



Community Banks serve Our Communities.

Service & Relationships

- **Bank of Eastern Oregon** is one of 15 community banks headquartered in Oregon.
- There are 350 community bank branch locations serving Oregon's rural, suburban and urban marketplaces. **Bank of Eastern Oregon** operates 20 branches and four loan production offices in 11 eastern Oregon and four eastern Washington counties, and one western Idaho county.
- Oregon's community bank's safeguard \$30 billion in customer deposits.
- Community banks make decisions locally, tailored to fit the needs of their customers.
- Community banks are relationship lenders that thrive when their customers and communities do the same.
- Community banks are involved with and understand their small business customers, helping them understand local challenges and growth opportunities.

Economic Engines

- Oregon's community banks play an essential role in supporting local economies. They help build the communities they also call home.
- Community banks help Oregon families achieve financial stability.
- Community banks drive small business lending in their communities, which creates jobs and keeps Oregon economically healthy and vibrant.
- Over 60% of small business loans under \$1 million that are made by banks are actually provided by community banks. In Oregon, community banks make over \$1 billion in small business loans each year.
- Over 80% of all agricultural loans made by U.S. banks are provided by community banks. In Oregon, community banks make \$400 million in agriculture-related loans per year.
- Each year, Oregon's community banks extend over \$6 billion in total credit.
- Oregon's community banks help make the American dream of homeownership a reality for thousands of Oregon families each year.
- Oregon's community banks lent billions to Oregonians to support home purchases and refinances.

Community Involvement

- Oregon's community banks contribute millions each year to various community and charitable organizations in our state. In the first three quarters of 2021, **Bank of Eastern Oregon** has donated almost \$98,000 through contributions to multiple local organizations and events.
- Oregon's community bankers dedicate tens of thousands of volunteer hours each year. So far in 2021 **Bank of Eastern Oregon** employees have donated over 1,300 volunteer hours to their favorite local organizations.
- Oregon's community banks are committed to the financial futures of Oregonians. Many bankers provide financial education in their communities. **Bank of Eastern Oregon** provides the EVERFI and Ramsey financial education programs to local schools, as well as the *Teaching Children to Save* program.
- Oregon's community bankers are committed to protecting our state's most vulnerable citizens. Bankers in Oregon are trained to detect and report suspected elder financial exploitation and are the largest group to voluntarily report substantiated allegations of financial abuse in the state of Oregon.

Crisis Response

- Community banks have donated and pledged unprecedented dollars to provide relief to Oregonians impacted by COVID-19 and devastating wildfires.
- Throughout the pandemic and before government intervention, banks got to work offering solutions for their customers, including payment deferrals, special loan programs, fee waivers, loan modifications or other forms of assistance. Banks have been in the trenches with their customers every step of the way during this crisis.
- Community banks made over \$675 million Paycheck Protection Program (PPP) loans (amounts under \$150,000) to small businesses. **Bank of Eastern Oregon** made 2,230 PPP loans for a total of over \$138 million that supported local businesses and helped them keep their employees on staff.
- The Paycheck Protection loans made by community banks saved an estimated 223,000+ jobs.
- From donating PPP processing fees to nonprofits serving the small business community to propping up emergency loan programs, community banks have been voluntary sources of essential support.