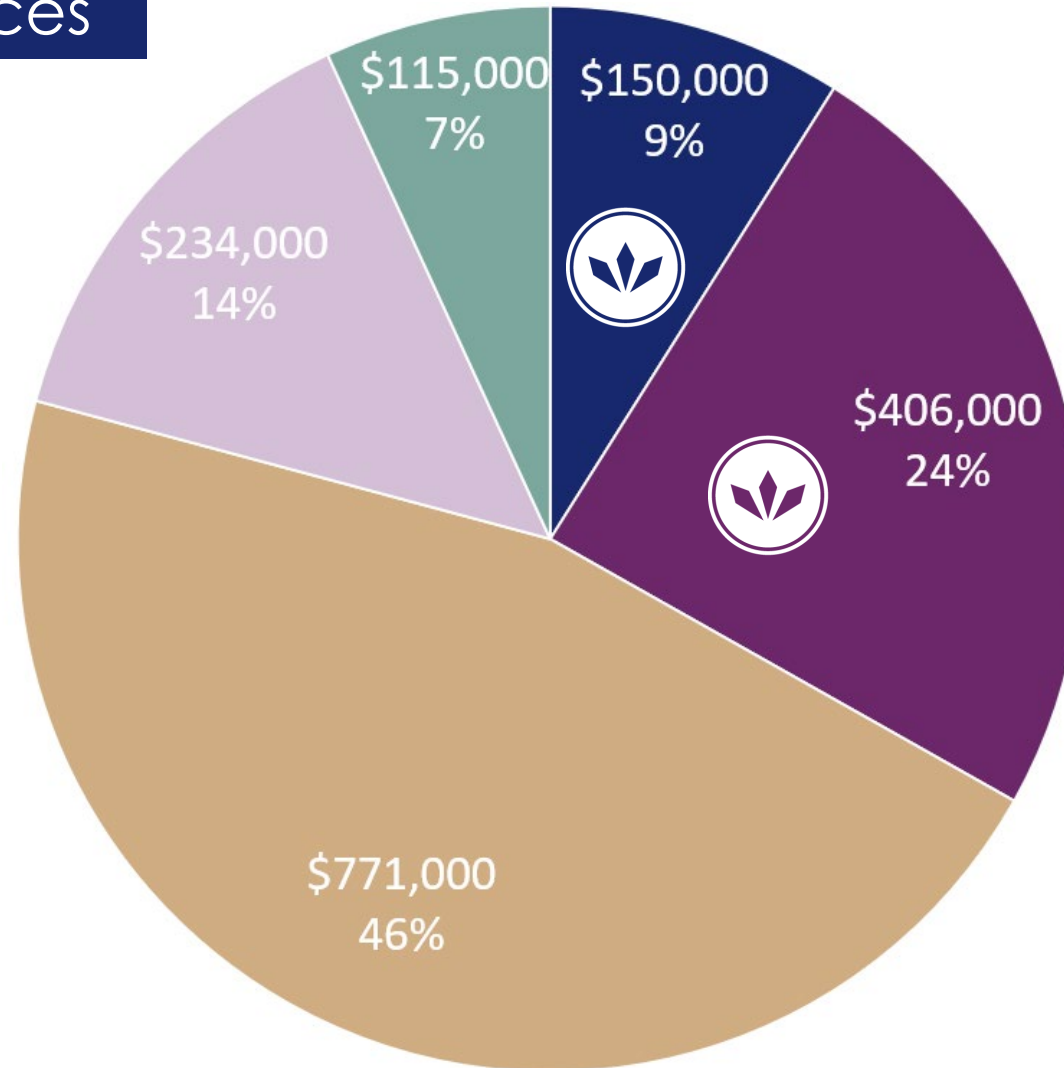
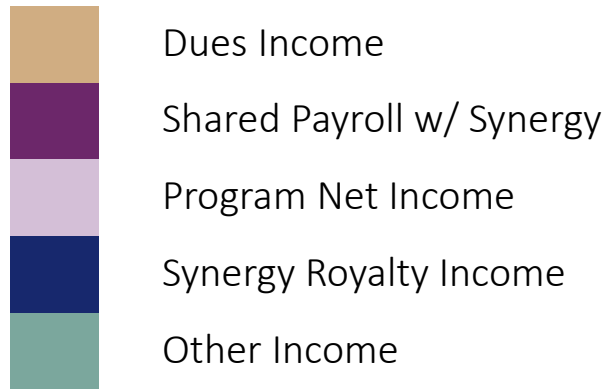
Synergy Report



SYNERGY
BY ASSOCIATION™ INC.

2021* OBA Revenue Sources

*Includes estimates for Q4 2021



Synergy Report



SYNERGY
BY ASSOCIATION™ INC.

OBA Member Participation in Synergy Programs

- 4 new Oregon bank's added to Synergy programs in 2021

Synergy All-Stars

- Oregon Pacific Bank (10 programs)
- Citizens Bank (9 programs)
Lewis & Clark Bank
People's Bank of Commerce
- First Federal (8 programs)

	ABA Insurance Services	Bank Marketing Center	Compliance Alliance	Cornerstone Advisors	CRA Partners	Discover Debit	Finastra	Hagan - Comm. Insurance	Hagan - Employee Benefits	Harland Clarke	ICBA Securities/Vining Sparks	IP Services	Keystone	Office Depot	Promontory MortgagePath	Review Alliance	Shred-it	Total Programs Utilized
Allen Trust Company								✓	✓				✓				✓	4
Bank of Eastern Oregon			✓			✓	✓	✓	✓	✓			✓					7
Citizens Bank	✓		✓			✓	✓	✓	✓	✓			✓				✓	9
Clackamas County Bank		✓				✓			✓				✓					4
Community Bank						✓	✓	✓	✓				✓					5
Evergreen Federal	✓		✓			✓			✓				✓					5
First Federal		✓	✓			✓	✓	✓	✓	✓			✓					8
Lewis & Clark Bank		✓	✓			✓	✓		✓	✓	✓		✓				✓	9
Oregon Coast Bank	✓		✓			✓			✓	✓			✓				✓	7
Oregon Pacific Bank			✓	✓		✓	✓	✓	✓	✓	✓		✓				✓	10
Pacific West Bank		✓	✓			✓	✓		✓				✓			✓		7
Peoples Bank of Commerce			✓			✓	✓	✓	✓	✓	✓		✓				✓	9
Pioneer Trust Bank			✓			✓											✓	3
Summit Bank			✓			✓	✓		✓	✓			✓				✓	7
Umpqua Bank						✓			✓	✓			✓				✓	3
Willamette Valley Bank						✓	✓		✓	✓			✓				✓	6
Total Users	3	4	11	1	0	0	15	10	7	13	9	3	0	14	0	1	9	103

Currently utilizing program	✓
In transition or potentially joining at future date	✓
New to program this year	✓

Synergy Report



SYNERGY
BY ASSOCIATION™ INC.

Meet Your Synergy Partners in Attendance



Tony DeSanctis, Senior Director
Jennifer Wagner, Client Relationship Director



Beth Black, Employee Benefits Consultant
Ryan Hartzell, Financial Institution Insurance Specialist
Dawn Miller Kay, Employee Benefits Consultant



Brian Jones, Account Executive



Fran Dinnauer, Strategic Program Manager



Sue Shaffer, Regional Vice President - Sales

OBAEF Activity Report



OBA
EDUCATION
FOUNDATION

Vision Statement

A vibrant and diverse banking and business community that attracts the best talent and empowers all Oregonians to be financially educated and secure.

OBAEF Activity Report



Who We Support



OBAEF Activity Report



OBA
EDUCATION
FOUNDATION

Endowment Update

Current Endowment Fund Balance:

\$1,261,442

Total Funds Raised Since Inception:

\$1,720,221

As of 10/31/2021

OBAEF Activity Report



GENext! Campaign Goal: Raise \$50,000 in Q4

Funds raised as December 1, 2021: \$25,627

Help us raise **\$24,373** to reach our goal.

Visit www.oregonbankers.com/donate now!

OBAEF Activity Report

Other ways to support the Foundation



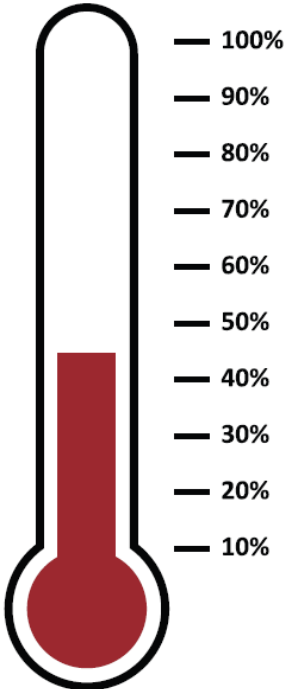


BankPAC Report

2021-2022 Elections Cycle

OREGON BANKPAC 2021-2022 FUNDS

Raised as of November 29, 2021



Funds Received

Goal: \$300,000
Raised: \$132,284
% of Goal: 44.1%

Funds Spent in 2021

**Contributions to Oregon
campaigns and candidates:**
\$12,000

Contributions to ABA BankPAC:
\$18,000

OBAEF Nominating Report



Proposed New Director:

Lisa Faust, SVP & Commercial Team Leader, PacificWest Bank

Proposed Re-Elected Director:

Chris Karlin, Retired Banker & OBA Past Chair

Current Directors (mid-term):

Stuart B. Allen, President & CEO, Allen Trust Company

Richard E. Brown, SVP – Environment Social Governance, Bank of America & OBA Past Chair

Cheryl Cebula, Retired Banker

John Hancock, Retired CPA

Joan Reukauf, EVP & Chief Operating Officer, People's Bank of Commerce

Trang Sumpter, SVP & Senior Product & Credit Risk Manager, U.S. Bank

Becky Tymchuk, Vice Chair, Beaverton School Board

OBAEF Nominating Report



Ex-Officio Directors:

OBA CEO: Linda W. Navarro, President & CEO, Oregon Bankers Association

Penultimate OBA Chair: Craig Wanichek, President & CEO, Summit Bank

Officers:

Chair: Richard E. Brown

Vice Chair: John Hancock

Secretary-Treasurer: Linda W. Navarro

OBA Nominating Report



Proposed Officers:

Chair: Gordon Zimmerman, President & CEO, Citizens Bank, Corvallis

Chair-Elect: Joan Reukauf, EVP & COO, People's Bank of Commerce, Medford

Secretary-Treasurer: Ted Austin, SVP & Market Leader, Private Client Reserve, U.S. Bank, Portland

Immediate Past Chair: Jeffrey Sumpter, President & CEO, Lewis & Clark Bank, Oregon City

Proposed New Directors:

Robert Harding, President & COO, Pacific West Bank, Portland

Jeff Lang, Market Director of Banking, JPMorgan Chase, Medford

OBA Nominating Report



Proposed Re-Elected Directors:

Shane Correa, Senior Vice President – Retail Strategy & Market Dev., Banner Bank, Meridian, ID

Tawnie Nelson, Region President – Oregon & SW Washington, First Interstate Bank, Portland

Joan Reukauf, EVP & COO, People’s Bank of Commerce, Medford

Jeffrey Sumpter, President & CEO, Lewis & Clark Bank, Oregon City

Ex-Officio Directors:

CBO Chair: Jeff Bailey, President & CEO, Bank of Eastern Oregon, Heppner

Synergy Chair: Trey Maust, Executive Chairman, Lewis & Clark Bank, Oregon City

OBA Nominating Report



Current Directors (mid-term):

Ted Austin, Senior Vice President & Market Leader, Private Client Reserve, U.S. Bank, Portland

Ryan Dempster, President & CEO, Willamette Valley Bank, Salem

Jeff Deuel, President & CEO, Heritage Bank, Olympia, WA

David Gorman, Senior Vice President & Division Executive – West, Bank of America, Portland

Chris Merrywell, Executive Vice President & COO, Columbia Bank, Tacoma, WA

Thomas Moran, President & CEO, Community Bank, College Place, WA

Gordon Zimmerman, President & CEO, Citizens Bank, Corvallis

Outgoing Board Members:

Eve Callahan, Executive Vice President – Corporate Communications, Umpqua Bank, Portland

Craig Wanichkek, President & CEO, Summit Bank, Eugene

The logo for Community Banks of Oregon features a stylized mountain peak in the background. The text "COMMUNITY BANKS of OREGON" is displayed in a serif font, with "of" in a smaller, lowercase font.

COMMUNITY
BANKS *of* OREGON

The logo for the Oregon Bankers Association consists of a stylized gold knot symbol to the left of the text "OREGON BANKERS ASSOCIATION" in a serif font.

OREGON
BANKERS
ASSOCIATION



OBA
EDUCATION
FOUNDATION

Thank you!

The second general session begins
at 10:15 am in the Cascade Locks
Ballroom.