

COMMUNITY REINVESTMENT ACT (CRA) PUBLIC FILE INFORMATION

Bank of Eastern Oregon is pleased to provide CRA public file information. Interested parties may review any or all of the required data provided. Bank of Eastern Oregon is able to provide hard copies of these documents upon request.

COMMENTS OR QUESTIONS

Comments or questions about Bank of Eastern Oregon's CRA performance may be addressed to:

Bank of Eastern Oregon
CRA Officer
PO Box 39
Heppner OR 97836

PUBLIC INFORMATION AVAILABLE FOR INSPECTION

In compliance with the requirements of the Community Reinvestment Act, the following information must be maintained in a public file, current as of April 1 of each year.

WRITTEN COMMENTS

All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank's performance in helping to meet community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank of publication of which would violate specific provisions of the law.

As of 4/1/2025 there have been no comments.

CRA STATEMENT

In our CRA Statement you will find:

A list of the bank's branches, their street addresses and geographies, including hours of operation.

Branches opened and closed by the bank during the current year and each of the prior two calendar years.

A list of services generally offered at the bank's branches.

CRA PUBLIC DISCLOSURE

A copy of the public section of the bank's most recent CRA Performance Evaluation.

DEMAND DEPOSITS, HEALTH SAVINGS ACCOUNT, IRA-ROTH IRA-CESA, SAVINGS/CHRISTMAS CLUB DISCLOSURE, TIME CERTIFICATES OF DEPOSIT

A list of deposit accounts offered at our bank.

HMDA DISCLOSURE STATEMENT

Banks are required to report Home Mortgage Disclosure Act (HMDA) data. A copy of the HMDA Disclosure Statement prior to 2017 is provided by the Federal Financial Institutions Examination Council for the prior two years by following the link:

<https://www.ffiec.gov/hmdaadwebreport/DisWelcome.aspx>

Input the year you are searching for, our Bank name under Institution Name, our Respondent ID # 16243 and click on Retrieve Institutions button.

After 2017 - A copy of the HMDA Disclosure can be found at

<https://ffiec.cfbp.gov/data-publication/> then select the year you are wanting to view and the type of report you are wanting.

DEPOSIT

ASSESSMENT AREAS

A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area.

COMMUNITY REINVESTMENT ACT STATEMENT AS OF 03/31/2025
BANK OF EASTERN OREGON
APPROVED & ADOPTED BY THE BOARD OF DIRECTORS: 04/16/25

Introduction

In compliance with the Community Reinvestment Act (CRA) of 1977, which was enacted as Title VIII of the Housing and Community Development Act of 1977 on 10/12/77, revised in 1980, amendments to the CRA contained in the Financial Institutions Reform Recovery and Enforcement Act of 1989,

On 10/24/23 Federal bank regulatory agencies issued a final rule amending the agencies' CRA regulations. In developing the final rule, the agencies' objectives included updating the CRA regulations to strengthen the achievement of the core purpose of the statute, and adapting to changes in the banking industry, including the expanded role of mobile and online banking.

KEY TAKEAWAYS

- Asset thresholds for small, intermediate and large banks will increase
- Most of the rule's requirements will go into effect on January 1, 2026 to give banks time to prepare for implementation
- Data reporting requirements, which only apply to large banks, will become applicable starting January 1, 2027
- The rule allows small banks to be evaluated under the existing framework or opt in to be evaluated under the new framework
- The final rule does not include a start date for examinations pursuant to the performance tests in the amended regulation

What Are The New Asset-Size Thresholds? These new thresholds do not go into effect until January 1, 2026: Small banks will be those with total assets of less than \$600 million. This is an increase from \$376 million under the current regulation. Agency estimates indicate that this increase will transition approximately 778 banks from intermediate to small status. **Intermediate banks will be those with total assets of at least \$600 million, but less than \$2 billion.** This is an increase from a range of \$376 million to \$1.503 billion under the current regulation. Agency estimates indicate that this increase will transition approximately 216 banks from large to intermediate status. Large banks will be those with total assets of \$2 billion or more. This is an increase from \$1.503 billion under the current regulation. While not a separate category, additional requirements will apply for large banks with total assets of \$10 billion or more. As under the current regulation, the minimum asset threshold for an intermediate or large bank must be met for two consecutive calendar year-ends for a bank to reach intermediate or large status, and these thresholds will be adjusted annually for inflation. The new regulation includes a definition for limited purpose banks that includes those banks that are considered a limited purpose or wholesale bank under the current regulation.

What Changes Must be Made to Assessment Areas? The new regulation includes two types of assessment areas, facility-based assessment areas and retail lending assessment areas. Facility-based assessment areas are similar to current assessment areas other than the requirement that they must include full counties. An exception to the full-county requirement exists for small and intermediate banks so long as the assessment area consists of contiguous whole census tracts. This section of the regulation becomes **effective April 1, 2024**, but note that the new definition of small and intermediate banks does not become effective until **January 1, 2026**. Until and unless clarification is received, a conservative approach would be for only banks that meet the current definition of a small or intermediate bank to have a facility-based assessment area that does not consist of entire counties. Retail lending assessment areas are applicable only to large banks and do not become effective until January 1, 2026. Retail lending assessment areas must be established when less than 80% of retail lending occurs within facility-based assessment areas. Retail lending assessment areas will then need to be designated in any nonmetropolitan area of a state or MSA where at least 150 closed-end home mortgage loans or 400 small business loans were originated or purchased during each of the prior two calendar years.

What Changes For Intermediate Banks? As is the case under the current regulation, intermediate banks will be subject to two tests that are each weighted at 50%. The Retail Lending Test will replace the current lending test. Banks will then have the option to be evaluated under the current Community Development test for intermediate banks that encompasses community development loans and services along with qualified investments OR the new Community Development Financing Test. The new test will evaluate the bank's dollar volume of community development loans and investments relative to its deposit base and using the Impact and Responsiveness Review. This test will also include standardized benchmarks that will be used during the evaluation process.

What Changes for Community Development Activities? These changes will be effective January 1, 2026: **Eleven Qualification Criteria** will be available to qualify a loan, investment or service as a community development activity with mechanisms available to receive full or partial credit for the activity. These criteria include familiar terms such as affordable housing, revitalization and stabilization as well as economic development; familiar terms with a new twist such as community supportive services; and new terms such as essential community facilities and infrastructure, disaster preparedness and weather resiliency, among others. **An Illustrative List and Request for Confirmation of Eligibility** will become available from the Board, the FDIC, and the OCC. **The Impact and Responsiveness** of community development activities will be evaluated using a non-exhaustive list of a dozen factors such as the benefit to counties with persistent poverty or census tracts with a poverty rate of 40% or higher; support of an MDI, WDI, LICU or CDFI; support of businesses or farms with gross annual revenues of \$250,000 or less; benefits or serves residents of Native Land Areas or benefits projects financed with LIHTCs or NMTCs. **Geographic Limitations** to receive credit for community development activities based on their location within a bank assessment area or a broader statewide or regional area will be removed – yes you will be able to receive credit for conducting these activities anywhere nationwide!

The bank's CRA Public File is located on our Intranet known internally as Be-Bop and includes all required information.

As of this statement, BEO has 22 banking locations with a branch, 27 deposit taking ATMs, and 2 loan production offices, 1 mortgage department. These are located in:

STATE OF OREGON:

GILLIAM COUNTY	Branch Locations:	Arlington and Condon
	Deposit Taking ATMs:	Arlington and Condon
	Loan Production Offices:	None
MORROW COUNTY	Branch Locations:	Boardman, Heppner, Ione, and Irrigon as well as Mortgage Department in Heppner
	Deposit Taking ATMs:	Boardman, Heppner, Ione, and Irrigon
	Loan Production Offices:	None
HARNEY COUNTY	Branch Locations:	Burns
	Deposit Taking ATMs:	Burns
	Loan Production Offices:	None
WHEELER COUNTY	Branch Locations:	Fossil
	Deposit Taking ATMs:	Spray, Fossil
	Loan Production Offices:	None
GRANT COUNTY	Branch Locations:	John Day, Prairie City
	Deposit Taking ATMs:	Monument, Dayville, John Day, Prairie City
	Loan Production Offices:	None
SHERMAN COUNTY	Branch Locations:	Moro
	Deposit Taking ATMs:	Wasco, Moro
	Loan Production Offices:	None
WALLOWA COUNTY	Branch Locations:	Enterprise
	Deposit Taking ATMs:	Enterprise
	Loan Production Offices:	None
MALHEUR COUNTY	Branch Locations:	None
	Deposit Taking ATMs:	Ontario
	Loan Production Offices:	Ontario
UNION COUNTY	Branch Locations:	LaGrande
	Deposit Taking ATMs:	LaGrande
	Loan Production Offices:	None
UMATILLA COUNTY	Branch Locations:	Athena, Hermiston, Pendleton
	Deposit Taking ATMs:	Athena, Hermiston, Pendleton
	Loan Production Offices:	None
JEFFERSON COUNTY	Branch Locations:	None
	Deposit Taking ATMs:	None
	Loan Production Offices:	Madras

STATE OF WASHINGTON:

FRANKLIN COUNTY	Branch Locations:	Pasco
	Deposit Taking ATMs:	Pasco
	Loan Production Offices:	None
GARFIELD COUNTY	Branch Locations:	Pomeroy
	Deposit Taking ATMs:	Pomeroy
	Loan Production Offices:	None
WHITMAN COUNTY	Branch Location:	Colfax, La Crosse
	Deposit Taking ATMs:	Colfax, La Crosse
	Loan Production Offices:	None
COLUMBIA COUNTY	Branch Location:	Dayton
	Deposit Taking ATMs:	Dayton
	Loan Production Offices:	None

STATE OF IDAHO:

CANYON COUNTY	Branch Location:	Caldwell
	Deposit Taking ATMs:	Caldwell
	Loan Production Offices:	None

Branch hours/locations attached as Exhibit A. While over 75% of the Bank's credit applications for the prior year have originated in these areas, it should be understood that applications will continue to be accepted from & credit extended to, applicants residing outside these designated areas. Furthermore, this defined "Local Community" remains subject to revision by the Board of Directors at any point in the future. For CRA purposes, the Facility Based Assessment Areas (FBAA) served by the Bank are defined generally as:

OREGON - Arlington, Athena, Boardman, Burns, Condon, Enterprise, Fossil, Heppner, Hermiston, Ione, Irrigon, John Day, La Grande, Moro, Pendleton & Prairie City, as well as Monument, Dayville, Wasco, Ontario, Madras. These FBAA areas are defined as whole counties as listed below: Table info from:

<https://www.ffiec.gov/census/default.aspx>

OREGON

County Name	County Code	Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
Gilliam	021	9601.00	Middle	Yes*	99.03	\$78,400	\$77,640	\$62,353	1995	12.43	248	680	1111
Gilliam	021	9999.99	Middle	No	99.03	\$78,400	\$77,640	\$62,353	1995	12.43	248	680	1111
Grant	023	9601.00	Middle	Yes*	108.26	\$78,400	\$84,876	\$68,167	2050	11.71	240	769	1598
Grant	023	9602.01	Middle	Yes*	85.41	\$78,400	\$66,961	\$53,780	1561	8.58	134	638	1026
Grant	023	9602.02	Middle	Yes*	91.27	\$78,400	\$71,556	\$57,468	3622	11.84	429	1196	1689
Grant	023	9999.99	Middle	No	92.07	\$78,400	\$72,183	\$57,975	7233	11.1	803	2603	4313
Harney	025	9601.01	Middle	Yes*	95.46	\$78,400	\$74,841	\$60,106	2469	14.05	347	883	1049
Harney	025	9601.02	Moderate	No	78.41	\$78,400	\$61,473	\$49,375	2861	18.35	525	841	1495
Harney	025	9602.00	Middle	Yes*	86.84	\$78,400	\$68,083	\$54,679	2165	8.68	188	559	1144
Harney	025	9999.99	Middle	No	86.8	\$78,400	\$68,051	\$54,654	7495	14.14	1060	2283	3688
Jefferson	031	9400.00	Low	No	48.84	\$100,300	\$48,987	\$38,125	2622	98.63	2586	460	902
Jefferson	031	9601.00	Middle	No	115.35	\$100,300	\$115,696	\$90,046	2482	23.29	578	435	652
Jefferson	031	9602.01	Moderate	Yes	66.26	\$100,300	\$66,459	\$51,726	3688	52.93	1952	550	1083
Jefferson	031	9602.02	Middle	Yes	85.93	\$100,300	\$86,188	\$67,078	6282	37.34	2346	1376	2157
Jefferson	031	9603.01	Middle	Yes	95.05	\$100,300	\$95,335	\$74,196	4560	10.66	486	1674	2088
Jefferson	031	9603.03	Middle	Yes	82.73	\$100,300	\$82,978	\$64,583	564	10.64	60	267	1278
Jefferson	031	9603.04	Middle	Yes	84.79	\$100,300	\$85,044	\$66,189	2435	34.13	831	535	874
Jefferson	031	9603.05	Moderate	Yes	72.98	\$100,300	\$73,199	\$56,972	1869	35.21	658	434	769
Jefferson	031	9999.99	Middle	No	84.51	\$100,300	\$84,764	\$65,969	24502	38.76	9497	5731	9803
Malheur	045	9400.00	Unknown	No	0	\$78,400	\$0	\$0	0	0	0	0	0
Malheur	045	9702.00	Middle	Yes	86.78	\$78,400	\$68,036	\$54,643	4979	40.83	2033	1408	2048
Malheur	045	9703.00	Moderate	No	77.71	\$78,400	\$60,925	\$48,931	4318	42.59	1839	927	1484
Malheur	045	9704.00	Moderate	No	51.02	\$78,400	\$40,000	\$32,129	5208	61.31	3193	632	1573
Malheur	045	9705.00	Middle	Yes	82.59	\$78,400	\$64,751	\$52,006	5212	55.43	2889	965	1771
Malheur	045	9706.00	Middle	Yes	93.63	\$78,400	\$73,406	\$58,958	4444	20.88	928	974	1742
Malheur	045	9707.00	Middle	Yes	94.41	\$78,400	\$74,017	\$59,444	1740	20.86	363	444	774
Malheur	045	9709.00	Upper	No	131.42	\$78,400	\$103,033	\$82,750	5670	23.83	1351	637	1431
Morrow	049	9701.01	Middle	No	98.51	\$78,400	\$77,232	\$62,027	4924	69.44	3419	923	1372
Morrow	049	9701.02	Middle	No	108.25	\$78,400	\$84,868	\$68,160	4097	41.91	1717	1112	1437
Morrow	049	9702.00	Middle	No	115.47	\$78,400	\$90,528	\$72,708	3165	14.22	450	952	1687
Morrow	049	9999.99	Middle	No	101.85	\$78,400	\$79,850	\$64,128	12186	45.84	5586	2987	4496
Sherman	055	9501.00	Middle	Yes*	105.22	\$78,400	\$82,492	\$66,250	1870	13.9	260	502	871
Sherman	055	9999.99	Middle	No	105.22	\$78,400	\$82,492	\$66,250	1870	13.9	260	502	871
Umatilla	059	9400.00	Middle	No	96.05	\$78,400	\$75,303	\$60,476	2861	59.25	1695	713	1076
Umatilla	059	9501.00	Middle	No	93.25	\$78,400	\$73,108	\$58,718	4211	18.97	799	1312	2469
Umatilla	059	9502.01	Middle	No	97.38	\$78,400	\$76,346	\$61,316	4171	55.96	2334	688	1272
Umatilla	059	9502.02	Middle	No	104.04	\$78,400	\$81,567	\$65,513	3509	43.46	1525	632	1221
Umatilla	059	9503.00	Middle	No	112.87	\$78,400	\$88,490	\$71,067	2840	17.36	493	1044	1317
Umatilla	059	9504.00	Upper	No	149.59	\$78,400	\$117,279	\$94,188	6199	22.04	1366	1185	1974
Umatilla	059	9505.00	Middle	No	111.09	\$78,400	\$87,095	\$69,946	4892	18.32	896	1157	1781
Umatilla	059	9506.01	Middle	No	85.56	\$78,400	\$67,079	\$53,875	3433	28.26	970	383	1004
Umatilla	059	9506.02	Upper	No	144.2	\$78,400	\$113,053	\$90,795	3180	16.29	518	715	1088
Umatilla	059	9507.00	Middle	No	106	\$78,400	\$83,104	\$66,742	2353	25.5	600	402	889
Umatilla	059	9508.00	Middle	No	111.27	\$78,400	\$87,236	\$70,060	8201	43.73	3586	1401	2046
Umatilla	059	9509.00	Middle	No	105.04	\$78,400	\$82,351	\$66,140	4697	51.29	2409	1388	1838
Umatilla	059	9510.00	Middle	No	98.24	\$78,400	\$77,020	\$61,859	6709	53.96	3620	1145	1792
Umatilla	059	9511.00	Middle	No	88.39	\$78,400	\$69,298	\$55,653	6570	41.7	2740	1423	1959
Umatilla	059	9512.01	Middle	No	112.16	\$78,400	\$87,933	\$70,625	5660	60.25	3410	1002	1770
Umatilla	059	9512.02	Upper	No	157.58	\$78,400	\$123,543	\$99,219	4590	39.96	1834	1097	1270
Umatilla	059	9513.00	Middle	No	94.63	\$78,400	\$74,190	\$59,583	3824	32.74	1252	1069	1505
Umatilla	059	9514.00	Upper	No	123.25	\$78,400	\$96,628	\$77,604	2175	12.64	275	764	1250
Union	061	9701.00	Middle	No	96.92	\$78,400	\$75,985	\$61,027	3346	13.93	466	1067	1523
Union	061	9702.00	Middle	No	100.34	\$78,400	\$78,667	\$63,179	3367	10.99	370	980	1565
Union	061	9703.00	Upper	No	120.4	\$78,400	\$94,394	\$75,809	2279	10.79	246	738	995
Union	061	9704.00	Middle	No	87.11	\$78,400	\$68,294	\$54,849	2935	14.48	425	753	1230
Union	061	9705.00	Middle	No	82.05	\$78,400	\$64,327	\$51,667	3380	15.95	539	798	1252
Union	061	9706.00	Upper	No	148.81	\$78,400	\$116,667	\$93,697	3830	15.46	592	1171	1678
Union	061	9707.00	Moderate	No	77.22	\$78,400	\$60,540	\$48,621	3133	24.86	779	483	1096
Union	061	9708.00	Middle	No	101.16	\$78,400	\$79,309	\$63,696	3926	17.93	704	1180	1562
Union	061	9999.99	Middle	No	102.74	\$78,400	\$80,548	\$64,691	26196	15.73	4121	7170	10901
Wallowa	063	9601.00	Middle	Yes*	99.16	\$78,400	\$77,741	\$62,436	2076	10.65	221	695	1300
Wallowa	063	9602.00	Middle	Yes*	94.16	\$78,400	\$73,821	\$59,286	1860	10.86	202	592	1045
Wallowa	063	9603.00	Middle	Yes*	118.24	\$78,400	\$92,700	\$74,450	3455	10.71	370	1025	1679
Wallowa	063	9999.99	Middle	No	105.52	\$78,400	\$82,728	\$66,440	7391	10.73	793	2312	4024
Wheeler	069	9601.00	Middle	Yes*	80.9	\$78,400	\$63,426	\$50,938	1451	13.44	195	505	979
Wheeler	069	9999.99	Middle	No	80.9	\$78,400	\$63,426	\$50,938	1451	13.44	195	505	979

* Will automatically be included in the 2025 Distressed or Underserved Tract List

RATES & TERMS ARE SUBJECT TO CHANGE. PLEASE CONTACT BANK OF EASTERN OREGON FOR													
	County Code	Tract Code	FIC Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
Canyon	027	201.00	Moderate	No	59.76	\$98,000	\$58,565	\$46,071	1263	31.12	393	186	394
Canyon	027	202.00	Moderate	No	55.34	\$98,000	\$54,233	\$42,668	4705	50.84	2392	601	1504
Canyon	027	203.00	Moderate	No	55.46	\$98,000	\$54,351	\$42,757	4415	32.84	1450	1123	1839
Canyon	027	204.03	Middle	No	87.72	\$98,000	\$85,966	\$67,625	4782	32.37	1548	1243	1757
Canyon	027	204.04	Moderate	No	65.04	\$98,000	\$63,739	\$50,147	4837	44.68	2161	903	1528
Canyon	027	204.05	Low	No	49.16	\$98,000	\$48,177	\$37,900	2829	33.26	941	496	1125
Canyon	027	204.06	Middle	No	95.37	\$98,000	\$93,463	\$73,523	3786	25.83	978	766	1154
Canyon	027	205.01	Moderate	No	77.49	\$98,000	\$75,940	\$59,740	3774	32.8	1238	1148	1505
Canyon	027	205.03	Middle	No	81.24	\$98,000	\$79,615	\$62,630	3624	30.55	1107	674	1170
Canyon	027	205.05	Moderate	No	67.05	\$98,000	\$65,709	\$51,689	3380	36.66	1239	667	1204
Canyon	027	205.06	Low	No	40.28	\$98,000	\$39,474	\$31,059	2747	36.48	1002	84	548
Canyon	027	206.01	Middle	No	85.13	\$98,000	\$83,427	\$65,632	6121	35.06	2146	1488	2065
Canyon	027	206.03	Middle	No	93.59	\$98,000	\$91,718	\$72,154	5139	33.76	1735	1396	2118
Canyon	027	206.04	Middle	No	85.45	\$98,000	\$83,741	\$65,878	2443	32.75	800	479	722
Canyon	027	207.00	Middle	No	98.85	\$98,000	\$96,873	\$76,204	4090	21.22	868	1262	1579
Canyon	027	209.03	Middle	No	114.13	\$98,000	\$111,847	\$87,989	4794	31.5	1510	1699	1781
Canyon	027	209.04	Middle	No	97.13	\$98,000	\$95,187	\$74,880	4936	24.09	1189	1229	1520
Canyon	027	209.05	Middle	No	88.66	\$98,000	\$86,887	\$68,352	4413	22.71	1002	1209	1296
Canyon	027	209.06	Middle	No	94.45	\$98,000	\$92,561	\$72,813	6025	28.28	1704	1383	1512
Canyon	027	209.07	Upper	No	121.59	\$98,000	\$119,158	\$93,741	3745	21.84	818	1113	1265
Canyon	027	209.08	Middle	No	116.23	\$98,000	\$113,905	\$89,609	4531	28.54	1293	1248	1524
Canyon	027	209.09	Middle	No	91.26	\$98,000	\$89,435	\$70,360	3516	30.18	1061	1282	1344
Canyon	027	209.10	Middle	No	117.36	\$98,000	\$115,013	\$90,476	2476	18.58	460	705	705
Canyon	027	210.03	Middle	No	109.53	\$98,000	\$107,339	\$84,444	4222	43.01	1816	1106	1253
Canyon	027	210.04	Middle	No	83.21	\$98,000	\$81,546	\$64,153	6683	46.39	3100	1272	1692
Canyon	027	210.05	Middle	No	90.96	\$98,000	\$89,141	\$70,122	6434	46.69	3004	1177	1573
Canyon	027	210.06	Middle	No	82.94	\$98,000	\$81,281	\$63,942	4807	36.7	1764	1343	1889
Canyon	027	210.07	Moderate	No	64.79	\$98,000	\$63,494	\$49,947	3406	36.05	1228	600	1289
Canyon	027	210.08	Middle	No	82.86	\$98,000	\$81,203	\$63,878	4236	41.5	1758	1039	1494
Canyon	027	211.01	Moderate	No	70.36	\$98,000	\$68,953	\$54,241	6805	36.62	2492	1305	1759
Canyon	027	211.02	Middle	No	85.31	\$98,000	\$83,604	\$65,766	2889	28.28	817	694	926
Canyon	027	211.03	Moderate	No	68.73	\$98,000	\$67,355	\$52,987	3639	25.36	923	670	951
Canyon	027	211.04	Middle	No	96.44	\$98,000	\$94,511	\$74,348	4413	25.76	1137	688	1019
Canyon	027	211.05	Middle	No	112.31	\$98,000	\$110,064	\$86,580	5316	23.91	1271	1457	1648
Canyon	027	212.01	Middle	No	104.18	\$98,000	\$102,096	\$80,313	3826	51.39	1966	753	1210
Canyon	027	212.02	Moderate	No	69.33	\$98,000	\$67,943	\$53,451	4266	45.31	1933	1062	1498
Canyon	027	213.00	Moderate	No	55.94	\$98,000	\$54,821	\$43,125	2955	57.56	1701	261	740
Canyon	027	215.00	Moderate	No	66.5	\$98,000	\$65,170	\$51,270	5174	39.31	2034	797	1708
Canyon	027	216.00	Moderate	No	72.43	\$98,000	\$70,981	\$55,843	4258	36.9	1571	864	1278
Canyon	027	217.01	Moderate	No	73.98	\$98,000	\$72,500	\$57,037	4610	35.68	1645	1280	1571
Canyon	027	217.02	Moderate	No	63.27	\$98,000	\$62,005	\$48,782	6989	53.84	3763	1383	2145
Canyon	027	218.01	Middle	No	85.53	\$98,000	\$83,819	\$65,938	4225	23.29	984	1198	1607
Canyon	027	218.02	Middle	No	96.4	\$98,000	\$94,472	\$74,318	3317	24.63	817	820	1089
Canyon	027	219.01	Moderate	No	76.56	\$98,000	\$75,029	\$59,022	6651	20.85	1387	1826	2098
Canyon	027	219.04	Moderate	No	57.07	\$98,000	\$55,929	\$44,000	3794	35.98	1365	944	1362
Canyon	027	219.05	Middle	No	109.13	\$98,000	\$106,947	\$84,135	4678	16.55	774	1108	1246
Canyon	027	219.06	Upper	No	139.93	\$98,000	\$137,131	\$107,874	5227	11.88	621	1673	1806
Canyon	027	219.07	Upper	No	123.56	\$98,000	\$121,089	\$95,260	3421	17.8	609	678	812
Canyon	027	221.00	Moderate	No	76.4	\$98,000	\$74,872	\$58,904	5091	27.7	1410	1348	1887
Canyon	027	222.00	Middle	No	91.51	\$98,000	\$89,680	\$70,552	5490	38.07	2090	1364	2063
Canyon	027	223.01	Middle	No	100.12	\$98,000	\$98,118	\$77,188	3111	25.62	797	759	1009
Canyon	027	223.02	Upper	No	123.71	\$98,000	\$121,236	\$95,375	1365	27.03	369	341	464
Canyon	027	223.03	Upper	No	120.31	\$98,000	\$117,904	\$92,750	2364	21.24	502	717	829
Canyon	027	224.00	Upper	No	131.54	\$98,000	\$128,909	\$101,406	5072	20.13	1021	1504	1711

* Will automatically be included in the 2025 Distressed or Underserved Tract List

WASHINGTON PERSONAL ACCOUNTS

Pasco, Pomeroy, Colfax, Dayton, & La Crosse. The areas are defined as: whole counties as listed below: Table info from: <https://www.ffiec.gov/census/default.aspx>

NON-MSA

County Name	County Code	Tract Code	Tract Income Level	Distressed or Under served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
Columbia	013	9602.00	Upper	No	128.67	\$90,000	\$115,803	\$90,652	3952	15.31	605	1286	2121
Columbia	013	9999.99	Upper	No	128.67	\$90,000	\$115,803	\$90,652	3952	15.31	605	1286	2121
Garfield	023	9703.00	Middle	Yes*	97.02	\$90,000	\$87,318	\$68,355	2286	10.1	231	748	1159
Garfield	023	9999.99	Middle	No	97.02	\$90,000	\$87,318	\$68,355	2286	10.1	231	748	1159
Whitman	075	0001.00	Low	No	40.09	\$90,000	\$36,081	\$28,245	6684	25.79	1724	83	618
Whitman	075	0002.01	Middle	No	109.96	\$90,000	\$98,964	\$77,470	4576	27.73	1269	848	1365
Whitman	075	0002.02	Middle	No	88.33	\$90,000	\$79,497	\$62,232	2563	25.6	656	498	792
Whitman	075	0003.00	Upper	No	139.39	\$90,000	\$125,451	\$98,209	6049	26.35	1594	1549	2417
Whitman	075	0004.00	Upper	No	136.61	\$90,000	\$122,949	\$96,250	4160	23.34	971	994	1411
Whitman	075	0005.00	Moderate	No	62.09	\$90,000	\$55,881	\$43,750	2896	40.95	1186	6	277
Whitman	075	0006.01	Low	No	30.62	\$90,000	\$27,558	\$21,574	4574	48.64	2225	85	396
Whitman	075	0006.02	Moderate	No	61.37	\$90,000	\$55,233	\$43,239	3486	42.63	1486	97	356
Whitman	075	0007.00	Middle	No	117.18	\$90,000	\$105,462	\$82,560	3517	8.93	314	1198	1697
Whitman	075	0008.00	Middle	No	86.8	\$90,000	\$78,120	\$61,154	3503	10.45	366	947	1397
Whitman	075	0009.00	Middle	No	89.03	\$90,000	\$80,127	\$62,727	3841	11.22	431	1188	1860
Whitman	075	0010.00	Middle	No	102.54	\$90,000	\$92,286	\$72,243	2124	9.13	194	678	1112

* Will automatically be included in the 2025 Distressed or Underserved Tract List

MSA

County Name	County Code	Tract Code	Tract Income Level	Distressed or Under served Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
Franklin	021	201.01	Low	No	44.57	\$99,900	\$44,525	\$36,069	2532	93.92	2378	295	548
Franklin	021	201.02	Moderate	No	71.56	\$99,900	\$71,488	\$57,909	5279	94.11	4968	1193	1435
Franklin	021	201.03	Moderate	No	69.43	\$99,900	\$69,361	\$56,182	3546	94.33	3345	602	695
Franklin	021	202.01	Low	No	39.94	\$99,900	\$39,900	\$32,321	1998	91.34	1825	166	512
Franklin	021	202.02	Moderate	No	58.16	\$99,900	\$58,102	\$47,069	3786	84.97	3217	393	929
Franklin	021	203.00	Moderate	No	59.79	\$99,900	\$59,730	\$48,382	5475	82.65	4525	1024	1527
Franklin	021	204.01	Moderate	No	77.56	\$99,900	\$77,482	\$62,765	1687	86.37	1457	292	425
Franklin	021	204.02	Moderate	No	69.7	\$99,900	\$69,630	\$56,400	1922	84.03	1615	139	195
Franklin	021	204.03	Moderate	No	68.14	\$99,900	\$68,072	\$55,144	3212	87.14	2799	426	966
Franklin	021	204.04	Unknown	No	0	\$99,900	\$0	\$0	2615	85.77	2243	154	438
Franklin	021	205.01	Upper	No	128.16	\$99,900	\$128,032	\$103,707	5540	29.06	1610	1579	1634
Franklin	021	205.03	Upper	No	155.4	\$99,900	\$155,245	\$125,750	3351	37.3	1250	1031	1180
Franklin	021	205.04	Middle	No	99.76	\$99,900	\$99,660	\$80,731	7046	58.94	4153	1650	2151
Franklin	021	206.03	Middle	No	93.58	\$99,900	\$93,486	\$75,727	5151	54.11	2787	853	997
Franklin	021	206.05	Middle	No	110.31	\$99,900	\$110,200	\$89,265	10570	48.45	5121	2377	2720
Franklin	021	206.06	Middle	No	100.95	\$99,900	\$100,849	\$81,688	8686	47.78	4150	1928	2357
Franklin	021	206.07	Upper	No	125.59	\$99,900	\$125,464	\$101,629	6332	47.02	2977	1667	1865
Franklin	021	206.08	Middle	No	99.28	\$99,900	\$99,181	\$80,337	6843	39.02	2670	1345	1964
Franklin	021	207.00	Middle	No	97.09	\$99,900	\$96,993	\$78,567	1499	44.83	672	237	501
Franklin	021	208.01	Middle	No	85.75	\$99,900	\$85,664	\$69,392	3525	65.9	2323	648	990
Franklin	021	208.02	Middle	No	91.33	\$99,900	\$91,239	\$73,903	6154	55.88	3439	892	1312
Franklin	021	9801.00	Unknown	No	0	\$99,900	\$0	\$0	0	0	0	0	0

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***School Lunch – 50% Free Programs: OREGON** - <https://www.oregon.gov/ode/reports-and-data/students/Pages/default.aspx>

County	Sponsor Name	Site Name	Site Number	Percent Eligible
Gilliam	Arlington SD	Arlington Community Charter ¹	14198	65.70%
Gilliam	Condon SD 25J	Condon Elementary School	14199	48.04%
Gilliam	Condon SD 25J	Condon High	10457	42.31%
Grant	Dayville SD 16J	Dayville School ¹	10460	67.10%
Grant	John Day SD 3	Grant Union Jr./Sr. High School	10082	49.34%
Grant	John Day SD 3	Humbolt Elementary	10084	51.54%
Grant	John Day SD 3	Seneca Elementary	10086	33.33%
Grant	Long Creek SD 17	Long Creek School ¹	10461	94.50%
Grant	Monument SD 8	Monument School ¹	10463	73.84%
Grant	Prairie City SD 4	Prairie City School	10465	52.99%
Harney	Crane Union High School	Crane Elementary	16816	45.45%
Harney	Crane Union High School	Crane Union High	10467	46.07%
Harney	Harney Co SD 3	Burns High School	13566	29.34%
Harney	Harney Co SD 3	Henry L Slater Elementary	10098	51.91%
Harney	Harney Co SD 3	Hines Middle School	10099	45.51%
Jefferson	Culver SD	Culver Elementary School ¹	14202	71.10%
Jefferson	Culver SD	Culver High School ¹	10080	60.77%
Jefferson	Culver SD	Culver Middle School ¹	14201	74.91%
Jefferson	Jefferson Co SD 509	Bridges High School ¹	10530	94.50%
Jefferson	Jefferson Co SD 509	Buff Elementary ¹	13578	85.52%
Jefferson	Jefferson Co SD 509	Jefferson County Middle ¹	10525	78.85%
Jefferson	Jefferson Co SD 509	Madras Elementary ¹	10526	84.54%
Jefferson	Jefferson Co SD 509	Madras High ¹	10524	87.02%
Jefferson	Jefferson Co SD 509	Metolius Elem ¹	10527	90.90%
Jefferson	Jefferson Co SD 509	Warm Springs K-8 Academy ¹	15369	94.50%
Malheur	Adrian SD 61	Adrian Elem	10792	54.69%
Malheur	Adrian SD 61	Adrian High	10790	40.91%
Malheur	Annex SD 29	Annex Charter School ¹	10162	66.38%
Malheur	Four Rivers Community School	Four Rivers Community School ^{1 2}	13186	85.07%
Malheur	Four Rivers Community School	Senior Prep ^{1 2}	15866	55.44%
Malheur	Harper SD 66	Harper Elem/High ¹	10796	65.59%
Malheur	Nyssa SD 26	Nyssa Elem ¹	10800	94.50%
Malheur	Nyssa SD 26	Nyssa High ¹	10798	94.50%
Malheur	Nyssa SD 26	Nyssa Middle ¹	10799	94.50%
Malheur	Ontario SD	Aiken Elem ¹	10804	94.50%
Malheur	Ontario SD	Alameda Elem ¹	10803	94.50%
Malheur	Ontario SD	Cairo Elem ¹	10805	94.50%
Malheur	Ontario SD	May Roberts Elem ¹	10806	94.50%
Malheur	Ontario SD	Ontario Middle ¹	10802	94.50%
Malheur	Ontario SD	Ontario Sr High ¹	10801	94.50%
Malheur	Ontario SD	Pioneer Elem ¹	10807	92.54%
Malheur	Vale SD 84	Vale Elementary ¹	14204	78.08%
Malheur	Vale SD 84	Vale High ¹	10808	53.54%
Malheur	Vale SD 84	Vale Middle ¹	10811	66.91%
Malheur	Vale SD 84	Willowcreek Elem ¹	10810	38.48%
Morrow	lone SD R2	lone School ¹	13177	47.10%
Morrow	Morrow Co SD	A C Houghton Elem ¹	10918	74.37%
Morrow	Morrow Co SD	Heppner Elem ¹	10919	38.43%
Morrow	Morrow Co SD	Heppner High ¹	10914	23.30%
Morrow	Morrow Co SD	Irrigon Elementary ¹	13374	80.42%
Morrow	Morrow Co SD	Irrigon Jr/Sr High School ¹	10917	69.44%
Morrow	Morrow Co SD	Morrow Education Center ^{1 2}	13505	75.30%
Morrow	Morrow Co SD	Riverside High ¹	10916	69.04%
Morrow	Morrow Co SD	Sam Boardman Elem ¹	10921	81.86%
Morrow	Morrow Co SD	Windy River Elementary ¹	13373	73.95%

County	Sponsor Name	Site Name	Site Number	Percent Eligible
Sherman	Sherman Co SD	Sherman County School	14602	48.05%
Umatilla	Athena-Weston SD 29J	Athena Elementary	14206	72.99%
Umatilla	Athena-Weston SD 29J	Weston Middle	11116	69.07%
Umatilla	Athena-Weston SD 29J	Weston-McEwen High	11115	44.66%
Umatilla	Echo SD 5	Echo School	11120	47.12%
Umatilla	Hermiston SD 8	Armand Larive Middle ¹	11122	66.14%
Umatilla	Hermiston SD 8	Desert View ¹	12792	58.77%
Umatilla	Hermiston SD 8	Hermiston High ¹	11121	53.76%
Umatilla	Hermiston SD 8	Highland Hills Elem ¹	11124	56.02%
Umatilla	Hermiston SD 8	Loma Vista Elementary School ¹	16761	65.01%
Umatilla	Hermiston SD 8	Rocky Heights Elem ¹	11125	74.90%
Umatilla	Hermiston SD 8	Sandstone Middle ¹	11123	61.26%
Umatilla	Hermiston SD 8	Sunset Elem ¹	11126	78.91%
Umatilla	Hermiston SD 8	West Park Elem ¹	11127	87.73%
Umatilla	Milton-Freewater SD 7	Central Middle ¹	11129	74.00%
Umatilla	Milton-Freewater SD 7	Ferndale Elem ¹	11130	68.58%
Umatilla	Milton-Freewater SD 7	Gib Olinger Elementary ¹	16086	78.58%
Umatilla	Milton-Freewater SD 7	McLoughlin High ¹	11128	63.94%
Umatilla	Pendleton SD 16	McKay Creek Elem ¹	11136	41.68%
Umatilla	Pendleton SD 16	Pendleton Early Learning Center (PELC) ¹	15606	94.11%
Umatilla	Pendleton SD 16	Pendleton High ¹	11133	39.39%
Umatilla	Pendleton SD 16	Sherwood Heights Elem ¹	11137	83.73%
Umatilla	Pendleton SD 16	Sunridge Middle ¹	11134	61.50%
Umatilla	Pendleton SD 16	Washington Elem ¹	11138	86.72%
Umatilla	Pilot Rock SD 2	Pilot Rock Elem ¹	11142	81.22%
Umatilla	Pilot Rock SD 2	Pilot Rock High ¹	11141	54.24%
Umatilla	Stanfield SD 61	Stanfield Elementary School ¹	11144	77.95%
Umatilla	Stanfield SD 61	Stanfield Secondary ¹	11143	71.17%
Umatilla	Umatilla SD 6	Clara Brownell Middle ¹	11148	74.82%
Umatilla	Umatilla SD 6	McNary Heights Elem ¹	11149	86.19%
Umatilla	Umatilla SD 6	Umatilla High ¹	11147	68.74%
Union	Cove SD 15	Cove School	11151	21.00%
Union	Elgin SD 23	Elgin High ¹	11153	59.66%
Union	Elgin SD 23	Stella Mayfield Elem ¹	11154	68.08%
Union	Imbler SD 11	Imbler Charter School	11155	24.44%
Union	LaGrande SD	Central Elem ¹	11159	61.42%
Union	LaGrande SD	Greenwood Elem ¹	11160	94.50%
Union	LaGrande SD	Island City Elem ¹	11161	66.72%
Union	LaGrande SD	La Grande High ¹	11157	51.20%
Union	LaGrande SD	La Grande Middle ¹	11158	64.35%
Union	North Powder SD 8J	Powder Valley School ¹	11165	36.64%
Union	Union SD 5	Union Elementary ¹	14207	69.07%
Union	Union SD 5	Union High	11166	48.33%
Wallowa	Enterprise SD 21	Enterprise Elementary	14191	40.33%
Wallowa	Enterprise SD 21	Enterprise High	11168	31.16%
Wallowa	Joseph SD 6	Joseph K-12	15902	54.20%
Wallowa	Wallowa SD 12	Wallowa Elementary	14190	39.34%
Wallowa	Wallowa SD 12	Wallowa High	11174	41.90%
Wheeler	Fossil SD 21J	Fossil School	11291	33.71%
Wheeler	Mitchell SD 55	Mitchell School ¹	11292	43.90%
Wheeler	Spray SD	Spray School ¹	13826	23.08%

*Oregon did not have an update to their website for 2024, they had the following posted:

Free and Reduced Price Eligibility of Oregon Public Schools *Valid March 1st, 2024 – February 28th, 2025 – The list below comprises all area-representative public or tribal schools participating in the National School Lunch Program (NSLP).*

Percent Eligible is derived from October 2023 School Nutrition Program claims.

School Lunch – 50% Free Programs: WASHINGTON - <http://www.k12.wa.us/childnutrition/Reports.aspx>

County	County District #	Sponsor # /Site #	Public Sch	Grade Levels												Free	Reduced	Total Enrollment	% Free	% Reduced	% Free & Reduced			
Columbia	07-002	159456	Dayton Sch Dist													F/R%< 5%	F/R%<5%	362	F/R%<5%	F/R%<5%	65.2%			
Columbia	07-002	661308	Dayton Elem Sch	PK	K	1	2	3	4	5						120	-	182	65.9%	-	65.9%			
Columbia	07-002	661310	Dayton High Sch										9	10	11	12	61	-	88	69.3%	-	69.3%		
Columbia	07-002	661309	Dayton Middle Sch								6	7	8			55	-	92	59.8%	-	59.8%			
Columbia	07-035	160510	Starbuck Sch Dist #35													F/R%< 5%	F/R%<5%	23	F/R%<5%	F/R%<5%	91.3%			
Columbia	07-035	686340	Starbuck Sch Dist #35	PK	K	1	2	3	4	5	6	7	8			N <10	-	23	N <10	-	91.3%			
Franklin	11-001	159945	Pasco Sch Dist													F/R%< 5%	F/R%<5%	19180	F/R%<5%	F/R%<5%	80.3%			
Franklin	11-001	664470	Captain Gray Elem Sch		K	1	2	3	4	5						FR%>95%	-	405	FR%>95%	-	FR%>95%			
Franklin	11-001	664479	Chiawana High Sch										9	10	11	12	2455	-	3069	80.0%	-	80.0%		
Franklin	11-001	686309	Columbia River Elem		K	1	2	3	4	5						327	-	623	52.5%	-	52.5%			
Franklin	11-001	683496	Curie STEM Elem					3	4	5						FR%>95%	-	376	FR%>95%	-	FR%>95%			
Franklin	11-001	683498	Delta High Sch										9	10	11	12	183	-	425	43.1%	-	43.1%		
Franklin	11-001	664024	Edwin Markham Elem		K	1	2	3	4	5						122	-	225	54.2%	-	54.2%			
Franklin	11-001	661508	Emerson Elem		K	1	2	3	4	5						FR%>95%	-	451	FR%>95%	-	FR%>95%			
Franklin	11-001	681035	Franklin Elem		K	1	2	3	4	5						359	-	597	60.1%	-	60.1%			
Franklin	11-001	659008	James McGee Elem Sch		K	1	2	3	4	5						294	-	499	58.9%	-	58.9%			
Franklin	11-001	659005	Longfellow Elem Sch		K	1	2	3	4	5						FR%>95%	-	309	FR%>95%	-	FR%>95%			
Franklin	11-001	661510	Mark Twain Elem		K	1	2	3	4	5						470	-	586	80.2%	-	80.2%			
Franklin	11-001	664023	Maya Angelou Elem		K	1	2	3	4	5						344	-	582	59.1%	-	59.1%			
Franklin	11-001	683497	McClintock STEM Elem		K	1	2	3	4	5						316	-	566	55.8%	-	55.8%			
Franklin	11-001	659010	McLoughlin Middle Sch								6	7	8			811	-	1176	69.0%	-	69.0%			
Franklin	11-001	661518	New Horizons High Sch										9	10	11	12	FR%>95%	-	440	FR%>95%	-	FR%>95%		
Franklin	11-001	663481	Ochoa Middle Sch								6	7	8			FR%>95%	-	825	FR%>95%	-	FR%>95%			
Franklin	11-001	685060	Pasco Early Learning Ctr	PK												174	-	209	83.3%	-	83.3%			
Franklin	11-001	661517	Pasco High Sch										9	10	11	12	2319	-	2525	91.8%	-	91.8%		
Franklin	11-001	686310	Ray Reynolds Mid Sch								6	7	8			769	-	1290	59.6%	-	59.6%			
Franklin	11-001	659006	Robert Frost Elem Sch		K	1	2	3	4	5						FR%>95%	-	465	FR%>95%	-	FR%>95%			
Franklin	11-001	663479	Rowena Chess Elem Sch		K	1	2	3	4	5						FR%>95%	-	438	FR%>95%	-	FR%>95%			
Franklin	11-001	659009	Ruth Livingston Elem Sch		K	1	2	3	4	5						258	-	542	47.6%	-	47.6%			
Franklin	11-001	659011	Stevens Middle Sch								6	7	8			FR%>95%	-	951	FR%>95%	-	FR%>95%			
Franklin	11-001	685713	Three Rivers Elem		K	1	2	3	4	5						599	-	664	90.2%	-	90.2%			
Franklin	11-001	663480	Virgie Robinson Elem Sch	PK	K	1	2	3	4	5						FR%>95%	-	526	FR%>95%	-	FR%>95%			
Franklin	11-001	659007	Whittier Elem Sch	PK	K	1	2									FR% >95%	-	416	FR%>95%	-	FR%>95%			
Franklin	11-051	159285	North Franklin Sch Dist													FR%>95%	FR%>95%	2015	FR%>95%	FR%> 95%	FR%>95%			
Franklin	11-051	680890	Basin City Elem	PK	K	1	2	3	4	5	6					FR%>95%	-	333	FR%>95%	-	FR%>95%			
Franklin	11-051	680888	Connell Elem	PK	K	1	2	3	4	5	6					FR%>95%	-	511	FR%>95%	-	FR%>95%			
Franklin	11-051	661521	Connell High										9	10	11	12	FR%>95%	-	575	FR%>95%	-	FR%>95%		
Franklin	11-051	680895	Mesa Elem	PK	K	1	2	3	4	5	6					207	-	235	88.1%	-	88.1%			
Franklin	11-051	661524	Palouse Junction Alt High										9	10	11	12	FR%>95%	-	35	FR%>95%	-	FR%>95%		
Franklin	11-051	680900	Robert Old Jr. High Sch									7	8			FR%>95%	-	326	FR%>95%	-	FR%>95%			
Franklin	11-056	158999	Kahlotus Sch Dist													F/R%< 5%	F/R%<5%	57	F/R%<5%	F/R%<5%	89.5%			
Franklin	11-056	661525	Kahlotus Elem	PK	K	1	2	3	4	5	6					N <10	-	38	N <10	-	84.2%			
Franklin	11-056	661526	Kahlotus Jr/Sr High									7	8	9	10	11	12	FR%>95%	-	19	FR%>95%	-	FR%>95%	
Garfield	12-110	159474	Pomeroy Sch Dist													F/R%< 5%	F/R%<5%	312	F/R%<5%	F/R%<5%	65.4%			
Garfield	12-110	660289	Pomeroy Elem Sch	PK	K	1	2	3	4	5	6					111	-	181	61.3%	-	61.3%			
Garfield	12-110	663969	Pomeroy Jr-Sr High Sch									7	8	9	10	11	12	93	-	131	71.0%	-	71.0%	
Whitman	38-264	159449	Lamont Sch Dist													F/R%<5%	F/R%<5%	30	F/R%<5%	F/R%<5%	73.3%			
Whitman	38-264	662027	Lamont Middle								5	6	7	8		N <10	-	30	N <10	-	73.3%			
Whitman	38-265	159493	Tekoa Sch Dist													F/R%<5%	F/R%<5%	202	F/R%<5%	F/R%< 5%	67.8%			
Whitman	38-265	662188	Tekoa Elem	PK	K	1	2	3	4	5						46	-	83	55.4%	-	55.4%			
Whitman	38-265	662189	Tekoa Jr/Sr High									6	7	8	9	10	11	12	91	-	119	76.5%	-	76.5%
Whitman	38-267	159971	Pullman Sch Dist													F/R%<5%	F/R%<5%	2733	F/R%<5%	F/R%<5%	38.8%			
Whitman	38-267	662191	Franklin Elem		K	1	2	3	4	5						69	19	280	24.6%	6.8%	31.4%			
Whitman	38-267	662193	Jefferson Elem		K	1	2	3	4	5						250	-	341	73.3%	-	73.3%			
Whitman	38-267	685813	Kamiak Elem Sch		K	1	2	3	4	5						207	-	318	65.1%	-	65.1%			
Whitman	38-267	662194	Lincoln Middle									6	7	8		179	40	654	27.4%	6.1%	33.5%			

Whitman	38-267	662195	Pullman High											9	10	11	12	183	56	863	21.2%	6.5%	27.7%
Whitman	38-267	662192	Sunnyside Elem		K	1	2	3	4	5								FR%<5%	FR%<5%	277	FR%<5%	FR%<5%	20.9%
Whitman	38-300	159402	Colfax Sch Dist															113	43	538	21.0%	8.0%	29.0%
Whitman	38-300	662197	Colfax High									7	8	9	10	11	12	46	19	265	17.4%	7.2%	24.5%
Whitman	38-300	662196	Jennings Elem		K	1	2	3	4	5	6							67	24	273	24.5%	8.8%	33.3%
Whitman	38-301	159452	Palouse Sch Dist															47	20	192	24.5%	10.4%	34.9%
Whitman	38-301	662758	Palouse Elem Sch	PK	K	1	2	3	4	5								27	10	101	26.7%	9.9%	36.6%
Whitman	38-301	662759	Palouse High Sch											9	10	11	12	N <10	N <10	57	N <10	N <10	29.8%
Whitman	38-301	663295	Palouse Middle Sch								6	7	8					N <10	N <10	34	N <10	N <10	38.2%
Whitman	38-302	159546	Garfield Sch Dist															N <10	N <10	128	N <10	N <10	59.4%
Whitman	38-302	662198	Garfield Elem	PK	K	1	2	3	4	5								34	-	50	68.0%	-	68.0%
Whitman	38-302	662563	Garfield High Sch											9	10	11	12	N <10	N <10	48	N <10	N <10	47.9%
Whitman	38-302	662199	Garfield Middle Sch								6	7	8					N <10	N <10	30	N <10	N <10	63.3%
Whitman	38-306	159464	Colton Sch Dist															30	16	157	19.1%	10.2%	29.3%
Whitman	38-306	662028	Colton Elem	PK	K	1	2	3	4	5								N <10	N <10	84	N <10	N <10	33.3%
Whitman	38-306	662029	Colton High								6	7	8	9	10	11	12	N <10	N <10	73	N <10	N <10	24.7%
Whitman	38-308	159348	Endicott Sch Dist															F/R%<5%	F/R%<5%	89	F/R%<5%	F/R%<5%	75.3%
Whitman	38-308	664365	Endicott Elem	PK	K	1	2	3	4	5								N <10	-	42	N <10	-	85.7%
Whitman	38-308	662201	Endicott-St John Middle								6	7	8					31	-	47	66.0%	-	66.0%
Whitman	38-320	159494	Rosalia Sch Dist															F/R%<5%	F/R%<5%	144	F/R%<5%	F/R%<5%	75.7%
Whitman	38-320	662202	Rosalia Sch Dist	PK	K	1	2	3	4	5	6	7	8	9	10	11	12	109	-	144	75.7%	-	75.7%
Whitman	38-322	159386	Saint John Sch Dist															F/R%<5%	F/R%<5%	146	F/R%<5%	F/R%<5%	47.3%
Whitman	38-322	662205	St John Elem	PK	K	1	2	3	4	5								N <10	N <10	84	N <10	N <10	31.0%
Whitman	38-322	662206	St John-Endicott High											9	10	11	12	43	-	62	69.4%	-	69.4%
Whitman	38-324	159451	Oakesdale Sch Dist															40	18	134	29.9%	13.4%	43.3%
Whitman	38-324	662207	Oakesdale Elem	PK	K	1	2	3	4	5								14	10	64	21.9%	15.6%	37.5%
Whitman	38-324	662208	Oakesdale High								6	7	8	9	10	11	12	N <10	N <10	70	N <10	N <10	48.6%

School Lunch - 50% Free Programs: IDAHO Lunch Eligibility Data by Dist: [CNP Resource Center / Child Nutrition Programs / SDE \(idaho.gov\)](#)

Building Name	Address	City	Zip	Bldg Code	Grades Served	% Low Income
Caldwell Sr High Sch	3401 South Indiana	Caldwell	83605	132 301	9-12	CEP
Canyon Springs High Sch	516 North 11th Street	Caldwell	83605	132 491	9-12	CEP
Jefferson Middle Sch	3311 South 10th Avenue	Caldwell	83605	132 202	5,6	CEP
Lewis And Clark Elem	1102 Laster Street	Caldwell	83605	132 107	KG-4	CEP
Sacajawea Elem Sch	1710 North Illinois	Caldwell	83605	132 103	KG-4	CEP
Syringa Middle Sch	1100 Willow Street	Caldwell	83605	132 601	7,8	CEP
Van Buren Elem Sch	3115 Marble Front Road	Caldwell	83605	132 101	KG-4	CEP
Washington Elem Sch	2918 Washington Avenue	Caldwell	83605	132 102	KG-4	CEP
Wilson Elem Sch	400 East Linden	Caldwell	83605	132 105	KG-4	CEP
Total:	Caldwell Dist #132	Canyon County				CEP
Cossa Academy	109 Penny Lane	Wilder	83676	555 491	7-12	CEP
Total:	Canyon-Owyhee Sch Serv Agency (Cossa) #555	Canyon County				CEP
Elevate Academy	114 W. Chicago Street	Caldwell	83605	523 801	6-12	CEP
Total:	Elevate Academy Inc. #523	Canyon County				CEP
Elevate Academy Nampa	11425 Orchard Avenue	Nampa	83651	575 490	6-12	CEP
Total:	Elevate Academy Nampa, Llc #575	Canyon County				CEP
Gem Prep: Nampa	310 West Iowa Avenue	Nampa	83686	796 803	KG-12	48.45%
Total:	Gem Prep: Nampa, Llc #796	Canyon County				48.45%
Heritage Comm Charter	1803 East Ustick Road	Caldwell	83605	481 801	KG-8	66.99%
Total:	Heritage Comm Charter Sch, Inc. #481	Canyon County				66.99%
Idaho Arts Charter Sch	1220 5th Street North	Nampa	83687	795 801	KG-12	48.91%
Total:	Idaho Arts Charter Sch, Inc. #795	Canyon County				48.91%
Legacy Charter Sch	4015 South Legacy Way	Nampa	83686	478 801	KG-8	28.62%
Total:	Legacy Public Charter Sch, Inc. #478	Canyon County				28.62%
Liberty Charter Sch	9955 Kris Jensen Lane	Nampa	83686	458 801	KG-12	21.16%
Total:	Liberty Charter Sch, Inc. #458	Canyon County				21.16%
Melba Elem Sch	521 Carrie Rex Avenue	Melba 2C	83641	136 101	KG-6	41.34%
Melba High Sch	6870 Stokes Avenue	Melba	83641	136 401	7-12	36.39%
Total:	Melba Joint Dist #136	Canyon County				38.90%
Middleton Academy	5 South Viking Avenue	Middleton	83644	134 491	6-12	57.04%
Middleton Heights Elem	611 Cemetery Road	Middleton	83644	134 102	KG-5	38.02%
Middleton High Sch	1538 Emmett Road	Middleton	83644	134 401	9-12	25.93%
Middleton Middle Sch	511 West Main Street	Middleton	83644	134 601	6-8	30.23%
Middleton Mill Creek Elem	500 North Middleton Road	Middleton	83644	134 101	KG-5	28.41%
Purple Sage Elem	25709 El Paso Road	Caldwell	83607	134 103	KG-5	32.21%
Total:	Middleton Dist #134	Canyon County				30.61%
Mosaics Public Sch	3121 Lincoln Road	Caldwell	83605	544 801	KG-8	45.42%
Total:	Mosaics Public Sch, Inc. #544	Canyon County				45.42%
Central Elem	1415 5th Street South	Nampa	83651	131 113	KG-5	CEP
Columbia High Sch	301 South Happy Valley Road	Nampa	83687	131 403	9-12	42.64%
East Valley Middle Sch	4085 East Greenhurst Road	Nampa	83686	131 203	6-8	57.45%
Endeavor Elem Sch	2824 East Powerline Road	Nampa	83687	131 122	KG-5	CEP
Iowa Elem	626 Iowa	Nampa	83686	131 115	KG-5	71.46%
Lake Ridge Elem	615 Burke Lane	Nampa	83686	131 124	KG-5	47.26%
Lone Star Middle Sch	11055 Lone Star Road	Nampa	83651	131 204	6-8	55.71%
Nampa Academy	28 South Midland Boulevard	Nampa	83651	131 475	6-12	58.76%
Nampa Sr High Sch	203 Lake Lowell Avenue	Nampa	83686	131 401	9-12	42.70%
New Horizon Magnet Sch	3313 Park Ridge Drive	Nampa	83616	131 751	KG-8	72.66%
Owyhee Elem Sch	2300 West Iowa	Nampa	83686	131 120	KG-5	37.64%
Park Ridge Elem	3313 Parkridge Drive	Nampa	83687	131 117	KG-5	73.14%
Reagan Elem Sch	3400 Southside Boulevard	Nampa	83686	131 121	KG-5	41.94%
Roosevelt Elem Sch	1901 West Roosevelt	Nampa	83686	131 119	KG-5	51.49%
Sherman Elem	1521 East Sherman Avenue	Nampa	83686	131 116	KG-5	CEP
Skyview High Sch	1303 East Greenhurst	Nampa	83686	131 402	9-12	37.09%
South Middle Sch	229 West Greenhurst Road	Nampa	83686	131 202	6-8	51.51%

Union High Sch	506 Fletcher Drive	Nampa	83686	131 495	6-12	62.78%
Willow Creek Elem	198 Elem Lane	Nampa	83651	131 123	KG-5	60.10%
Total:	Nampa Sch Dist #131	Canyon County				57.14%
Maxine Johnson Elem	607 East Mcconnell Street	Parma	83660	137 101	KG-4	57.41%
Parma High Sch	137 Panther Way	Parma	83660	137 401	9-12	46.15%
Parma Middle Sch	905 East Mcconnell Street	Parma	83660	137 601	5-8	57.99%
Total:	Parma Dist #137	Canyon County				54.09%
Sage International Sch	1513 Tyrell Lane #110	Boise	83706	528 801	KG-11	38.01%
Total:	Sage International Sch Middleton, Llc #528	Canyon County				38.01%
Thomas Jefferson Charter	1209 Adam Smith Ave	CALDWELL	83605	559 801	KG-12	36.89%
Total:	Thomas Jefferson Charter Sch, Inc. #559	Canyon County				36.89%
Birch Elem Sch	6900 Birch Lane	Nampa	83687	139 109	KG-5	51.27%
Central Canyon Elem Sch	16437 Florida Avenue	Caldwell	83607	139 114	KG-5	61.42%
Desert Springs Elem Sch	18178 Santa Ana Avenue	Nampa	83687	139 115	KG-5	59.02%
East Canyon Elem Sch	18408 Northside Boulevard	Nampa	83687	139 112	KG-5	52.03%
Lakevue Elem Sch	12843 Cirrus Drive	Nampa	83651	139 116	KG-5	50.00%
Ridgevue High Sch	18800 Madison Road	Nampa	83687	139 402	9-12	41.63%
Sage Valley Middle Sch	18070 Santa Ana Avenue	Caldwell	83687	139 602	6-8	40.88%
Skyway Elem	19430 Ward Road	Caldwell	83605	139 117	KG-5	63.18%
Summitvue Middle Sch	320 Smeed Parkway	Caldwell	83605	139 603	6-8	60.92%
Vallivue Academy	6123 Timber Drive	Caldwell	83607	139 491	9-12	CEP
Vallivue High Sch	1407 Homedale Road	Caldwell	83607	139 401	9-12	48.37%
Vallivue Middle Sch	16412 South 10th Avenue	Caldwell	83607	139 601	6-8	51.33%
West Canyon Elem Sch	19548 Ustick Road	Caldwell	83607	139 113	KG-5	52.59%
Total:	Vallivue Sch Dist #139	Canyon County				52.01%
Victory Charter Sch	9779 Kris Jensen Lane	Nampa	83686	451 801	KG-12	26.93%
Total:	Victory Charter Sch, Inc. #451	Canyon County				26.93%
Vision Charter Sch	19291 Ward Road	Caldwell	83605	463 801	KG-12	30.45%
Total:	Vision Charter Sch, Inc. #463	Canyon County				30.45%
Wilder Elem Sch	210 A Avenue East	Wilder	83676	133 101	KG-5	CEP
Wilder High Sch	419 Huff Road	Wilder	83676	133 601	9-12	CEP
Wilder Middle Sch	419 Huff Road	Wilder	83676	133 602	6-8	CEP
Total:	Wilder Dist #133	Canyon County				CEP

The Banks Assets for the prior two years at year end are listed below. CRA Asset size threshold for Intermediate Small Institutions for the year 2025 is as follows: "Intermediate small institutions" means a small institution with assets of at least \$402 million, as of December 31 of both of the prior two calendar years and less than \$1.609 billion as of December 31 of either the prior two calendar years. (<https://www.ffiec.gov/cra/examinations.htm#THRESHOLD>)

12/31/2024	\$867,736,889
12/31/2023	\$860,734,205

The primary objective of the Bank is to maintain public confidence and to continue to maintain its reputation as a sound financial institution. These objectives require a reasonably conservative lending policy and an aggressive loan administration program to continue a high proportion of commercial, real estate and consumer loans in its investment portfolio.

We will operate the Bank profitably and maintain a base from which increased earnings can be realized in the future. We are limited by the factors of liquidity, risk, flexibility, and customer considerations.

The management of the bank believes that a conservative loan policy combined with strong loan administration by its officers will result in a sound loan portfolio. A sound loan portfolio is a desirable and profitable means of employing shareholder and depositor funds. Management realizes that the lending of money includes the assumption of reasonable business risks. In the soundest of lending programs losses will occur, but a no-loss loan policy would be too restrictive and would inhibit severely our future growth. We will minimize loan losses through lending policies established by the Board of Directors.

The Bank shall endeavor to help meet the needs of the communities it serves, including low- and moderate-income neighborhoods, offering a full complement of loan products and services hereafter described. These banking services shall be offered in a manner that is consistent with safe and sound banking practices. The bank does not and will not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), handicapped, familial status, or because all or part of the applicant's income is derived from public assistance programs, or because the applicant resides in, or is affiliated with, what is considered a low or moderate income area.

The bank is in compliance with the Community Reinvestment Act.

The Community Reinvestment Act public file is maintained by the compliance officer. The Bank has received no requests to review the public file during the last quarter or the last year. Cindy Bailey serves as the bank's CRA Officer.

Assessing Community Needs

The primary means of identifying community credit needs has been the active involvement of officers, directors, and employees in the affairs of the communities, their organizations, and their neighborhoods. This will continue to be the Bank's prime method of assessment. Not only has the Bank encouraged involvement in community organizations and in public service activities, it has made this involvement an item of officer and employee evaluation. Bank management feels that such personal activities are the most direct and productive method of remaining attuned to the needs of the community while helping it to grow and prosper.

Credit and Deposit Services

Bank of Eastern Oregon provides credit services (see attached Exhibit "B") which can benefit low- and moderate-income borrowers. In order to make housing available to all qualified buyers there is no minimum loan amount for owner occupied real estate loans. The Bank has expanded its real estate services to include BEO Mortgage, a division of the Bank of Eastern Oregon, set up to meet the growing real estate needs of our customers. BEO Mortgage handles both in-house real estate loans as well as secondary market real estate loans to give our customers more flexibility and competitive rates.

Bank of Eastern Oregon has funding relationships with Regional Community Development Corporations including Morrow Development Corporation in Morrow County, NOEDD Northeast Oregon Economic Development District, and Greater Eastern Oregon Development Corporation. Bank of Eastern Oregon also works with the State of Oregon through the BizOregon program to offer assistance to those customers who may not qualify through normal means.

The Mortgage Division offers the FHA loans, where 3.5% down payment is all that is needed, and credit underwriting is more flexible. The Mortgage Department offers the Guaranteed Rural Housing Rural Development Loan Program. It is a "0%" down for low to moderate-income persons. We also refer borrowers to the USDA for the direct program for lower income borrowers unable to obtain financing under traditional banking programs. The bank also participates in the Morrow, Gilliam, Umatilla and Sherman County meeting and brainstorming sessions to improve and increase housing in their small rural communities. BEO offers Hobby Farm and Rural Residential loans through Compeer/ Rural Living program. This program covers larger pieces of property which the secondary market loans are rejecting due to parcel size, value ratios and farm income/loss.

The Bank's lending personnel has a total of 624 years of experience, or an average of 19 years of lending experience; currently 32 lenders. All areas of lending are covered: Commercial, Agriculture, Real Estate, Consumer, etc.

Bank of Eastern Oregon is designated as a preferred lender for the Farm Service Agency Guaranteed Loan Program in Oregon, Washington, and Idaho (formerly called the FmHA Farmer's Home Administration). This program enables the Bank to offer farmers, with limited financial strength, credit with terms that would otherwise be unavailable. We also offer Farmer Mac loans for sale on the secondary market. These are fixed rate long-term farmland loans.

The Bank provides a no service charge checking account to all churches. The monthly \$3.00 service charge fee on savings accounts is also exempt for accounts held for minors under the "Uniform Gift to Minors Act" as well as minors (under age 18) holding individual accounts.

All Branches offer the same deposit products. These are listed on the disclosure along with a schedule of rates and fees.

Loan to Deposit Ratios (net) for the prior year are as follows:

3/31 – 69.65% 6/30 – 74.59% 9/30 – 75.02% 12/31 – 75.12%

With the exception of inter-bank wire transfers and inter-bank ACH originations, Bank of Eastern Oregon does not charge any customer for "Electronic Funds Transfer" transactions which include the following:

Automatic Funds Transfers, including but not limited to loan payments, safe deposit box payments, deposit of interest from Certificates of Deposit to checking/savings accounts. etc.

Automated Clearing House (ACH) services such as direct deposit of Social Security and payroll deposits, automatic debits such as insurance premiums.

The "Funds Availability" policy at Bank of Eastern Oregon is to allow customers immediate usage of dollars deposited unless notified at time of deposit to the contrary. Deposits to interest bearing accounts are subject to collection schedules for the purposes of accruing interest.

Bank by mail and night depository transactions are provided without charge to all customers.

Bank of Eastern Oregon offers phone banking to our customers through Gold Phone effective October 2021. This will enable customers to call and get account, product, and rate information and to transfer from their savings to checking account or from checking to savings account, as well as make a loan payment. They are automatically enrolled in this product when they open their new account. If the customer does not want this product they may request to be removed by contacting their new account representative.

We installed Internet Banking on our computer system that was available in June of 2001 to our customers. Along with this feature we purchased the Bill Pay Module which was activated in March of 2002 for our customers. Check Imaging was made available to our customers in June of 2002. We have added Mobile banking in February 2011 with Mobile Deposit Capture added in the 4th quarter of 2014. Electronic delivery of statements was made available to our customers in May of 2011. With our core conversion in October of 2021 moving from Jack Henry to FPS, we switched to a new Online Banking and Mobile Banking system to include electronic statement delivery, with customers being converted as part of that process. We still utilize the same Bill Pay system, just moved to using within our new Online banking system. We also converted our Mobile Deposit Capture services to a new vendor as part of the October conversion.

We offer Remote/Mobile Deposit Capture services for our commercial and consumer/small business customers. This enables customers in outlying areas to have banking access 24/7 without having to make the long trek to the bank to conduct their business. They must meet the credit process involved to be approved for this service and the funds availability is the same as any other deposit. We offer Cash Management to our Online banking product to allow commercial customers the ability to do ACH files and wire transfers.

For other banking services and fees see a copy of our current products and fee schedule located in the CRA public file.

Loans on Older Model Vehicles

Loans to purchase older model vehicles are available through Bank of Eastern Oregon. These loans are especially beneficial to lower income borrowers who may not be able to afford the down payment, higher monthly payments, or insurance on a newer vehicle.

Marketing and Advertising

Bank of Eastern Oregon does not advertise on television but rather tries to concentrate on two local forms of media, namely newspaper and radio.

We advertise in the Agri Times NW, Blue Mountain Eagle, Capital Press, Central Oregon Rancher, Condon Times Journal, Dayton Chronicle, Colfax Grower's Guide, Heppner Gazette Times, La Grande Observer, North Morrow Times, Oregon Cattleman, Oregon Wheat Growers publication, Waitsburg Times, Wallowa County Chieftain, Wheat Life, and Whitman County Gazette. The ads placed in these papers advertise programs and products as well as community events.

To communicate with our current and future customers, we use a combination of radio stations that reach all the areas in which we have branches and loan offices. The headquarters of these stations are located in Pendleton, La Grande, The Dalles, and Enterprise, OR; Pasco, WA. We also advertise in the branches using the following media outlets as well as for advertising: yearbooks, fair books, calendars, visitor's guides, and brochures.

HMDA Analysis

As of 12/31/23 total Bank deposits were \$771,919,629 and total loans were \$587,771,261 less \$927,808 of unearned income for a total of \$586,843,453 which \$321,977,000 were real estate loans. At the present time the loan portfolio mix is as follows:

Commercial Loans	13.00%
Agricultural Loans	30.15%
Real Estate Loans	54.87%
Consumer Loans	00.69%
Municipal Loans	01.29%

Branches Opened/Closed During the Previous Year

No branches have been closed for the previous year. The Bank does have a formal closure policy. It was presented to the Board of Directors; initially approved and adopted on October 18, 2000. The Caldwell LPO was turned into a full branch on November 15, 2023. The Pendleton LPO was turned into a full branch on December 2, 2024.

HMDA

Bank of Eastern Oregon's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda.

Community Development Portfolio

Bank of Eastern Oregon and its officers are involved in many local community development programs. Bank of Eastern Oregon also holds bonds in its investment portfolio. The Bank also has numerous small business and small agriculture loans and has also helped with loans for various Community Development.

Self-Assessment

Bank of Eastern Oregon has a compliance officer and internal auditor to oversee bank compliance for federal, state, and local laws, as well as for accuracy of regulatory reporting. This includes:

1. Adequacy of bank policy & procedures
2. Adequacy and accuracy of lending functions
3. Periodic testing of internal controls

The internal auditor will report findings to the Audit Committee & Sr. Management in audit summaries as audits occur. Bank of Eastern Oregon has also employed the services of an outside independent audit firm to annually complete a financial audit of the bank. With both internal audits and the outside independent audit, management feels the bank is exercising a policy of strong and prudent procedures to insure compliance and soundness.

EXHIBIT "A"

As of 3/31/25

All cut-off times for the bank are the branches closing time.

Business Hours for each branch are as follows:

BRANCH:	BUSINESS DAYS	BUSINESS HOURS	CUTOFF TIME
ARLINGTON-325 On The Mall, Arlington OR 97812; Gilliam County; State=41, County=21, Tract=9601.00			
Arlington Branch Lobby	Monday – Thursday	9:00 am to 4:00 pm PST (closed 12:30-1:30 pm)	4:00 pm PST
Arlington Branch Lobby	Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
Arlington Branch Drive Thru	Monday – Thursday	8:15 am to 4:00 pm PST (closed 12:30-1:30 pm)	4:00 pm PST
Arlington Branch Drive Thru	Friday	8:15 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
ATHENA-310 W Main St, Athena OR 97813; Umatilla County; State=41, County=59, Tract=9503.00			
Athena Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
BOARDMAN-100 City Center Dr, Boardman OR 97818; Morrow County; State=41, County=49, Tract=9701.00			
Boardman Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST
Boardman Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Boardman Branch Drive Thru	Friday	8:30 am to 6:00 pm PST	6:00 pm PST
BURNS-293 N Broadway, Burns OR 97720; Harney County; State=41, County=25, Tract=9601.00			
Burns Branch Lobby	Monday – Thursday	9:00 am to 5:00 pm PST	5:00 pm PST
Burns Branch Lobby	Friday	9:00 am to 6:00 pm PST	6:00 pm PST
Burns Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Burns Branch Drive Thru	Friday	8:30 am to 6:00 pm PST	6:00 pm PST
CALDWELL-923 Dearborn St, Caldwell ID 83605; Canyon County; State=16, County=027, Tract=0215.00, MSA=14260			
Colfax Branch Lobby	Monday – Friday	9:00 am to 4:00 pm MST	4:00 pm MST
COLFAX-803 N Main St, Colfax WA 99111; Whitman County; State=53, County=075, Tract=0008.00			
Colfax Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
Colfax Branch Drive Thru	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
CONDON-326 S Main, Condon OR 97823; Gilliam County; State=41, County=21, Tract=9601.00			
Condon Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
Condon Branch Drive Thru	Monday – Friday	8:30 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
DAYTON-257 E Main St, Dayton WA 99328; Columbia County; State=53, County=013, Tract=9602.00			
Dayton Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
ENTERPRISE-101 Hogan St, Enterprise OR 97828; Wallowa County; State=41, County=63, Tract=9603.00			
Enterprise Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST
Enterprise Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Enterprise Branch Drive Thru	Friday	8:30 am to 6:00 pm PST	6:00 pm PST
FOSSIL-555 1 st St, Fossil OR 97830; Wheeler County; State=41, County=69, Tract=9601.00			
Fossil Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
HEPPNER-279 N Main St, Heppner OR 97836; Morrow County; State=41, County=49, Tract=9702.00			
Heppner Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST
Heppner Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Heppner Branch Drive Thru	Friday	8:30 am to 6:00 pm PST	6:00 pm PST
HERMISTON-1475 N 1 ST St, Hermiston OR 97838 Umatilla County; State=41, County=59, Tract=9510.00			
Hermiston Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST
IONE-280 Main St, Ione OR 97843; Morrow County; State=41, County=49, Tract=9702.00			
Ione Branch Lobby	Monday – Friday	9:00 am to 4:00 pm PST (closed 12:30-1:30 pm)	4:00 pm PST
IRRIGON-230 S First St, Irrigon OR 97844; Morrow County; State=41, County=49, Tract=9701.00			
Irrigon Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST
Irrigon Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Irrigon Branch Drive Thru	Friday	8:30 am to 6:00 pm PST	6:00 pm PST

JOHN DAY-200 W Main St, John Day OR 97845; Grant County; State=41, County=23, Tract=9602.00			
John Day Branch Lobby	Monday – Thursday	9:00 am to 5:00 pm PST	5:00 pm PST
John Day Branch Lobby	Friday	9:00 am to 6:00 pm PST	6:00 pm PST
John Day Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
	Friday	8:30 am to 6:00 pm PST	6:00 pm PST

LACROSSE-202 S Main St, La Crosse WA 99143; Whitman County; State=53, County=075, Tract=0010.00			
La Crosse Branch Lobby	Monday, Wednesday, Friday (closed Tues & Thurs)	9:00 am to 4:00 pm PST (closed 12:30-1:15 pm)	4:00 pm PST

LA GRANDE-2514 Cove Ave, Ste B, La Grande OR 97850; Union County; State=41, County=61, Tract=00			
La Grande Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST

MORO -508 Main St, Moro OR 97039; Sherman County; State=41, County=55, Tract=9501.00			
Moro Branch Lobby	Monday –Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST

PASCO-5205 N Rd 68, Pasco, WA 99301; Franklin County; State=53, County=21, Tract=206.05; MSA=28420			
Pasco Branch Lobby	Monday – Thursday	9:00 am to 5:00 pm PST	5:00 pm PST
Pasco Branch Lobby	Friday	9:00 am to 6:00 pm PST	6:00 pm PST
Pasco Branch Drive Thru	Monday – Thursday	8:30 am to 5:00 pm PST	5:00 pm PST
Pasco Branch Drive Thru	Monday – Friday	8:30 am to 6:00 pm PST	6:00 pm PST

Pendleton-800 SW Dorion Ave, Pendleton OR 97801; Umatilla County; State=41, County=59, Tract=9506.00			
Pendleton Branch Lobby	Monday –Friday	9:00 am to 5:00 pm PST	5:00 pm PST

POMEROY-782 Main St, Pomeroy, WA 99347; Garfield County; State=53, County=023, Tract=9703.00			
Pomeroy Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST	5:00 pm PST

PRAIRIE CITY-178 NW Front St, Prairie City OR 97869; Grant County; State=41, County=23, Tract=9601.00			
Prairie City Branch Lobby	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST
Prairie City Branch Drive Thru	Monday – Friday	9:00 am to 5:00 pm PST (closed 12:30-1:30 pm)	5:00 pm PST

NON-BRANCH LOCATED DEPOSIT TAKING ATM		BUSINESS DAYS	CUTOFF TIME
Dayville-207 Franklin St, Dayville OR 97825; Grant County;	State=41, County=23, Tract=9602.00	Monday – Friday	4:15 pm PST
Monument-335 2 nd St, Monument OR 97864; Grant County	State=41, County=23, Tract=9601.00	Monday – Friday	4:15 pm PST
Ontario-435 SW 24 th St, Ontario OR 97914; Malheur County	State=41, County=45, Tract=9703.00	Monday – Friday	4:15 pm PST
Wasco-1109 Clark St, Wasco OR 97065; Sherman County	State=41, County=55, Tract=9501.00	Monday – Friday	4:15 p.m. PST

LOAN PRODUCTION OFFICE	BUSINESS DAYS	BUSINESS HOURS
Mortgage Division-269 N Main St, Heppner OR 97836; Morrow County; State=41, County=49, Tract=9702.00	Monday-Friday	8:00 a.m. to 5:00 p.m. PST
Ontario-435 SW 24 th St, Ontario OR 97914; Malheur County, State=41, County=45, Tract=9703.00	Monday-Friday	8:00 a.m. to 5:00 p.m. MST
Madras-212 SW 4 th St, Ste 306, Madras OR 97741, Jefferson County; State=41, County=31, Tract=9602.01	Monday-Friday	8:00 a.m. to 5:00 p.m. PST

EXHIBIT "B"
As of 3/31/25

Following is a list of loans Bank of Eastern Oregon currently provides to borrowers at all locations.

1. Various Consumer Loans (Vehicles, Boats, Unsecured, etc.)
2. Consumer Unsecured Personal Lines of Credit
3. Consumer Long-Term Real Estate Loans
4. Second Mortgage Real Estate Loans
5. Federal V.A. & FHA Brokered Loans
6. FNMA & FHLMC Brokered Loans
7. Construction Lines of Credit Loans
8. VISA Credit Cards
9. Agricultural Open End and Closed End Loans
10. Commercial Open End and Closed End Loans
11. Commercial Real Estate Loans
12. Farmer Mac Commercial Long-Term Real Estate Loans
13. FmHA Guaranteed Rural Housing Loans
14. Small Business Administration Loans
15. Farm Service Agency, USDA B&I, and OECDD guaranteed loans
16. Compeer Rural Living program loans

PERSONAL ACCOUNTS AS OF 4/1/25

RATES & TERMS ARE SUBJECT TO
CHANGE, PLEASE CONTACT BANK OF
EASTERN OREGON
FOR CURRENT INFORMATION.

TRUTH IN SAVINGS DISCLOSURE

SAVINGS ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.00, the interest rate paid on that portion of the balance will be 0.10% %. The annual percentage yield for this tier will be 0.10% %. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on that portion of the balance will be 0.10% %. The annual percentage yield for this tier will range from 0.10% % to 0.10% %. If the daily balance is more than \$99,999.99 the interest rate paid on that portion of the balance will be 0.10% %. The annual percentage yield for this tier will range from 0.10% % to 0.10% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There are 3 withdrawals allowed per month.

Account Fees: \$3.00 monthly service charge. \$200.00 average collected balance* must be maintained per month to avoid a monthly service charge. If you withdraw more than 3 times per month, there will be an excessive withdrawal charge of \$1 per withdrawal after the 3 withdrawals allowed.

Minors (under 18 years of age) will be exempt from service charges for being below the average balance.

* The Average Collected Balance is calculated by adding the Collected Balance (the balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which you have received credit, and interest credited to the account, minus all withdrawals and other debits to the account) in the account for each day of the period (monthly or other applicable period) and dividing that figure by the total number of days in that period. The Average Collected Balance is also referred to as Average Daily Balance.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit Card with no annual fee upon approval, with ATM withdrawal capabilities only; no POS/Debit transactions are allowed at this time.
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)

CHRISTMAS CLUB OR SAVINGS GOAL ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account annually at renewal. Please contact us if you wish to obtain current rate information on your account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account at maturity. If the account is closed before interest is credited, you will not receive the accrued interest. At the end of the club account period the funds in the account will be deposited to another account as directed by you. Your account will automatically renew at maturity unless notified by you that the account is to be closed. Each renewal term will be for a 12 month period. You have a grace period of two months after maturity. At the end of the grace period, if no activity, your account will be closed. All direct deposits to the account will continue as per the Automatic

Transfer Authorization form. The transfers will continue for the same amount. If you wish to change the amount of the transfer, you must complete a new Automatic Transfer Authorization form.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$0.01 in the account each day to obtain the disclosed annual percentage yield.

Limitations for Christmas Club Accounts: You must deposit \$10.00 to open this account. You may not deposit more than \$3,000.00 to this account. You may deposit a total of \$250.00 per month. You may not make withdrawals from your account until the maturity date. The club period will end in November.

Limitations of Savings Goal Accounts: You must deposit \$100 to open this account. You may not deposit more than \$12,000 to this account. You may deposit a total of \$1,000 per month. You may not make withdrawals from your account until the maturity date. The club period will end at the end of the chosen month.

Account Fees: This account has no monthly service charge and no minimum daily balance requirements.

E-CHECKING ACCOUNT

Designed for those who like to process most transactions electronically. Plenty of additional benefits like free 24-hour online banking! If you like convenience at your fingertips, this is the account for you.

Limitations: You must deposit \$100.00 to open this account. Limit of 10 checks written per statement cycle. Additional checks charged at \$1.00 each. If your balance is less than \$25.00 for 90 consecutive days with no activity your account will be changed to a Traditional Checking account.

Account Fees: This account has no monthly service charge and no minimum balance requirement. Limit of 10 checks written per statement cycle. Additional checks charged at \$1.00 each. E-Statements are required, a \$5.00 monthly statement fee will be assessed if a paper statement is requested or if online banking is not utilized for E-Statements.

Features include:

- } Unlimited free electronic debits and credits
- } Free E-Statement
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } Free Bill Pay
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs
- } No foreign ATM usage fee assessed

DIRECT DEPOSIT CHECKING ACCOUNT

Limitations: You must deposit \$100.00 to open this account. You must set up an on-going electronic direct deposit to qualify for this account. If your direct deposit is cancelled or terminated for any reason your account will be charged a monthly \$10.00 monthly service charge.

Account Fees: \$10.00 monthly service charge will be assessed for any month without a direct deposit transaction. The fee may be waived if you elect to receive E-Statements. No minimum balance requirement.

Features include:

- } Unlimited free electronic debits and credits
- } Unlimited check writing
- } Free E-Statement
- } Paper Statements available without images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } Free Bill Pay
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)
- } One free box of stock checks annually

TRADITIONAL CHECKING ACCOUNT

A great checking account package of benefits designed for those who are accustomed to the traditional way of checking.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: \$10.00 monthly service charge. \$500.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge. The monthly service charge may be waived if you elect to receive E-Statements.

Features include:

- } Unlimited free electronic debits and credits
- } Unlimited check writing
- } Free E-Statement
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } Free Bill Pay
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)
- } One free box of stock checks annually
- } Free Cashier's Checks and Money Orders if purchase is made from a qualifying account.

INTEREST CHECKING ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of

0.05% %. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: \$10.00 monthly service charge. \$1,000.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge. The fee may be waived if you elect to receive E-Statements.

Features include:

- } Unlimited free electronic debits and credits
- } Unlimited check writing
- } Free eStatement
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } Free Bill Pay
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)
- } One free box of stock checks annually

PREMIUM INVESTMENT ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.50% % with an annual percentage yield of 0.50% %.

If the daily balance is more than \$99,999.99, but less than \$250,000.00, the interest rate paid on the entire balance in the account will be 1.00% % with an annual percentage yield of 1.01% %.

If the daily balance is more than \$249,999.99, but less than \$500,000.00, the interest rate paid on the entire balance in the account will be 2.50% % with an annual percentage yield of 2.53% %.

If the daily balance is more than \$499,999.99 the interest rate paid on the entire balance in the account will be 3.00% % with an annual percentage yield of 3.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$25,000.00 to open this account.

Account Fees: \$25.00 monthly service charge. \$25,000.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge. The fee may be waived if you elect to receive E-Statements.

Features include:

- } Unlimited free electronic debits and credits
- } Unlimited check writing
- } Free E-Statement
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } Free Bill Pay
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)
- } One free box of stock checks annually
- } Free Cashier's Checks and Money Orders if purchase is made from a qualifying account.

PERSONAL MONEY MARKET ACCOUNT

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There are no transaction limitations on your account.

Account Fees: \$10.00 monthly service charge. \$2,500.00 minimum balance must be maintained for each day in the statement period to avoid a monthly service charge.

Features include:

- } Free E-Statement
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit Card with no annual fee upon approval, with ATM withdrawal capabilities only; no POS/Debit transactions are allowed at this time.
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)

FUNERAL PLAN TRUST ACCOUNT

Opened by a representative of the funeral home (trustee), this account is under an agreement with the trust or (the purchaser of the funeral products and/or services) to provide funeral products and/or services upon his/her death. The funds are controlled by the trustee and are disbursed to the trustee upon presentation of proof of death or according to the terms of the Funeral Trust Sales Contract.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account annually at renewal. Please contact us if you wish to obtain current rate information on your account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account. Deposits may be accepted according to the terms of the Funeral Trust Sales Contract. Withdrawals allowed according to the terms of the Funeral Trust Sales Contract.

Time Account Information: Your account will mature in 5 years. We reserve the right to redeem the account according to the terms of the Funeral Plan Trust Sales Contract. This account will automatically renew. There is no grace period following the maturity of this account. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term.

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is a tax-exempt custodial account established exclusively for the purpose of paying qualified medical expenses of the account beneficiary who, for the months for which contributions are made to a HSA, is covered under a high-deductible health plan.

A Bank of Eastern Oregon debit card will be issued for your convenience. You may also make withdrawals for transfers in person or by phone.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of 0.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: This account has no monthly service charge and no minimum balance requirements. A \$40.00 fee will be charged at plan closing.

Features include:

- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit card with no annual fee
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)

Debit Cards for Dependents: The Accountholder may request that additional Cards be issued to persons whom the Accountholder authorizes to have access to the funds in the HSA ("Dependents"). Only the Accountholder may request that additional Cards be issued to Dependents. We reserve the right to limit the number of additional Cards that will be issued.

Dependents may obtain information regarding the balance and transaction history on the Card through various means, including through telephone inquiries, at Bank of Eastern Oregon/Bank of Eastern Washington branches, and /or at ATMs. By requesting one or more Cards for Dependents, the Accountholder gives us his or her consent to permit Dependents to obtain this information. The Dependent understands that the Accountholder and the Accountholder's other Dependents will be able to access his or her transaction history.

If the Accountholder wants to revoke the authority of a Dependent to use a Card he or she must contact their local branch or customer service at 1-541-676-0201 and tell us to cancel that person's Card. We may continue to allow a Dependent to use a Card until we receive, and have a reasonable opportunity to act on, notice from the Accountholder that the Dependent is no longer permitted to use the Card.

To the extent that a Dependent does not qualify as the Accountholder's spouse or tax dependent as so defined, such Dependent should not use the Card for his or her own expenses. If the Dependent does use the Card for his or own expenses or if the Dependent uses the Card for expenses that are otherwise not qualified, the Accountholder is responsible for any tax ramifications.

2 YEAR FIXED INDIVIDUAL RETIREMENT ACCOUNT

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% % with an annual percentage yield of 0.40% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25.00 to open this account.

You may not make withdrawals from this account until maturity. If this is an IRA investment and the customer is 59 1/2 or older or taking required distributions, then the customer is allowed to withdraw from the account before maturity without any interest penalty.

IRA Plan Fees: \$40.00 will be charged at plan closure.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

2 YEAR FIXED COVERDELL ESA

Coverdell Education Savings Account (CESA) is a custodial account created for the purpose of paying the qualified education expenses of the designated beneficiary of the account.

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% % with an annual percentage yield of 0.40% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$25.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$25.00 to open this account.

If this is a CESA investment, qualified withdrawals are permitted without interest penalty.

CESA Plan Fees: \$40.00 will be charged at plan closure.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a ten day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

90 DAY TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% % with an annual percentage yield of 0.10% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500.00. If the balance drops below \$500.00, the account will be closed.

Time Account Information: Your account will mature in 90 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

182 DAY TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.12% % with an annual percentage yield of 0.12% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500.00. If the balance drops below \$500.00, the account will be closed.

Time Account Information: Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 60 days interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical

period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

1 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.20% % with an annual percentage yield of 0.20% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

1 YEAR TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.20% % with an annual percentage yield of 0.20% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal or interest before the maturity date, we may impose a penalty of 3 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

18 MONTH TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% % with an annual percentage yield of 0.30% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon

renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal before the maturity date, we may impose a penalty of 4 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

18 MONTH TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.30% % with an annual percentage yield of 0.30% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 18 months. If you withdraw any of the principal or interest before the maturity date, we may impose a penalty of 4 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

2 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% % with an annual percentage yield of 0.40% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 6 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

2 YEAR TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.40% % with an annual percentage yield of 0.40% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 2 years. If you withdraw any of the principal or interest before the maturity date, we may impose a penalty of 6 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

3 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 3 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 9 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

3 YEAR TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 3 years. If you withdraw any of the principal or interest before the maturity date, we may impose a penalty of 9 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

4 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 4 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 12 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

4 YEAR TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited to the account quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 4 years. If you withdraw any of the principal or interest before the maturity date, we may impose a penalty of 12 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

5 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 5 years. If you withdraw any of the principal before the maturity date, we may impose a

penalty of 15 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

5 YEAR TCD - COMPOUND QUARTERLY

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.50% % with an annual percentage yield of 0.50% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 5 years. If you withdraw any of the principal before the maturity date, we may impose a penalty of 15 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

TCD (100,000 OR MORE) 7-29 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% % with an annual percentage yield of 0.10% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 7-29 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100,000.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 7-29 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 7 days interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

TCD (100,000 OR MORE) 30-89 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% % with an annual percentage yield of 0.10% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 30-89 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100,000.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 30-89 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

TCD (100,000 OR MORE) 90-364 DAYS

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% % with an annual percentage yield of 0.10% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90-364 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100,000.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 90-364 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

TCD (100,000 OR MORE) 365 DAYS OR MORE

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.20% % with an annual percentage yield of 0.20% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 365 days or more. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded quarterly and will be credited quarterly. The annual percentage yield assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$100,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100,000.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 365 days or more. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

Other Time Certificate of Deposit terms may be available, ask your New Account Representative for more information.

BUSINESS SHORT FORM

BUSINESS ACCOUNTS AS OF 4/1/25

RATES & TERMS ARE SUBJECT TO CHANGE, PLEASE CONTACT BANK OF EASTERN OREGON FOR CURRENT INFORMATION.

Limitations: You must deposit \$100.00 to open this account. Processing of up to 100 debits (including checks written) or 40 deposits made or 300 checks deposited per statement cycle. For volumes over these limits, a \$0.12 per item fee will be assessed and your account may be considered for the Long Form account.

Account Fees: \$10.00 monthly service charge. You will receive \$0.15 credit per \$100.00 of Average Collected Balance at statement cycle.

The Average Collected Balance is calculated by adding the Collected Balance (the balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those noncash items on deposit for which you have received credit, and interest credited to the account, minus all withdrawals and other debits to the account) in the account for each day of the period (monthly or other applicable period) and dividing that figure by the total number of days in that period. The Average Collected Balance is also referred to as Average Daily Balance.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit card with no annual fee upon approval

Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 charge for use at a foreign ATM in addition to applicable surcharge at ATM location)

Business ATM/Debit limits:

- } You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- } You may purchase up to a maximum of \$3,500.00 (if there are sufficient funds in your account) worth of goods and services per day, exclusive of ATM withdrawals.

BUSINESS LONG FORM

Limitations: You must deposit \$100.00 to open this account.

Account Fees: \$10.00 monthly service charge. For deposited items there is a \$0.02 per item fee on us and a \$0.05 per item fee not on us. For debits there is a \$0.10 per item fee (including checks written). You will receive a credit of the 90-day T-Bill rate times the balance available for services at statement cycle. Net monthly service charge, if any, is posted to your account by the 10th day after statement cycle. Cash services and MSB services may incur additional fees.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 Foreign ATM Fee for use at a foreign ATM in addition to applicable surcharge at ATM location)

Business ATM/Debit limits:

- } You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- } You may purchase up to a maximum of \$3,500.00 (if there are sufficient funds in your account) worth of goods and services per day, exclusive of ATM withdrawals.

BUSINESS INTEREST CHECKING

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of

0.05% %. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %.

If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be 0.05% %

with an annual percentage yield of 0.05% %.

If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual

percentage yield of 0.05% %.

If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

SPECIFIC ACCOUNT DETAILS

NON-PROFIT BUSINESS BANKING

Non-Profit Business Banking (NPBB). This account is targeted for clubs, organizations, churches and other non-profit entities with low deposit and check writing volumes.

Limitations: You must deposit \$100.00 to open this account. Processing of up to 25 debits (including checks written) or 50 items deposited per statement cycle. For volumes over these limits your account may be considered for the Business Short Form account.

Account Fees: This account has no monthly service charge and no minimum balance requirement. E-Statements are required. A \$3.00 monthly statement fee will be assessed if a paper statement is requested.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 Foreign ATM Fee for use at a foreign ATM in addition to applicable surcharge at ATM location)

Business ATM/Debit limits:

- } You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- } You may purchase up to a maximum of \$3,500.00 (if there are sufficient funds in your account) worth of goods and services per day, exclusive of ATM withdrawals.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. Processing of up to 100 debits (including checks written) or 50 deposits made or 300 checks deposited per statement cycle. For volumes over the above limits, a fee of \$0.12 per item fee will be assessed and your account may be considered for the Business Long Form Account.

Account Fees: \$10.00 monthly service charge. \$1,000.00 minimum balance must be maintained each day in the statement cycle to avoid a monthly service charge.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM/Debit card with no annual fee upon approval
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 Foreign ATM Fee for use at a foreign ATM in addition to applicable surcharge at ATM location)

Business ATM/Debit limits:

- } You may withdraw up to a maximum of \$500.00 (if there are sufficient funds in your account) per day.
- } You may purchase up to a maximum of \$3,500.00 (if there are sufficient funds in your account) worth of goods and services per day, exclusive of ATM withdrawals.

BUSINESS MONEY MARKET

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$10,000.00, the interest rate paid on the entire balance in the account will be 0.05% % with an annual percentage yield of

0.05% %. If the daily balance is more than \$9,999.99, but less than \$25,000.00, the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$24,999.99, but less than \$50,000.00, the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %. If the daily balance is more than \$99,999.99 the interest rate paid on the entire balance in the account will be

0.05% % with an annual percentage yield of 0.05% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There are no transaction limitations on your account.

Account Fees: \$10.00 monthly service charge. \$2,500.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available with images at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM card with no annual fee upon approval, with ATM withdrawal capabilities only; no POS/Debit transactions are allowed at this time.
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 Foreign ATM Fee for use at a foreign ATM in addition to applicable surcharge at ATM location)

BUSINESS SAVINGS

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$50,000.00, the interest rate paid on that portion of the balance will be 0.10% %. The annual percentage yield for this

tier will be 0.10% %. If the daily balance is more than \$49,999.99, but less than \$100,000.00, the interest rate paid on that portion of the balance will be

0.10% %. The annual percentage yield for this tier will range from 0.10% % to 0.10% %. If the daily balance is more

than \$99,999.99 the interest rate paid on that portion of the balance will be

0.10% %. The annual percentage yield for this tier will range from

0.10% % to 0.10% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. 3 withdrawals allowed per month.

Account Fees: \$3.00 monthly service charge. Must maintain \$200.00 average collected balance* to avoid a monthly service charge. If you withdraw more than 3 times per month, there will be an excessive withdrawal charge of \$1.00 per withdrawal after the 3 withdrawals allowed.

* The Average Collected Balance is calculated by adding the Collected Balance (the balance in your account at the close of the Business Day, consisting of cash, wire transfers and electronic deposits, plus those non-cash items on deposit for which you have received credit, and interest credited to the account, minus all withdrawals and other debits to the account) in the account for each day of the period (monthly or other applicable period) and dividing that figure by the total number of days in that period. The Average Collected Balance is also referred to as Average Daily Balance.

Features include:

- } Free E-Statement delivery for ease of printing available
- } Paper statements available at no charge
- } Free 24-hour online banking
- } Free 24-hour telephone banking
- } ATM card with no annual fee upon approval, with ATM withdrawal capabilities only; no POS/Debit transactions are allowed at this time.
- } Free access to BEO ATM machines and MoneyPass ATMs (\$1.00 Foreign ATM Fee for use at a foreign ATM in addition to applicable surcharge at ATM location)

MUNICIPAL MONEY MARKET-OR

The Municipal Money Market is a tiered interest bearing account. Balances \$250,000.00 and below earn interest at a rate equivalent to the State of Oregon Local Government Investment Pool Rate. Balances \$250,000.01 and over earn the current Money Market rate. Municipal Money Market interest rates are adjusted each week to the then current State of Oregon Local Government Investment Pool Rate.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$250,000.01, the interest rate paid on that portion of the balance will be 4.60% %. The annual percentage yield for this tier

will be 4.60% %. If the daily balance is more than \$250,000.00 the interest rate paid on that portion of the balance will be 0.05% %.

The annual percentage yield for this tier will range from 0.06% % to 0.06% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There are no transaction limitations on your account.

Account Fees: \$10.00 monthly service charge. \$50,000.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge.

Features include:

- } Free E-Statement delivery is available
- } Free 24-hour online banking
- } Free 24-hour telephone banking

MUNICIPAL MONEY MARKET-WA

The Municipal Money Market is tiered interest bearing account. Balances \$250,000.00 and below earn interest at a rate equivalent to the State of Washington Local Government Investment Pool Rate. Balances \$250,000.01 and over earn the current Money Market rate. Municipal Money Market interest rates are adjusted each week to the current State of Washington Local Government Investment Pool Rate.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$250,000.01, the interest rate paid on that portion of the balance will be 4.40% %. The annual percentage yield for this tier

will be 4.40% %. If the daily balance is more than \$250,000.00 the interest rate paid on that portion of the balance will be 0.05% %. The annual percentage yield for this tier will range from 0.06% % to 0.06% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

- } Free E-Statement delivery is available
- } Free 24-hour online banking
- } Free 24-hour telephone banking

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. There are no transaction limitations on your account.

Account Fees: \$10.00 monthly service charge. \$50,000.00 minimum balance must be maintained for each day in the statement cycle to avoid a monthly service charge.

- } Free E-Statement delivery is available
- } Free 24-hour online banking
- } Free 24-hour telephone banking

MUNICIPAL SWEEP ACCOUNT

The Municipal Sweep Account is designed to allow cities, counties and other taxing districts to maximize the earnings on their deposits while providing options to offset transaction fees. The Municipal Sweep Account is a tiered interest bearing account. Balances \$250,000.00 and below earn interest at a rate equivalent to the State of Oregon Local Government Investment Pool. Balances \$250,000.01 and over earn the then current Money Market rate. Municipal Sweep Account interest rates are adjusted each week to the then current State of Oregon Local Government Investment Pool Rate.

The Municipal Sweep Account is always tied to one or more transaction accounts where all normal banking business of the municipality is conducted. Banking activity moves through the linked transaction account(s) allowing proper accounting for service charges while maximizing Municipal Sweep Account earnings. The Customer shall hold a 'target' balance in a selected transaction account (the amount to be negotiated with the Bank) of sufficient amount to account for normal daily activity. Collected funds over the target balance shall be 'swept' automatically into the Municipal Sweep Account nightly, thus maximizing the earning balances for the Customer. Should checks and other debits be presented against the transaction account, then sufficient funds shall be swept, if available, from the Municipal Sweep Account to cover the presented items. One transaction account linked to the Municipal Sweep Account shall be established as either a Business Short Form or Business Long Form Analysis Account in order to measure and account for service charges. Each of these analysis products account for transaction fees and provide an earnings credit to offset some or all of those fees. The Customer and the Bank, during the selection of the target balance, will review estimated transaction charges in order to better meet the Customer's needs.

Rate Information: This Account is an interest bearing account. If the daily balance is less than \$250,000.01, the interest rate paid on that portion of the balance will be 4.60% %. The annual percentage yield for this tier will be 4.60% %. If the daily balance is more than \$250,000.00 the interest rate paid on that portion of the balance will be 0.05% %. The annual percentage yield for this tier will range from 0.06% % to 0.06% %.

The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If the account is closed before interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit \$100.00 to open this account. Activity in the account is limited to sweep deposits and withdrawals only. If other activity occurs, your account may be considered for a Business Long Form Account.

90 DAY TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.10% % with an annual percentage yield of 0.10% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 90 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the

account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500.00. If the balance drops below \$500.00, the account will be closed.

Time Account Information: Your account will mature in 90 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 30 days interest or 100% accrued interest, whichever is greater. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

182 DAY TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.12% % with an annual percentage yield of 0.12% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 182 days. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited at maturity.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500.00. If the balance drops below \$500.00, the account will be closed.

Time Account Information: Your account will mature in 182 days. If you withdraw any of the principal before the maturity date, we may impose a penalty of 60 days interest or 100% accrued interest, whichever is greater. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

1 YEAR TCD

Rate Information: This Account is an interest bearing account. The interest rate on the account is 0.20% % with an annual percentage yield of 0.20% %.

The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited quarterly. Per your choice, we will mail the interest in a check to you or deposit the interest in another account that you designate.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$500.00 to open this account. If you choose the automatic renewal feature you may make deposits to the account during the 10-day grace period upon renewal at the maturity date only or you may make partial withdrawals from the account during the 10-day grace period upon renewal at the maturity date only. In no circumstances can the principal balance drop below \$500. If the balance drops below \$500, the account will be closed.

Time Account Information: Your account will mature in 1 year. If you withdraw any of the principal before the maturity date, we may impose a penalty of 3 months interest. This account requires the distribution of interest and does not allow interest to remain in the account. You may obtain the account with or without an automatic renewal feature. You must tell us which kind of account you want before the account is opened. If you select your account to automatically renew, your account will automatically renew at maturity. You will have a 10 day grace period after the maturity date to withdraw funds without penalty. If you do not withdraw the funds, each renewal term will be for an identical period of time as the original term. If you do not select the automatic renewal option, the account will not renew at maturity. If you do not renew the account, your funds will not earn interest beyond maturity date.

PUBLIC DISCLOSURE

February 7, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of Eastern Oregon
Certificate Number: 16243

279 North Main Street
Heppner, Oregon 97836

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
San Francisco Regional Office

25 Jessie Street at Ecker Square, Suite 2300
San Francisco, California 94105

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- The institution originated a majority of its small business and small farm loans within its assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects excellent penetration of loans among businesses and small farms of different revenue sizes given the demographics of the assessment area.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

The Community Development Test is rated Outstanding.

- The institution's community development performance demonstrates excellent responsiveness to community development needs of its assessment area through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity and the need and availability of opportunities for community development in the institution's assessment area.

DESCRIPTION OF INSTITUTION

Bank of Eastern Oregon (BEO) is a state-chartered, full-service agricultural bank headquartered in Heppner, Oregon, with operations in Oregon, Washington and Idaho. The institution is a wholly-owned subsidiary of BEO Bancorp, a one-bank holding company located in Heppner, Oregon. BEO received a “Satisfactory” rating at the prior CRA Performance Evaluation dated February 10, 2020, based on the Interagency Intermediate Small Institution Examination Procedures.

BEO has no affiliates; therefore, all lending activity included in this evaluation was provided directly by the institution. There were no merger or acquisition activity since the prior evaluation.

BEO operates 20 full-service branches throughout three states. The institution has designated four assessment areas. In November 2020, the bank expanded its geographic footprint into Idaho by opening a loan production office with a deposit taking ATM in Canyon County, Idaho. BEO did not close or open any branches during the review period.

The institution offers a variety of loan products for businesses, consumers, and farms. Loan products include agricultural, commercial, consumer, and home mortgage loans. BEO provides lines of credit to cover seasonal credit needs, term loans to purchase or refinance equipment, and home mortgage loans for the purchase or refinance of a residence. BEO provides deposit services including personal checking and savings accounts, and offers business checking accounts and a business money market account. Alternative banking services include online banking, electronic bill pay, and 26 deposit-taking ATMs placed throughout the assessment areas.

Bank assets totaled \$890.2 million as of December 31, 2022, which included total loans of \$494.2 million and total securities of \$193.7 million. BEO reported total deposits of \$819.3 million.

The following table illustrates the loan portfolio composition.

Loan Portfolio Distribution as of 12/31/2022		
Loan Category	\$(000s)	%
Construction and Land Development	25,197	5.1
Secured by Farmland	135,564	27.4
Secured by 1-4 Family Residential	24,194	4.9
Secured by Multi-family (5 or more) Residential	6,222	1.3
Secured by Nonfarm Nonresidential Properties	88,914	18.0
Total Real Estate Loans	280,091	56.7
Commercial and Industrial	59,689	12.0
Agricultural	141,613	28.7
Consumer	3,155	0.6
Other	9,678	2.0
Less: Unearned Income	0	0.0
Total Loans	494,241	100.0
<i>Source: Report of Condition and Income 12/31/2022</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its assessment area.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. BEO designates four assessment areas within three state-rated areas of Oregon, Washington and Idaho. The State of Idaho represents a new rated area since the previous evaluation. BEO added Canyon County in Idaho to its assessment area in November 2020. Canyon County is a portion of the Boise City, ID MSA #14260.

The assessment areas contain whole geographies, do not reflect illegal discrimination, and do not arbitrarily exclude any low- and moderate-income geographies. The four assessment areas are detailed in the following table.

Description of Assessment Areas		
Assessment Area	Counties in Assessment Area	Census Tracts
Oregon Rated		
Oregon Non-MSA	Gilliam, Grant, Harney, Jefferson, Malheur, Morrow, Sherman, Umatilla, Union, Wallowa, Wheeler	57
Washington Rated		
Washington MSA	Franklin	22
Washington Non-MSA	Columbia, Garfield, Whitman	14
Idaho Rated		
Idaho MSA	Canyon	54
Total	16	147
<i>Source: Bank Records</i>		

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated February 10, 2020, to the current evaluation dated February 7, 2023. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate BEO's CRA performance. These procedures include the Lending Test and Community Development Test. Refer to the Appendices for a complete description of these tests.

Examiners conducted a full-scope review of the bank's performance in each assessment area. In an effort to ensure an institution's CRA performance infrequently reviewed assessment areas is regularly evaluated, examiners must conduct one additional full scope assessment area review. As such, examiners selected the Washington Non-MSA to be reviewed using full-scope procedures, because it had not been reviewed using full-scope procedures in the last two examination.

The State of Oregon contributed the most weight in determining the overall CRA Ratings based on the volume of loans, deposits and branches. Examiners weighted the remaining rated areas in the same manner as illustrated in the following table.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Oregon Non-MSA	179,353	85.0	669,411	86.8	15	75.0
Washington MSA	12,400	5.9	36,270	4.7	1	5.0
Washington Non-MSA	6,523	3.1	65,116	8.4	4	20.0
Idaho MSA	12,729	6.0	-	-	-	-
Total	211,005	100.0	770,797	100.0	20	100.0
<i>Source: Bank Data; FDIC Summary of Deposits (6/30/2022)</i>						

Activities Reviewed

Examiners reviewed small farm and small business loans as they represent major product lines. Examiners did not evaluate home mortgage loans and consumer loans, as these loans do not represent major product lines and did not provide material weight for the ratings.

BEO is not required to collect or report small farm and small business loans pursuant to CRA. However, the bank collects sufficient information including gross annual revenues (GARs) for analysis. Therefore, examiners analyzed and presented all small farm and small business loans originated in 2020, 2021 and 2022 to reflect the impact of Paycheck Protection Program (PPP) loans originated during the COVID-19 pandemic (pandemic). The PPP is a federal loan program created to assist businesses in keeping their workforce employed during the pandemic.

For comparative purposes, the evaluation presents D&B farm and business demographic data. The evaluation also presents the number and dollar volume of small farm and small business lending; however, examiners emphasized performance by number of loans, as the number of originations is a better indicator of farms and businesses served. Examiners placed more weight in small farm

lending than small business lending, because small farm originations represent 53.3 percent of total loans originated.

Aggregate data is also referenced in the evaluation as an indicator for loan demand, but not used as a direct comparison since the bank is not required to report CRA data.

Examiners reviewed all community development loans, qualified investments, and community development services from the prior evaluation dated February 10, 2020, thru the current evaluation dated February 7, 2023. Community development loans, investments, and services were evaluated quantitatively based on the financial capacity of the bank and qualitatively based upon the impact to the assessment area. Per management's request, the Community Development Test includes PPP loans that meet the community development definition.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

BEO's overall Lending Test rating is "Satisfactory". While the performance in Oregon and Idaho rated areas is consistent with the overall rating, the Washington rated area is above the overall rating and is excellent.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The following table shows BEO's LTD ratio, which is calculated from Call Report data over the past 12 calendar quarters from December 31, 2019, to December 31, 2022. The ratio ranged from a high of 98.0 percent as of June 30, 2020, to a low of 60.5 percent as of December, 2022.

As depicted in the following table, BEO maintained a net LTD ratio comparable to or exceeding that of similarly-situated institutions, which were selected based on asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Institution	Total Assets \$(000s)	Average Net LTD Ratio (%)
Bank of Eastern Oregon	869,860	60.5
Similarly-Situated Institution #1	574,524	25.4
Similarly-Situated Institution #2	711,801	60.8
<i>Source: Reports of Condition and Income 12/31/2019 through 12/31/2022</i>		

Assessment Area Concentration

BEO originated a majority of its small farm and small business loans in the assessment areas.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm										
2020	221	70.2	94	29.8	315	31,768	64.5	17,487	35.5	49,255
2021	279	63.6	160	36.4	439	39,388	58.4	28,032	41.6	67,420
2022	266	70.0	114	30.0	380	41,825	67.2	20,413	32.8	62,238
Subtotal	766	67.5	368	32.5	1,134	112,981	63.1	65,932	36.9	178,913
Small Business										
2020	193	73.4	70	26.6	263	25,229	63.5	14,476	36.5	39,706
2021	238	70.8	98	29.2	336	37,852	65.8	19,704	34.2	57,556
2022	239	71.3	96	28.7	335	34,943	63.5	20,050	36.5	54,994
Subtotal	670	71.7	264	28.3	934	98,024	64.4	54,230	35.6	152,256
Total	1,436	69.4	632	30.6	2,068	211,005	63.7	120,162	36.3	331,169
Source: Bank Data Due to rounding, totals may not equal 100.0%										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. While the lending performance in the Oregon and Idaho rated areas supports this conclusion, the performance in the Washington rated area exceeds the overall rating and is excellent.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the assessment areas, excellent penetration among small farms and small businesses of different sizes. The lending performance in the Oregon and Washington rated areas supports this conclusion. The performance in the Idaho rated area is below the overall rating and is reasonable.

Response to Complaints

BEO did not receive any CRA-related complaints since the previous CRA evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

The performance under the Community Development Test rating is “Outstanding”. BEO demonstrates excellent responsiveness to the community development needs within the assessment areas through community development loans, qualified investments, and community development services. The community development performance level in the Oregon and Washington rated areas is consistent with the overall rating. The performance level in the Idaho rated area is below the overall rating and is adequate.

Community Development Loans

The community development lending significantly increased since the previous evaluation, when there were 26 community development loans totaling approximately \$15.4 million. The performance level represents 22.1 percent of average total assets and 33.0 percent of average total loans. This performance level far exceeded the levels of similarly-situated institutions.

Management was responsive to the community development credit needs during the pandemic and made a majority of the lending towards economic development and revitalization and stabilization efforts. Specifically, included in the community development loans are 2,212 PPP loans totaling approximately \$126.9 million during the review period; 746 PPP loans totaling approximately \$80.6 million in 2020 and 1,466 PPP loans totaling approximately \$46.4 million in 2021. Also, included in the 2,212 PPP loans are 20 PPP loans totaling approximately \$1.7 million that benefitted regional and nationwide areas. In addition to the PPP lending, management originated 17 Non-PPP community development loans totaling approximately \$33.8 million.

Community Development Lending - Institution Level										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oregon	1	1,500	2	4,636	960	69,690	912	49,240	1,875	125,066
Washington	-	-	-	-	126	14,003	77	8,959	203	22,962
Idaho	-	-	-	-	74	1,691	57	9,745	131	10,936
Regional	-	-	-	-	14	1,479	3	98	17	1,577
Nationwide	-	-	-	-	3	158	-	-	3	158
Total	1	1,500	2	4,636	1,177	87,021	1,049	69,542	2,229	160,699
<i>Source: Bank Data</i>										

Qualified Investments

BEO made 6 qualified investments totaling approximately \$2.6 million and 164 donations and grants totaling approximately \$157,000, compared to prior evaluation of 87 investments and grants totaling \$75,000. The qualified investments and donations activity represents 0.4 percent of average total assets and 4.8 percent of average total investments. Although overall performance level is generally lower than similarly-situated institutions, BEO's performance demonstrates excellent responsiveness to opportunities for qualified investments.

Qualified Investments - Institution Level										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Oregon	-	-	65	397			56	54	121	451
Washington	1	500	19	217	-	-	22	515	42	1,232
Idaho	-	-	5	1,002	-	-	-	-	5	1,002
Regional Activities	-	-	2	2	-	-	-	-	2	2
Nationwide Activities	-	-	-	-	-	-	-	-	-	-
Total	1	500	91	1,618	-	-	78	569	170	2,687
<i>Source: Bank Data</i>										

Community Development Services

During the evaluation period, BEO provided 1,967 hours of financial expertise or technical assistance to 71 organizations, primarily supporting community services, revitalize and stabilize efforts, and economic development. This level of services represents a slight increase from the prior evaluation of 1,953 service hours. BEO operates 7 branches in distressed/underserved census tracts. The overall performance level is generally lower than similarly-situated institutions. However, BEO's innovativeness and responsiveness of services are adequate, especially considering the limited opportunities for in -person service hours during to the COVID-19 pandemic.

Community Development Services - Institution Level					
Rated Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
Oregon	-	1,177	99	460	1,736
Washington	-	173	-	53	226
Idaho	-	5	-	-	5
Regional Activities	-	-	-	-	-
Nationwide Activities	-	-	-	-	-
Total	-	1,355	99	513	1,967
<i>Source: Bank Data</i>					

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall rating.

STATE OF OREGON-Full-Scope Review

CRA RATING FOR OREGON: OUTSTANDING

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN OREGON

The Oregon Non-MSA assessment area includes 11 counties of central and eastern Oregon. Since the prior evaluation, BEO eliminated Lincoln County from the assessment area as management closed the Lakeview LPO in June 2020.

Economic and Demographic Data

According to the 2020 U.S. Census data, the Oregon Non-MSA assessment area contains 0 low-, 5 moderate-, 44 middle-, and 7 upper-income tracts as well as 1 tract with no income designation. The moderate-income tracts are in Harney County (1), Jefferson County (1), Malheur County (2), and Union County (1). One unique aspect of the Oregon Non-MSA assessment area is the relatively high percentage of middle-income non-metropolitan tracts that the Federal Financial Institutions Examination Council (FFIEC) considers distressed and/or underserved. There are 16 middle-income non-metropolitan tracts or 36.4 percent are either distressed and/or underserved due to poverty, unemployment, or the remote rural nature of the area.

In addition, as a result of the 2020 U.S. Census, there are 15 new census tracts that were added to the assessment area; 1 moderate- 12 middle- and 2 upper-income tracts. There are also 8 income tracts that were re-designated; 1 moderate-income tract was re-designated to a middle-income tract, 1 middle-income tract was re-designated to a moderate-income tract, 3 middle-income tracts were re-designated to upper-income tracts, and 3 upper-income tracts were re-designated to middle-income tracts. Overall, there is one additional moderate-income tract added to the assessment area in Union County, when at the prior evaluation there was 0 moderate-income tract in that county.

Additional demographic data is provided in the following table.

2020 U.S. Census Demographic Information of the Assessment Area						
Assessment Area: Oregon Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	57	0.0	8.8	77.2	12.3	1.8
Population by Geography	201,965	0.0	9.0	77.1	13.9	0.0
Businesses by Geography	19,554	0.0	10.5	77.9	11.6	0.0
Farms by Geography	2,474	0.0	3.0	81.2	15.8	0.0
Family Distribution by Income Level	48,569	20.6	17.4	22.1	40.0	0.0
Median Family Income Non-MSAs - OR		\$63,625	Median Housing Value			\$185,818
			Median Gross Rent			\$765
			Families Below Poverty Level			10.8%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represented the largest portion of businesses at 30.1 percent; followed by non-classifiable establishments at 20.0 percent; agriculture at 11.2 percent; retail trade at 10.2 percent; and finance, insurance and real estate at 6.7 percent. D&B data also indicates the majority of businesses are very small. By number, 65.4 percent of businesses employ four or fewer employees and 90.8 percent operate from a single location.

The following sections provide additional information specific to each county located in the Oregon Non-MSA assessment area.

Gilliam County

According to the 2020 U.S. Census, the population in Gilliam County is 1995, making it the third-least populous county in the state. The county is located in the northcentral portion of the state of Oregon. Gilliam County is bordered by Klickitat County, Washington, to the north, Morrow County to the east, Wheeler County to the south, and Sherman County to the west. The county seat is Condon.

The county's principal economic industries include agriculture, construction, fishing and hunting, forestry, and waste management services. The two largest employers in the county are Chemical Waste Management of the Northwest and Oregon Waste Systems, Inc., which operate two regional waste disposal landfills.

Grant County

According to the 2020 U.S. Census, the population in Grant County is 7,233, making it the fourth-least populous county in the state. The county is located in the northeastern portion of the state of Oregon. Grant County is bordered by Umatilla County to the north, Baker County to the east, Harney County to the south, and Wheeler County to the west. The county seat is Canyon City.

The county's principal economic industries include agriculture, fishing and hunting, forestry, healthcare, and public administration. The three largest employers in the county are Genie Industries, Inc., a platform manufacturing firm; Mitsubishi Aircraft Corporation, an aerospace flight testing facility; and Lamb Weston, a frozen potato processing plant.

Harney County

According to the 2020 U.S. Census, the population in Harney County is 7,495, making it the sixth-least populous county in the state. The county is located in the southeastern portion of the state and is the largest geographic county in Oregon. Harney County is bordered by Grant County to the north, Malheur County to the east, Humboldt County, Nevada, to the south, and Lake County to the west. The county seat is Burns.

The county's principal economic industries include agriculture, fishing and hunting, forestry, healthcare, and public administration. Local and state government agencies and Harney District Hospital are among the largest employers in the county.

Jefferson County

According to the 2020 U.S. Census, the population in Jefferson County is 24,502, making it the most populous county in the assessment area (12th least populous in the state). The county is located in the central portion of the state of Oregon. Jefferson County is bordered by Wasco County to the north, Wheeler County to the east, Crooke and Deschutes Counties to the south, and Marion and Linn Counties to the west. The county seat is Madras.

Principal industries are agriculture, forest products and recreation. The fertile North Unit Irrigation District in the central part of the county produces seed, potatoes, hay and mint. The eastern part of the county has dry wheat farming and grazing land for cattle, and the western part is timber country. Kah-Nee-Ta Vacation Resort and Indian Head Casino owned by the Confederated Tribes of the Warm Springs Reservation, provide jobs in the area. The reservation is located on portions of land in four counties including 236,082 acres in the northwest corner of Jefferson County.

Malheur County

According to the 2020 U.S. Census, the population in Malheur County is 31,571. The county is located in the southeast corner of the state of Oregon. Malheur County is bordered by Baker County to the north, Canyon County, Idaho, to the east, Humboldt County, Nevada, to the south, and Harney County to the west. The county seat is Vale and the largest city is Ontario.

The county's principal economic industries include agriculture, fishing and hunting, forestry, healthcare, and retail trade. The two largest employers in the county are Heinz Frozen Food Company, a potato processor branded as Ore-Ida, and Snake River Correctional Institution.

Morrow County

According to the 2020 U.S. Census, the population in Morrow County is 12,186, making it the eighth-least populous county in the state. The county is located in the northcentral portion of the state of Oregon. Morrow County is bordered by Benton County, Washington, to the north, Umatilla County to the east, Grant County to the south, and Gilliam County to the west. The county seat is Heppner.

The county's principal economic industries include accommodation services, agriculture, fishing and hunting, forestry, and manufacturing. Part of the Umatilla Chemical Depot and the Naval Weapons Systems Training Facility are located within the county boundaries. The three largest employers in the county are Lamb Weston, Three-mile Canyon Farms, and Tillamook.

Sherman County

According to the 2020 U.S. Census, the population in Sherman County is 1,870, making it the second-least populous county in the state. The county is located in the northcentral portion of the state of Oregon. Sherman County is bordered by Klickitat County, Washington, to the north, Gilliam County to the east, and Wasco County to the south and to the west. The county seat is Moro and the largest city is Wasco.

The county's principal economic industries include agriculture, construction, fishing and hunting, forestry, and retail trade. State government agencies and the local school district are among the top employers in the county.

Umatilla County

According to the 2020 U.S. Census, the population in Umatilla County is 80,075, making it the most populous county in the assessment area (21st least populous in the state). The county is located in the northeastern portion of the state of Oregon. Umatilla County is bordered by Walla Walla County, Washington, to the north, Union County to the east, Grant County to the south, and Morrow County to the west. The county seat is Pendleton and the largest city is Hermiston.

The county's principal economic industries include healthcare, manufacturing, and retail trade. The three largest employers in the county are Confederated Tribes of the Umatilla Indian Reservation, state government agencies, and Wal-Mart Distribution Center.

Union County

According to the 2020 U.S. Census, the population in Union County is 26,196. The county is located in the northeastern portion of the state of Oregon. Union County is bordered by Wallowa County to the north and to the east, Baker County to the south, and Umatilla County to the west. The county seat is La Grande.

The county's principal economic industries include healthcare, manufacturing, and retail trade. The three largest employers in the county are Boise Cascade, Grande Ronde Hospital, and Eastern Oregon University.

Wallowa County

According to the 2020 U.S. Census, the population in Wallowa County is 7,391, making it the third-least populous county in the state. The county is located in the northeast corner of the state. Wallowa County is bordered by Garfield County, Washington, to the north, Idaho County, Idaho, to the east, Baker County to the south, and Union County to the west. The county seat is Enterprise.

The county's principal economic industries include agriculture, construction, fishing and hunting, forestry, and healthcare. Among the largest employers in the county are federal and state government agencies, the local school district, and Wallowa Memorial Hospital.

Wheeler County

According to the 2020 U.S. Census, the population in Wheeler County is 1,451, making it the least populous county in the state. The county is located in the northcentral portion of the state of Oregon. Wheeler County is bordered by Gilliam County to the north, Grant County to the east, Crook County to the south, and Jefferson County to the west. The county seat is Fossil.

The county's principal economic industries include agriculture, educational services, fishing and hunting, forestry, and public administration. Federal and state government agencies and the local school district are among the largest employers in the county.

Unemployment in the area varied among the counties, some were less favorable than state or national averages, particularly Grant County where all three census tracts were distressed due to high unemployment. The higher unemployment levels in 2020 reflect the pandemic. Although rates improved in 2021 and 2022, some remained unfavorable compare to state and national averages.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Gilliam County	6.3	4.8	4.2
Grant County	8.4	6.7	6.3
Harney County	5.9	5.1	5.4
Jefferson County	8.2	6.5	6.1
Malheur County	5.2	4.4	4.2
Morrow County	5.1	4.6	4.0
Sherman County	6.2	4.3	3.4
Umatilla County	6.8	5.2	4.5
Union County	7.8	5.6	4.9
Wallowa County	7.1	5.4	5.9
Wheeler County	4.3	3.3	3.0
Oregon State	7.6	5.2	4.5
National Average	8.1	5.3	3.5

Source: Bureau of Labor Statistics

Competition

According to the June 30, 2022 FDIC Deposit Market Share Data, 11 financial institutions operate 56 full-service branches within the Oregon Non-MSA assessment area. Of these, BEO ranked 3rd, with a 17.5 percent deposit market share. The top two institutions consist of large, national banks that account for 38.7 percent of the total market share.

Community Contact

Examiners conducted a community contact interview with a local government official about current conditions in the Morrow County region. The contact described the steady job growth and the shortage of housing for the working population as affordable housing is adequate in the area. The contact also explained that farm land is being purchased by a few wealthy investors for hunting

purposes. Lending could also be challenging for financial institutions as many farmers want to pay cash or carry a contract since interest rates for savings are low.

Credit and Community Development Needs and Opportunities

Based on information obtained from the community contacts, bank management, and demographic and economic data, housing in general is the primary community development credit need in the assessment area. Due to the rural nature of the area, community services represent a secondary community development need in the assessment area as there is a non-profit organization that is fully funded through the tax credit program assisting the low- and moderate-income population.

SCOPE OF EVALUATION - OREGON

Refer to the institution-wide Scope of Evaluation section for details.

CONCLUSIONS ON PERFORMANCE CRITERIA IN OREGON

LENDING TEST

BEO demonstrated reasonable performance under the Lending Test in Oregon.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment area. The reasonable performance level in small farm lending supports this conclusion. There are no low-income geographies in the assessment area; therefore, the review focused on moderate-income tracts.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable penetration throughout the assessment area given the performance context of the area. The performance level was slightly below demographics; however, this is reasonable as lending opportunities were limited.

Geographic Distribution of Small Farm Loans					
Assessment Area: Oregon Non-MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Moderate					
2020	3.2	4	2.0	320	1.1
2021	3.3	7	2.9	1,029	3.1
2022	3.0	3	1.4	425	1.3
Middle					
2020	80.9	175	87.5	24,348	87.2
2021	80.5	211	87.6	27,499	83.6
2022	81.2	189	86.7	29,212	89.7
Upper					
2020	15.9	21	10.5	3,261	11.7
2021	16.2	23	9.5	4,348	13.2
2022	15.8	26	11.9	2,934	9.0
Not Available					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2020	100.0	200	100.0	27,929	100.0
2021	100.0	241	100.0	32,876	100.0
2022	100.0	218	100.0	32,571	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The geographic distribution of small business loans reflects poor penetration throughout the assessment area. The performance level trailed demographics during the evaluation period, despite the increasing lending level.

Geographic Distribution of Small Business Loans					
Assessment Area: Oregon Non-MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Moderate					
2020	12.0	7	4.0	540	2.3
2021	11.5	9	4.5	1,361	4.2
2022	10.5	10	4.5	479	1.6
Middle					
2020	74.0	129	74.6	17,512	74.2
2021	74.4	158	79.0	26,338	81.6
2022	77.9	194	88.2	27,371	90.9
Upper					
2020	14.0	37	21.4	5,554	23.5
2021	14.1	33	16.5	4,576	14.2
2022	11.6	16	7.3	2,246	7.5
Not Available					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2020	100.0	173	100.0	23,606	100.0
2021	100.0	200	100.0	32,275	100.0
2022	100.0	220	100.0	30,096	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects excellent penetration, given the demographics of the assessment area. The excellent penetration among farms and businesses of different revenue sizes supports this conclusion.

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms of different revenue sizes, as depicted in the following table. Although, performance level trailed demographics, this level is excellent in light of performance context. Demographics data include all small farms, not just those farms that sought traditional commercial financing. As such, actual small farm lending

opportunities tend to significantly lag the percentage of the assessment area's farms that report revenues of \$1 million or less. Examiners do not compare the institution's performance directly against aggregate data; however, examiners reviewed aggregate data to determine the demand level for small farm loans. Aggregate data for 2020 is 58.7 percent and 2021 is 65.2 percent. Given this performance context, small farm lending performance level reflects excellent penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Oregon Non-MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2020	95.5	190	95.0	25,701	92.0
2021	96.0	220	91.3	26,747	81.4
2022	96.3	197	90.4	27,153	83.4
>\$1,000,000					
2020	2.9	7	3.5	1,909	6.8
2021	2.7	17	7.1	5,683	17.3
2022	2.5	18	8.3	5,136	15.8
Revenue Not Available					
2020	1.5	3	1.5	320	1.1
2021	1.3	4	1.7	445	1.4
2022	1.3	3	1.4	283	0.9
Totals					
2020	100.0	200	100.0	27,929	100.0
2021	100.0	241	100.0	32,876	100.0
2022	100.0	218	100.0	32,571	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The distribution of small business loans reflects excellent penetration among businesses of different revenue sizes. Although, performance level trailed demographics, this level is excellent in light of performance context. Demographics data include all small business, not just those businesses that sought traditional commercial financing. Actual small business lending opportunities also tend to significantly lag the percentage of businesses that report revenues of \$1 million or less. Examiners reviewed aggregate data to determine the demand level for small business loans. Aggregate data is 42.5 percent in 2020 and 54.4 percent in 2021. Given this performance context, small business lending performance level reflects excellent penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Oregon Non-MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2020	83.8	126	72.8	10,874	46.1
2021	85.3	144	72.0	16,594	51.4
2022	87.2	151	68.6	16,143	53.6
>\$1,000,000					
2020	3.6	45	26.0	12,621	53.5
2021	3.1	49	24.5	14,681	45.5
2022	2.6	52	23.6	12,559	41.7
Revenue Not Available					
2020	12.6	2	1.2	112	0.5
2021	11.6	7	3.5	1,000	3.1
2022	10.2	17	7.7	1,394	4.6
Totals					
2020	100.0	173	100.0	23,606	100.0
2021	100.0	200	100.0	32,275	100.0
2022	100.0	220	100.0	30,096	100.0
<i>Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

COMMUNITY DEVELOPMENT TEST

BEO demonstrated excellent responsiveness to the community development needs in the Oregon Non-MSA assessment area through community development loans, qualified investments and donations, and community services, considering the bank's capacity and resources.

Community Development Loans

BEO made 1,875 community development loans totaling \$125.1 million in Oregon Non-MSA assessment area, which included 654 PPP loans totaling approximately \$69.7 million in 2020, 1,212 PPP loans totaling approximately \$34.9 million in 2021, and 9 non-PPP community development loans totaling approximately \$20.4 million. The current performance level exceeds the prior evaluation of 24 community development loans totaling approximately \$14.4 million. The majority of the community development loans supported economic development and revitalization and stabilization efforts in response to the COVID-19 pandemic. This excellent performance level is attributable to the responsiveness to community development credit needs of the assessment area.

Community Development Lending Assessment Area: Oregon Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	1	2,136	373	45,789	281	23,321	655	71,246
2021	-	-	1	2,500	586	22,901	628	14,590	1,215	39,991
2022	1	1,500	-	-	1	1,000	3	11,329	5	13,829
YTD 2023	-	-	-	-	-	-	-	-	-	-
Total	1	1,500	2	4,636	960	69,690	912	49,240	1,875	125,066
<i>Source: Bank Data</i>										

Below are notable community development loans in the Oregon Non-MSA:

- In 2022, management promoted revitalization and stabilization by originating a \$8.8 million community development loan for a broadband infrastructure expansion project throughout the assessment area including many distressed and underserved communities, as well as several schools in the Wheeler County whereby 60.3 percent and Grant County whereby 73.3 percent of the students are on the free or reduced lunch program. This project is notable as it is a long-term project with the anticipated completion date sometime in 2024.
- In 2022, management promoted affordable housing by originating a \$1.5 million community development loan to construct an affordable housing for low-income senior in a distressed area.

Qualified Investments

BEO made 121 qualified investments and donations totaling \$451,000 in the assessment area. The current level performance represents an increase by number and a significant increase by dollar volume from the previous evaluation's 81 investments and donations totaling \$61,000.

Qualified Investments Assessment Area: Oregon Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	1	340	-	-	-	-	1	340
YTD 2023	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	1	340	-	-	-	-	1	340
Qualified Grants & Donations	-	-	64	57	-	-	56	54	120	111
Total	-	-	65	397	-	-	56	54	121	451
<i>Source: Bank Data</i>										

Below is a notable qualified investment in the Oregon Non-MSA:

- In 2022, management promoted community services by investing in a \$340,000 bond million to a municipality that provides water treatment to a school district whereby 62.7 percent of the students qualify for the free or reduced fee lunch program.

Community Development Services

Executive officers, senior management, and staff personnel provided 1,726 community services hours to 60 qualified organizations. This performance level slightly decreased by 3.8 percent compared to the prior evaluation's 1,805 service hours, as opportunities were limited, mostly attributable to the pandemic restrictions. Also, BEO is the only bank that operates a full-service branch in the following cities and towns within the Oregon Non-MSA assessment area: Heppner, Ione, Irrigon, Arlington, Condon, Athena, Fossil, and Moro. Additionally, the bank operates six branches located in distressed/underserved census tracts, including one branch in a moderate-income census tract.

Community Development Services Assessment Area: Oregon Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
2020	-	353	14	3	370
2021	-	404	57	241	702
2022	-	420	28	216	664
YTD 2023	-	-	-	-	-
Total	-	1,177	99	460	1,736
<i>Source: Bank Data</i>					

Below are notable community service activities in the Oregon Non-MSA assessment area:

- From 2020 to 2022, a senior management personnel served on a qualified organization board providing 324 hours of community development service. The organization provides services to residents located in distressed and underserved middle-income non-metropolitan tracts.
- From 2020 to 2022, a senior management personnel served on a school district board providing 230 hours of community development service. The school district serves 71.0 percent of students who qualify for the free or reduced fee lunch program.

STATE OF WASHINGTON

CRA RATING FOR WASHINGTON: OUTSTANDING

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WASHINGTON

BEO operates five branches within the State of Washington, one branch in the WA MSA assessment area and four branches in the WA Non-MSA assessment area.

SCOPE OF EVALUATION – WASHINGTON

The Washington MSA assessment area carried more weight in determining the Washington rated conclusion as this assessment area consists 65.5 percent of the lending in Washington. Refer to the overall Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON

LENDING TEST

The Lending Test in Washington is “Outstanding”. While the performance level in Washington MSA supports this conclusion, the performance level in Washington Non-MSA is below the Washington rated area and is reasonable.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Washington rated area. While the performance level in the Washington MSA supports this conclusion, the performance level in the Washington Non-MSA is below the Washington rated area and is reasonable. Refer to the Washington MSA and Washington Non-MSA assessment areas for more details.

Borrower Profile

The distribution of borrowers reflects excellent penetration among farms and businesses of different sizes in the Washington rated area. The bank's excellent performance of small farm lending and small business lending in the Washington MSA primarily support this conclusion. The performance level in the Washington Non-MSA is below the Washington rated area and is reasonable. Refer to the Washington MSA and Washington Non-MSA assessment areas and for more details.

COMMUNITY DEVELOPMENT TEST

BEO demonstrated excellent responsiveness to the credit development needs of the Washington assessment areas through community development loans, qualified investments, and community development services. The excellent performance in the Washington MSA assessment area supports

this conclusion. The performance is consistent throughout the assessment areas in the Washington rated area.

Community Development Loans

BEO made 203 community development loans totaling \$22.9 million. This activity level far exceeded the prior evaluation of a \$200,000 community development loan. This performance level is attributable to the bank's responsiveness to community development credit needs during the pandemic.

In 2020, BEO originated 72 PPP loans totaling approximately \$8.5 million, of which 1 loan totaling \$3.1 million benefitted statewide. In 2021, the bank originated 127 PPP loans totaling approximately \$8.1 million, of which 67 loans totaling approximately \$5.4 million benefitted statewide. BEO also originated 4 non-PPP community development loans totaling approximately \$6.3 million.

Community Development Lending										
Assessment Area: Washington Rated										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington MSA	-	-	-	-	63	5,288	18	2,780	81	8,068
Washington Non-MSA	-	-	-	-	17	654	34	970	51	1,624
Statewide Activities	-	-	-	-	46	8,061	25	5,209	71	13,270
Total	-	-	-	-	126	14,003	77	8,959	203	22,962
<i>Source: Bank Data</i>										

Below are notable community development loans in the Washington rated area that benefitted statewide:

- In 2020 management promoted economic development by originating a \$1.6 million community development loan to a start-up business creating up to 10 positions for low- and moderate-income individuals.
- In 2021 management promoted revitalization and stabilization by originating a \$1.6 million community development loan to a business retaining up to 10 positions in a moderate-income tract.
- In 2022 management promoted revitalization and stabilization by originating a \$1.6 million community development loan to a business to help retain 10 positions in a moderate-income tract.

Qualified Investments

The current level performance represents a significant increase by number and by dollar volume from the previous evaluation, when there were 5 investments and donations totaling \$11,000.

Management invested in a \$500,000 bond to construct a multi-family housing project through Freddie Mac Workforce in 2022, providing affordable housing to low- and moderate-income families throughout the State of Washington.

Qualified Investments Assessment Area: Washington Rated										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Washington MSA	-	-	9	209	-	-	3	4	12	213
Washington Non-MSA	-	-	9	7	-	-	19	511	28	518
Statewide Activities	1	500	1	1	-	-	-	-	2	501
Total	1	500	19	217	-	-	22	515	42	1,232
<i>Source: Bank Data</i>										

Refer to the Washington MSA and Washington Non-MSA assessment areas for notable qualified investments.

Community Development Services

Executive officers, senior management, and staff personnel provided community services to 10 qualified organizations. The community service hours increased by 69.6 percent compared to the prior evaluation's 135 service hours. BEO operates 1 branch in a distressed/underserved census tract.

Community Development Services Assessment Area: Washington Rated					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
Washington MSA	-	121	-	-	121
Washington Non-MSA	-	52	-	53	105
Total	-	173	-	53	226
<i>Source: Bank Data</i>					

Refer to the Washington MSA and Washington Non-MSA assessment areas for notable community development services.

WASHINGTON MSA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN WASHINGTON MSA ASSESSMENT AREA

This assessment area includes Franklin County, which is a portion of the Kennewick-Richland, WA MSA #28420.

Economic and Demographic Data

According to the 2020 U.S. Census data, the Washington MSA contains 2 low-, 7 moderate-, 8 middle-, and 3 upper-income tracts as well as 2 tracts with no income designation. Additional demographic data is provided in the following table.

Also, as a result of the 2020 U.S. Census, there are 15 new census tracts that were added to the assessment area; 2 low-, 6 moderate-, 4 middle-, 2 upper-income tracts, and 1 tract with no income designation. There were also 6 census tracts that were eliminated from the assessment area; 4 moderate- tracts, and 2 middle-income tracts. In addition, one moderate-income tract was re-designated to a middle-income tract. Overall, the low- and moderate-income geographies within the assessment area are impacted by the 2020 U.S. Census; an increase of 2 low-income tracts, an increase of 1 moderate-income tracts, an increase of 2 middle-income tracts, an increase of 2 upper-income tract and an increase of 1 census tract with no income designation.

Additional demographic data is provided in the following table.

2020 U.S. Census Demographic Information of the Assessment Area						
Assessment Area: Washington MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	9.1	31.8	36.4	13.6	9.1
Population by Geography	96,749	4.7	25.7	51.1	15.7	2.7
Businesses by Geography	6,629	7.9	23.0	49.9	14.9	4.3
Farms by Geography	727	1.2	10.2	80.2	7.3	1.1
Median Family Income MSA - 28420 Kennewick-Richland, WA MSA		\$80,918	Median Housing Value			\$216,468
			Median Gross Rent			\$942
			Families Below Poverty Level			11.5%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represented the largest portion of businesses at 27.4 percent; followed by non-classifiable establishments at 20.8 percent; agriculture at 9.9 percent; retail trade at 9.7 percent; and construction at 9.4 percent. D&B data also indicates the majority of business are very small. By number, 64.2 percent of businesses employ four or fewer employees

and 91.9 percent operate from a single location. According to Moody’s Analytics as of July 2022, top five employers are Hanford Site, Battelle/PNNL, Kadlec Regional Medical Center, ConAgra/Lamb Weston, and Washington River Protection Solutions.

According to Moody’s Analytics, economic expansion is beginning to slow after a strong start first half of 2022. Professional and business services and education and healthcare have been the main growth. Agriculture and related manufacturing industries will receive a boost from solid harvests and food demand. Farm earnings increase faster due to rising agricultural commodity prices. Manufacturing has struggled, shedding jobs. Labor force expansion is putting upward pressure unemployment rate, which has risen as depicted in the following table.

Unemployment rates for the Washington MSA assessment area were higher than the state and national averages during the evaluation period. Unemployment rate was higher in 2020 due to the pandemic. Although unemployment rates improved in 2021 and 2022, the rates consistently remained higher than the state and national averages.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Franklin County	8.7	6.6	6.2
Washington State	8.5	5.2	4.2
National Average	8.1	5.3	3.5
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2022 FDIC Deposit Market Share Data, 11 financial institutions operate 13 full-service branches within the Washington MSA assessment area. Of these, BEO ranked 10th, with a 3.4 percent deposit market share. The top four institutions consist of large, national banks and community banks that account for 63.3 percent of the total market share.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON MSA

LENDING TEST

BEO demonstrated excellent performance under the Lending Test in this assessment area. The bank’s excellent performance in Geographic Distribution and Borrower Profile supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the assessment area. BEO’s excellent performance of small farm and small business lending supports this conclusion.

There were no low-income geographies in the assessment area in 2020 and 2021; however, due to the 2020 U.S. Census changes, there are two low-income tracts in 2022.

Small Farm Loans

The geographic distribution of small farm loans reflects excellent penetration throughout the assessment area given the performance context of the area. The performance level in moderate-

income far exceeded demographics in 2020 and 2021, despite no lending in low- and moderate-income tracts in 2022. There was a significant change in geographies in 2022, as four moderate-income tracts were eliminated and one moderate-income tract was re-designated to a middle-income tract. Examiners reviewed aggregate data to determine the demand level for small farm loans. Aggregate data in 2020 is 42.9 percent and in 2021 is 37.0 percent. In light of performance context, the performance level reflects excellent penetration.

Geographic Distribution of Small Farm Loans					
Assessment Area: Washington MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	1.2	0	0.0	0	0.0
Moderate					
2020	37.3	8	57.1	1,019	35.0
2021	38.4	4	44.4	400	20.5
2022	10.2	0	0.0	0	0.0
Middle					
2020	59.2	6	42.9	1,895	65.0
2021	58.2	5	55.6	1,556	79.6
2022	80.2	15	100.0	3,487	100.0
Upper					
2020	3.2	0	0.0	0	0.0
2021	2.9	0	0.0	0	0.0
2022	7.3	0	0.0	0	0.0
Not Available					
2020	0.3	0	0.0	0	0.0
2021	0.5	0	0.0	0	0.0
2022	1.1	0	0.0	0	0.0
Totals					
2020	100.0	14	100.0	2,914	100.0
2021	100.0	9	100.0	1,956	100.0
2022	100.0	15	100.0	3,487	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The geographic distribution of small business loans reflects excellent penetration throughout the assessment area given the performance context of the area. The performance level in moderate-income

far exceeded demographics in 2020 and 2021, despite no lending in low- and moderate-income tracts in 2022. Examiner reviewed 2020 and 2021 aggregate data and determined that the demand level is 47.4 percent and 46.7 percent, respectively.

Geographic Distribution of Small Business Loans					
Assessment Area: Washington MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	7.9	0	0.0	0	0.0
Moderate					
2020	45.4	14	87.5	891	64.9
2021	45.5	13	92.9	1,470	85.5
2022	23.0	0	0.0	0	0.0
Middle					
2020	45.7	1	6.2	350	25.5
2021	45.7	1	7.1	250	14.5
2022	49.9	2	100.0	950	100.0
Upper					
2020	7.4	0	0.0	0	0.0
2021	7.3	0	0.0	0	0.0
2022	14.9	0	0.0	0	0.0
Not Available					
2020	1.5	1	6.2	132	9.6
2021	1.5	0	0.0	0	0.0
2022	4.3	0	0.0	0	0.0
Totals					
2020	100.0	16	100.0	1,373	100.0
2021	100.0	14	100.0	1,720	100.0
2022	100.0	2	100.0	950	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects excellent penetration among small farms of different sizes and reasonable penetration among small businesses of different sizes throughout the assessment area.

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms of different revenue sizes. Although the performance level trailed demographics, this level is excellent in light of performance context. Demographics data include all small farms, not just those farms that sought traditional commercial financing. As such, actual small farm lending opportunities tend to significantly lag the percentage of the assessment area's farms that report revenues of \$1 million or less. Examiners reviewed aggregate data to determine the demand level for small farm loans. Aggregate data in 2020 is 32.9 percent and in 2021 is 39.1 percent. Given this performance context, small farm lending performance level reflects excellent penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Washington MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2020	90.8	12	85.7	2,200	75.5
2021	91.4	7	77.8	1,375	70.3
2022	93.7	12	80.0	2,337	67.0
>\$1,000,000					
2020	6.3	2	14.3	714	24.5
2021	6.0	1	11.1	500	25.6
2022	4.3	2	13.3	650	18.6
Revenue Not Available					
2020	2.8	0	0.0	0	0.0
2021	2.6	1	11.1	81	4.1
2022	2.1	1	6.7	500	14.3
Totals					
2020	100.0	14	100.0	2,914	100.0
2021	100.0	9	100.0	1,956	100.0
2022	100.0	15	100.0	3,487	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The distribution of borrowers reflects, given the demographics of the assessment area, reasonable penetration among small business of different sizes. Although the performance is below demographics, in light of performance context, the penetration is reasonable as a significant of originations were PPP loans whereby GARs were not available. Examiners evaluated those PPP loans using loan size as a proxy and determined that a majority of loan sizes were less than \$100,000, indicating that the bank helped to meet the needs of small business in the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Washington MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2020	85.8	1	6.3	350	25.5
2021	85.0	1	7.1	250	14.5
2022	88.5	1	50.0	100	10.5
>\$1,000,000					
2020	4.1	0	0.0	0	0.0
2021	4.1	4	28.6	838	48.7
2022	3.0	0	0.0	0	0.0
Revenue Not Available					
2020	10.0	15	93.8	1,023	74.5
2021	10.9	9	64.3	633	36.8
2022	8.5	1	50.0	850	89.5
Totals					
2020	100.0	16	100.0	1,373	100.0
2021	100.0	14	100.0	1,720	100.0
2022	100.0	2	100.0	950	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Distribution of PPP Loans by Loan Size (2020)				
Assessment Area: WA MSA				
Loan Size	#	%	\$(000s)	%
<\$100,000	11	73.4	126	12.3
\$100,000 - \$249,999	2	13.3	293	28.7
\$250,000 - \$1,000,000	2	13.3	604	59.0
Total	15	100.0	1,023	100.0
Source: 1/1/2020 – 12/31/2020 Bank Data				

Distribution of PPP Loans by Loan Size (2021)				
Assessment Area: WA MSA				
Loan Size	#	%	\$(000s)	%
<\$100,000	7	77.8	170	26.9
\$100,000 - \$249,999	1	11.1	185	29.2
\$250,000 - \$1,000,000	1	11.1	278	43.9
Total	9	100.0	633	100.0
Source: 1/1/2021 – 12/31/2021 Bank Data				

COMMUNITY DEVELOPMENT TEST

BEO demonstrated excellent responsiveness to the community development needs in the Washington MSA through community development loans, qualified investments and donations, and community services.

Community Development Loans

This performance level is a significant improvement since the prior evaluation when there was no community development loans. Included in the total is 1 non-PPP community development loans totaling approximately \$1.5 promoting revitalization and stabilization. The remaining of community development loans were PPP, meeting the community development credit needs during the pandemic. This performance level is attributable to the bank's responsiveness to the community development credit needs of the assessment area.

Community Development Lending Assessment Area: Washington MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	33	3,386	14	839	47	4,225
2021	-	--	-	-	30	1,902	4	1,941	34	3,843
2022	-	-	-	-	-	-	-	-	-	-
YTD 2023	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	63	5,288	18	2,780	81	8,068
<i>Source: Bank Data</i>										

Qualified Investments

This current level performance represents a significant increase by number and by dollar volume from the previous evaluation, when there were 3 investments and donations totaling \$9,000.

Qualified Investments Assessment Area: Washington MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-
2022			1	190	-	-	-	-	1	190-
YTD 2023	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	1	190	-	-	-	-	1	190
Qualified Grants & Donations	-	-	8	19	-	-	3	4	11	23
Total	-	-	9	209	-	-	3	4	12	213
<i>Source: Bank Data</i>										

Community Development Services

Executive officers, senior management, and staff personnel provided 121 community services hours of financial expertise or technical assistance to 2 qualified organizations, primarily supporting community services. This performance level represents an increase of 80.6 percent or 54 service hours from the prior evaluation's 67 service hours.

Community Development Services Assessment Area: Washington MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
2020	-	81	-	-	81
2021	-	22	-	-	22
2022	-	18	-	-	18
YTD 2023	-	-	-	-	-
Total	-	121	-	-	121
<i>Source: Bank Data</i>					

WASHINGTON NON-MSA ASSESSMENT AREA – Full-Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN WASHINGTON NON-MSA

The Washington Non-MSA consists of three contiguous counties in the state of Washington: Columbia, Garfield, and Whitman.

Economic and Demographic Data

According to the 2020 U.S. Census data, the Washington Non-MSA assessment area contains 2 low-, 2 moderate-, 7 middle-, and 3 upper-income tracts. Of the total, one middle-income tract in Garfield County was designated as underserved due to its rural nature. Also four middle-income tracts in Whitman County were designated as distressed due to high poverty.

Also, as a result of the 2020 U.S. Census, there are 4 new census tracts that are added to the assessment area; 1 low-, 1 moderate-, and 2 middle-income tracts. There are also 2 census tracts that were eliminated from the assessment area; 1 moderate-income tract, and 1 upper-income tract. In addition, 2 census tracts were re-designated; a low-income tract to an upper-income tract and a middle-income tract to an upper-income tract. Overall, there is no impact to low- and moderate-income geographies within the assessment area as a result of the 2020 U.S. Census.

Additional demographic data is provided in the following table.

2020 U.S. Census Demographic Information of the Assessment Area						
Assessment Area: Washington Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	14.3	14.3	50.0	21.4	0.0
Population by Geography	54,211	20.8	11.8	41.3	26.1	0.0
Businesses by Geography	4,538	5.1	6.5	49.4	39.0	0.0
Farms by Geography	893	0.6	2.4	76.5	20.6	0.0
Median Family Income Non-MSAs - WA		\$70,452	Median Housing Value			\$268,441
			Median Gross Rent			\$837
			Families Below Poverty Level			9.6%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represented the largest portion of businesses at 31.5 percent; followed by non-classifiable establishments at 20.4 percent; agriculture at 16.4 percent; retail trade at 7.9 percent; and finance, insurance and real estate at 7.6 percent. D&B data

also indicates the majority of business are very small. By number, 63.8 percent of businesses employ four or fewer employees and 89.3 percent operate from a single location.

Columbia County

According to the 2022 U.S. Census, the population in Columbia County is 3,952, making it the second-least populous county in the state. The county is located in the southeast portion of the state of Washington. Columbia County is bordered by Whitman County to the north, Garfield County to the east, Wallowa County to the south, and Walla Walla County to the west. The county seat is Dayton, which is also the largest city in the county.

The county's principal economic industries include construction, healthcare, and retail trade. The three largest employers in the county are Columbia County Board of Education, John Deere Commercial Products, and Columbia County Government.

Garfield County

According to the 2020 U.S. Census, the population in Garfield County is 2,286, making it the least populous county in the state. The county is located in the southeast portion of the state of Washington. Garfield County is bordered by Whitman County to the north, Asotin County to the east, Wallowa County to the south, and Columbia County to the west. The county seat is Pomeroy, which is also the largest city in the county.

The county's principal economic industries include agriculture, educational services, fishing and hunting, forestry, and retail trade. Columbia Pulp, Garfield County Hospital District, and federal and state government agencies are among the top employers in the county.

Whitman County

According to the 2020 U.S. Census, Whitman County has a population of 47,973 and is located in the southeast portion of the state of Washington; bordering Spokane County to the north, Latah County, Idaho, to the east, Garfield County to the south, and Adams County to the west. The county seat is Colfax and the largest city is Pullman.

The county's principal economic industries include accommodation amenities, educational services, and retail trade. The three largest employers in the county are Washington State University, Schweitzer Engineering Laboratories, and local government agencies.

Unemployment rates for the counties in the Washington Non-MSA assessment area varied among the counties in comparison to the state and national averages during the evaluation period. Unemployment increased in all counties in 2020 due to the pandemic. While unemployment rate improved in Columbia County and Whitman County in 2021 and 2020, Garfield County's rate remained higher than the state and national averages.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Columbia County	7.0	5.2	5.3
Garfield County	8.5	5.8	7.3
Whitman County	5.7	4.5	3.7
Washington State	8.5	5.2	4.2
National Average	8.1	5.3	3.5
<i>Source: Bureau of Labor Statistics</i>			

Competition

According to the June 30, 2022 FDIC Deposit Market Share Data, 24 financial institutions operate 24 full-service branches within the Washington Non-MSA assessment area. Of these, BEO ranked 8th, with a 5.2 percent deposit market share. The top two institutions consist of large, national banks that account for 57.8 percent of the total market share.

Community Contact

Examiners conducted a community contact interview with an economic development organization about current conditions in the assessment area. The contact identified a significant need for affordable housing. There is a housing supply shortage which has completely priced out most families that are looking to buy their first home. There are good job opportunities in Garfield County; however, many individuals have to commute 30 miles due to a lack of affordable housing. The contact also indicated that community services is a huge community development need, particularly affordable childcare.

Credit and Community Development Needs and Opportunities

Based on information obtained from the community contacts, bank management, and demographic and economic data, housing in general is the primary community development credit need in the assessment area. Affordable housing and childcare are credit and community development needs and opportunities within the assessment area.

CONCLUSIONS ON PERFORMANCE CRITERIA IN WASHINGTON NON-MSA

LENDING TEST

BEO demonstrated reasonable performance under the Lending Test in this assessment area. The bank's reasonable performance in Geographic Distribution and Borrower Profile supports this conclusion.

Geographic Distribution

The geographic distribution of loans reflects reasonable penetration throughout the assessment area. The reasonable performance in small farms supports this conclusion.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. Although there was no lending in low- and moderate-income tracts, this performance

level is considered reasonable as demographic data reflect extremely limited opportunities in the Washington Non-MSA low- and moderate-income geographies. Examiners reviewed aggregate data to determine the demand level for small farm loans. In low-income census tracts, aggregate data show 0.0 percent in 2020 and 0.3 percent in 2021. In moderate-income census tracts, aggregate data show 1.7 percent in 2020 and 2.1 percent in 2021.

Geographic Distribution of Small Farm Loans					
Assessment Area: Washington Non-MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					
2020	0.5	0	0.0	0	0.0
2021	0.5	0	0.0	0	0.0
2022	0.6	0	0.0	0	0.0
Moderate					
2020	2.2	0	0.0	0	0.0
2021	2.5	0	0.0	0	0.0
2022	2.4	0	0.0	0	0.0
Middle					
2020	86.5	7	100.0	925	100.0
2021	85.8	7	100.0	995	100.0
2022	76.5	15	88.2	2,821	91.1
Upper					
2020	10.8	0	0.0	0	0.0
2021	11.2	0	0.0	0	0.0
2022	20.6	2	11.8	275	8.9
Not Available					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2020	100.0	7	100.0	925	100.0
2021	100.0	7	100.0	995	100.0
2022	100.0	17	100.0	3,096	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The geographic distribution of small business loans reflects poor dispersion throughout the assessment area as BEO did not originate any loans in low- and moderate-income census tracts. This performance level has minimal impact on the overall rating.

Geographic Distribution of Small Business Loans					
Assessment Area: Washington Non-MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2020	6.2	0	0.0	0	0.0
2021	6.1	0	0.0	0	0.0
2022	5.1	0	0.0	0	0.0
Moderate					
2020	6.3	0	0.0	0	0.0
2021	6.6	0	0.0	0	0.0
2022	6.5	0	0.0	0	0.0
Middle					
2020	51.0	4	100.0	250	100.0
2021	50.6	7	100.0	720	100.0
2022	49.4	4	80.0	327	60.9
Upper					
2020	36.5	0	0.0	0	0.0
2021	36.8	0	0.0	0	0.0
2022	39.0	1	20.0	210	39.1
Not Available					
2020	0.0	0	0.0	0	0.0
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2020	100.0	4	100.0	250	100.0
2021	100.0	7	100.0	720	100.0
2022	100.0	5	100.0	537	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among small farms and business of different sizes. The reasonable performance level of small farm and small business lending supports this conclusion.

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration among farms of different revenue sizes. Performance level trailed demographics; however, in light of performance context, this level is reasonable, as demographic data include all small farms, not just those farms that

sought traditional commercial financing. Actual small farm lending opportunities also tend to significantly lag the percentage of farms that report revenues of \$1 million or less. Examiners reviewed aggregate data to determine the demand level for small farm loans. In 2020 and 2021, aggregate data are 63.1 percent and 60.5 percent, respectively. Given these factors, small farm lending reflects reasonable penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Washington Non-MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2020	98.7	6	85.7	870	94.1
2021	98.5	3	42.9	396	39.8
2022	98.8	12	70.6	1,690	54.6
>\$1,000,000					
2020	0.6	1	14.3	54	5.9
2021	0.9	2	28.6	349	35.0
2022	0.7	4	23.5	1,200	38.8
Revenue Not Available					
2020	0.6	0	0.0	0	0.0
2021	0.6	2	28.6	250	25.1
2022	0.6	1	5.9	206	6.7
Totals					
2020	100.0	7	100.0	925	100.0
2021	100.0	7	100.0	995	100.0
2022	100.0	17	100.0	3,096	100.0
Source: 2020 & 2021 D&B Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes, as depicted in the following table. Performance level trailed demographics. However, in light of performance context, this level is reasonable, as demographic data include all small businesses, not just those businesses that sought traditional commercial financing. Actual small business lending opportunities also tend to significantly lag the percentage of small businesses that report revenues of \$1 million or less. Examiners reviewed aggregate data to determine the demand level for small business loans. In 2020 and 2021, aggregate data are 44.4 percent and 61.5 percent, respectively. Given these factors, small business lending reflects reasonable penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Washington Non-MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2020	81.4	2	50.0	50	19.8
2021	81.0	4	57.1	280	38.8
2022	84.2	2	40.0	315	58.7
>\$1,000,000					
2020	3.3	2	50.0	200	80.2
2021	3.1	3	42.9	440	61.2
2022	2.4	3	60.0	222	41.3
Revenue Not Available					
2020	15.3	0	0.0	0	0.0
2021	15.9	0	0.0	0	0.0
2022	13.4	0	0.0	0	0.0
Totals					
2020	100.0	4	100.0	250	100.0
2021	100.0	7	100.0	720	100.0
2022	100.0	5	100.0	537	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

COMMUNITY DEVELOPMENT TEST

BEO demonstrated excellent responsiveness to the community development needs in the Washington Non-MSA through community development loans, qualified investments and donations, and community services.

Community Development Loans

The performance level is a significant improvement since the prior evaluation of just a \$200,000 community development loan. This level is attributable to the responsiveness to community development credit needs of the assessment area. All the community development loans originated were PPP loans supporting economic development and revitalization and stabilization efforts during the evaluation period.

Community Development Lending Assessment Area: Washington Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	14	595	10	561	24	1,156
2021	-	-	-	-	3	59	24	409	27	468
2022	-	-	-	-	-	-	-	-	-	-
YTD 2023	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	17	654	34	970	51	1,624
<i>Source: Bank Data</i>										

Qualified Investments

The current level performance represents a significant increase by number and by dollar volume from the previous evaluation, when there were 2 investments and donations totaling \$2,000.

Qualified Investments Assessment Area: Washington Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	-	-	-	-	1	500	1	500
YTD 2023	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	1	500	1	500
Qualified Grants & Donations	-	-	9	7	-	-	18	11	27	18
Total	-	-	9	7	-	-	19	511	28	518
<i>Source: Bank Data</i>										

Below is a notable qualified investment made in the Washington Non-MSA:

- In 2022, management invested in a \$500,000 school district bond to renovate a gymnasium in a distressed area, the La Crosse School District.

Community Development Services

Executive officers, senior management, and staff personnel provided 105 community services hours to 8 qualified organizations. The performance level represents an increase of service hours from the prior evaluation's 34 service hours. Also, BEO is the only bank in the town of La Crosse and city of Pomeroy within the Washington Non-MSA. In addition, BEO operates one branch in a distressed census tract.

Community Development Services Assessment Area: Washington Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
2020	-	9	-	12	21
2021	-	38	-	5	40
2022	-	5	-	39	44
YTD 2023	-	-	-	-	-
Total	-	52	-	53	105
<i>Source: Bank Data</i>					

STATE OF IDAHO – Full-Scope Review

CRA RATING FOR IDAHO: SATISFACTORY

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

DESCRIPTION OF INSTITUTION'S OPERATIONS IN IDAHO MSA

This assessment area includes Canyon County, which is a portion of the Boise City, ID MSA #14260. BEO introduced this assessment area in November 2020.

Economic and Demographic Data

According to the 2020 U.S. Census data, the Idaho MSA assessment area contains 2 low-, 18 moderate-, 28 middle-, and 6 upper-income tracts.

As a result of the 2020 U.S. Census, there are 25 new census tracts that were added to the assessment area; 2 low- tracts, 4 moderate- tracts, 14 middle- tracts and 5 upper-income tracts. There are also 18 census tracts that were re-designated; 4 low-income tracts were re-designated to moderate-income tracts, 8 moderate-income tract were re-designated to middle-income tract, 3 middle-income tracts were re-designated to a moderate-income tract, 1 middle-income tract was re-designated to upper-income tracts and 2 upper-income tracts were re-designated to middle-income tracts. Overall, the low- and moderate-income geographies within the assessment area are impacted by the 2020 U.S. Census; a decrease of 2 low-income tracts, an increase of 3 moderate-income tracts, an increase of 20 middle-income tracts and an increase of 4 upper-income tracts.

2020 U.S. Census Demographic Information of the Assessment Area						
Assessment Area: Idaho MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	54	3.7	33.3	51.9	11.1	0.0
Population by Geography	231,105	2.4	34.6	53.8	9.2	0.0
Businesses by Geography	25,892	1.6	34.8	52.7	10.9	0.0
Farms by Geography	1,488	1.2	26.9	50.5	21.4	0.0
Median Family Income MSA - 14260 Boise City, ID MSA		\$77,090	Median Housing Value			\$208,541
			Median Gross Rent			\$870
			Families Below Poverty Level			8.0%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

According to 2022 D&B data, service industries represented the largest portion of businesses at 29.3 percent; followed by non-classifiable establishments at 25.1 percent; construction at 12.9 percent; retail trade at 9.3 percent; and finance, insurance and real estate at 7.3 percent. D&B data

also indicates the majority of business are very small. By number, 65.5 percent of businesses employ four or fewer employees and 95.2 percent operate from a single location.

According to Moody's Analytics, the area's economy is performing well, with overall employment moving further into expansion. Professional and business services have been performing strong, with headcounts reaching all-time highs. Cost of living is less than other large West Coast metropolitan areas, and business costs are below average. Top five employers in the area are St. Luke's Health System, Micron Technology Inc., St. Alphonsus Regional Medical Center, Boise State University, and Walmart Incorporated.

Unemployment rates for the Idaho MSA assessment area were consistent to the state averages and below the national averages during the evaluation period. Unemployment rate was higher in 2020 due to the pandemic. Unemployment rates improved in 2021 and 2022.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Canyon County	6.0	4.0	2.9
Idaho State	5.5	3.6	2.9
National Average	8.1	5.3	3.5
Source: Bureau of Labor Statistics			

Competition

According to the June 30, 2022 FDIC Deposit Market Share Data, 16 financial institutions operate 37 full-service branches within the Idaho MSA assessment area. Of these, BEO is not ranked as BEO operates a deposit taking ATM in this assessment area. The top four institutions consist of large, national banks that account for 51.9 percent of the total market share.

Community Contact

Examiners reviewed a recent community contact interview with an economic development organization about current conditions in the assessment area. The contact stated that the area is overserved when it comes to a financing perspective. Also, while there is an opportunity and need for banks to provide financial literacy to small businesses, overall, local financial institutions are performing well in the aspect of community development. The concern is businesses are having to seek alternatives business solutions to negate the effects of inflation, supply shortage, and labor issues. Also the increased in housing costs have forced many individuals to spread out to a more remote areas of Canyon County.

Credit and Community Development Needs and Opportunities

Based on information obtained from the community contacts, bank management, and demographic and economic data, financial literacy to small businesses is the primary community development credit need in the assessment area.

SCOPE OF EVALUATION - IDAHO

Refer to the overall Scope of Evaluation section.

CONCLUSIONS ON PERFORMANCE CRITERIA IN IDAHO

LENDING TEST

BEO demonstrated reasonable performance under the Lending Test in this assessment area. The Idaho MSA is new as of November 2020; therefore, 2020 is not presented in the table.

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. BEO's reasonable performance of small farm and small business lending supports this conclusion.

Small Farm Loans

The geographic distribution of small farm loans reflects reasonable penetration throughout the assessment area given the performance context. While performance level was below demographics in low -income geographies, it is reasonable penetration. Also note that lending opportunities were limited in low-income tracts in 2021, and extremely scarce in 2022, as demographics depicted in the following table.

Although performance level in moderate-income geographies were below demographics and trended lower in 2022, this level is reason, again in light of context. This lower trend aligned with the lower demographics in 2022, as the percentage of farms in moderate-income geographies dropped by 11.6 percentage points from 2021. Also, as the community contact indicated that the assessment area is heavily banked and that financial institutions are meeting community credit needs.

Geographic Distribution of Small Farm Loans					
Assessment Area: Idaho MSA					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Low					
2021	3.0	0	0.0	0	0.0
2022	1.2	0	0.0	0	0.0
Moderate					
2021	38.5	5	22.7	628	17.6
2022	26.9	3	18.8	315	11.8
Middle					
2021	49.8	8	36.4	1,455	40.9
2022	50.5	11	68.8	2,018	75.6
Upper					
2021	8.7	9	40.9	1,479	41.5
2022	21.4	2	12.5	337	12.6
Not Available					
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2021	100.0	22	100.0	3,562	100.0
2022	100.0	16	100.0	2,670	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The geographic distribution of small business loans reflects reasonable penetration throughout the assessment area. While the performance level was below demographics in low-income geographies in 2021, and no originations in 2022, it is reasonable penetration as there are only two low-income tracts and the number of businesses is minimal, thus lending in these two tracts is extremely limited in 2022. The performance level in moderate-income tracts was also reasonable, as originations trailed demographics in 2021, and exceeded demographics in 2022. Overall, the geographic distribution of small business loans reflects reasonable penetration in the Idaho assessment area.

Geographic Distribution of Small Business Loans					
Assessment Area: Idaho MSA					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	7.5	1	5.9	141	4.5
2022	1.6	0	0.0	0	0.0
Moderate					
2021	45.5	4	23.5	1,286	41.0
2022	34.8	7	58.3	2,605	77.5
Middle					
2021	40.6	6	35.3	733	23.4
2022	52.7	4	33.3	615	18.3
Upper					
2021	6.3	6	35.3	977	31.1
2022	10.9	1	8.3	140	4.2
Not Available					
2021	0.0	0	0.0	0	0.0
2022	0.0	0	0.0	0	0.0
Totals					
2021	100.0	17	100.0	3,137	100.0
2022	100.0	12	100.0	3,360	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Borrower Profile

The distribution of borrowers reflects reasonable penetration among small farms and businesses of different sizes.

Small Farm Loans

The distribution of small farm loans reflects excellent penetration among farms of different revenue sizes. The performance level trailed demographics; however, this level is excellent in light of performance context. Demographics data include all small farms, not just those farms that sought traditional commercial financing. Actual small farm lending opportunities also tend to significantly lag the percentage of the assessment area's farms that report revenues of \$1 million or less. Examiners reviewed 2021 aggregate data of 51.8 percent to determine the demand level for small farm loans. Given the performance context, small farm lending performance reflects excellent penetration.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Idaho MSA					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000					
2021	95.8	21	95.5	3,282	92.1
2022	96.1	13	81.3	1,679	62.9
>\$1,000,000					
2021	3.3	1	4.5	280	7.9
2022	2.9	3	18.8	991	37.1
Revenue Not Available					
2021	1.0	0	0.0	0	0.0
2022	1.0	0	0.0	0	0.0
Totals					
2021	100.0	22	100.0	3,562	100.0
2022	100.0	16	100.0	2,670	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenue sizes, as depicted in the following table. Although, performance level trailed demographics in 2021 and 2022, this level is reasonable in light of performance context, as demographics data include all small business, not just those businesses that sought traditional commercial financing. Actual small business lending opportunities also tend to significantly lag the percentage of businesses that report revenues of \$1 million or less. Examiners reviewed 2021 aggregate data of 52.5 percent to determine the demand level. In addition, the lending performance trended favorably in 2022. Given this performance context, the small business lending performance reflects reasonable penetration.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Idaho MSA					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2021	91.8	6	35.3	954	30.4
2022	92.8	8	66.7	1,310	39.0
>\$1,000,000					
2021	2.1	10	58.8	2,176	69.4
2022	1.8	3	25.0	2,040	60.7
Revenue Not Available					
2021	6.1	1	5.9	7	0.2
2022	5.4	1	8.3	10	0.3
Totals					
2021	100.0	17	100.0	3,137	100.0
2022	100.0	12	100.0	3,360	100.0
Source: 2020 & 2021 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

COMMUNITY DEVELOPMENT TEST

BEO demonstrated adequate responsiveness to the credit development needs of the Idaho MSA assessment area through community development loans, qualified investments, and community development services.

Community Development Loans

In 2020, BEO originated 11 PPP loans totaling approximately \$870,000. In 2021, management originated 116 PPP loans totaling approximately \$3.5 million, of which 77 loans totaling approximately \$1.4 benefitted statewide. BEO also originated 4 non-PPP community development loans totaling approximately \$6 million.

Community Development Lending										
Assessment Area: Idaho MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	-	-	-	-	1	293	11	2,131	12	2,370
2021	-	-	-	-	73	1,452	45	6,114	118	7,566
2022	-	-	-	-	-	-	1	1,000	1	1,000
YTD 2023	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	74	1,691	57	9,745	131	10,936
Source: Bank Data										

Below are notable community development loans in the Idaho MSA:

- In 2020, management promoted revitalization and stabilization by originating a \$1.5 million community development loan to an organization to build rail infrastructure in moderate income tract creating jobs for low- and moderate-income population. Management also made renewals in 2021 for \$1.5 million and 2022 for \$1.0 million.
- In 2021, management promoted revitalization and stabilization by originating a \$2.6 million community development loan to a business funding inventory stock that would create two to four jobs in a moderate-income tract.

Qualified Investments

BEO made 5 qualified investments and donations totaling approximately \$1.0 million.

Qualified Investments										
Assessment Area: Idaho MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	-	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-
2021	-	-	-	-	-	-	-	-	-	-
2022	-	-	2	1,000	-	-	-	-	2	1,000
YTD 2023	-	-	-	-	-	-	-	-	-	-
Subtotal	-	-	-	-	-	-	-	-	-	-
Qualified Grants & Donations	-	-	3	2	-	-	-	-	3	2
Total	-	-	5	1,002	-	-	-	-	5	1,002
<i>Source: Bank Data</i>										

Below is notable qualified investments in the Idaho MSA assessment area:

- In 2022, management invested in a \$500,000 bond in a school district located in a moderate-income tract to refinance construction cost. More than 50.0 percent of students in the school districts qualify for the free or reduced fee lunch program.

Community Development Services

Staff personnel provided 5 community service hours to a qualified community development organization located in a moderate-income tract. BEO does not have a traditional branch, only an LPO with a deposit taking ATM, which opened in November 2020. The hours provided related to financial literacy which the community contact identified as a community development need.

Community Development Services Assessment Area: Idaho Rated					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	Hours	Hours	Hours	Hours	Hours
2020	-	-	-	-	-
2021	-	-	-	-	-
2022	-	5	-	-	5
YTD 2023	-	-	-	-	-
Total	-	5	-	-	5
<i>Source: Bank Data</i>					

APPENDICES

INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

SUMMARY OF RATINGS FOR RATED AREAS

Rated Area	Lending Test	Community Development Test	Rating
Oregon	Satisfactory	Outstanding	Outstanding
Washington	Outstanding	Outstanding	Outstanding
Idaho	Satisfactory	Satisfactory	Satisfactory

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.