

Community Impact Report 2023



 **tri counties bank**
Service With Solutions®

Community Impact Report 2023



tri counties bank

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Our Footprint



About Tri Counties Bank



Tri Counties Bank provides a unique brand of Service With Solutions® for communities throughout California with a breadth of personal, small business and commercial banking services, plus an extensive branch network, more than 40,000 surcharge-free ATMs nationwide, and advanced mobile and online banking.

Tri Counties Bank participates in the Cities for Financial Empowerment (CFE) Fund's *Bank On* program that seeks to ensure that everyone has access to a safe and affordable checking account. In late 2022, to better serve our customers, Tri Counties Bank eliminated multiple overdraft-related fees, including the non-sufficient funds (NSF) fee.

Tri Counties Bank has a long history of investing in the financial success and well-being of our communities. We are committed to making a positive impact in all of the communities in which we do business. We demonstrate this commitment through the following:

- Community development investments, donations, and loans
- Volunteering
- Event sponsorships
- Scholarships

Tri Counties Bank's active part in the communities we serve helps keep them a great place to live. In 2024, we are kicking off a year-long campaign leading up to our 50th anniversary in March 2025. We look forward to decades more of community partnerships that create opportunities for success and prosperity across our footprint.

Our Mission

Tri Counties Bank exists for only one purpose:
Improving the financial success and well-being of our
shareholders, customers, communities and employees.

50

Tri Counties Bank
1975 • 2025

2023 At a Glance



11,323

Volunteer hours – of which
3,611 qualified for CRA
(Community Reinvestment Act*)



729

Financial Literacy hours



401

Unique volunteers – of which
more than 200 volunteered
for CRA-qualified activities



\$1.5 million

Donations and sponsorships,
with more than \$800,000
qualifying for CRA



359

Organizations impacted –
of which 125 qualified for CRA



More than 30%

Percentage of home loans to
minority or low-to-moderate
income (LMI) borrowers



\$285 million

Small business and
small farm loans



\$134 million

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



\$1.7 million

Down Payment Assistance
accessed by customers – of which
\$184,582 Tri Counties Bank
provided in grant funding



More than \$230 million

Community Development Loans



\$103 million

to create or refurbish 407 units
of affordable housing



\$110,000

Scholarships awarded to 80
high school seniors committed
to pursuing higher education

*The Community Reinvestment Act is a federal law designed to encourage commercial banks and savings associations to help meet the needs of borrowers in all segments of their communities, including low- and moderate-income neighborhoods.

Forward



Our success is contingent upon, and a reflection of, the successful economic growth and vitality of each of the communities we serve. Each year, we work hard to provide a wider range of financial resources and services with the goal of reaching those who may have traditionally been neglected by other banks. To this end, in 2023, Tri Counties Bank continued to demonstrate our leadership by:

- Collaborating with community partners to develop and fully fund a Down Payment Assistance Program for low- and moderate-income borrowers throughout our branch footprint.
- Creating a Homeownership Access Program specifically focused on increasing homeownership in historically disadvantaged Black and Hispanic communities throughout California, and partnering with Self Help Enterprises to offer a unique mortgage loan that recognizes the sweat equity contributions of homeowners.
- Partnering with 3CORE (the economic development district that serves a three-county area by providing business financing and collaboration in economic development) to create a support network through the “Tri Counties Bank/3CORE Minority Owned Business Campaign”, providing mentorship and customized technical assistance to minority business owners.
- Partnering with CHIP, American Red Cross, Fannie Mae and North Valley Community Foundation to create an innovative model that will bring affordable rental units to areas that have been devastated by natural disasters.
- Partnering with the FHLB to provide 39 grants totaling \$2.2 million to fund affordable housing and down payment assistance to home buyers.



A handwritten signature in black ink, appearing to read 'Rick Smith'.

Rick Smith
President, CEO and Chairman of the Board

Bankwide Initiatives



Down Payment Assistance Program

The California Housing Finance Agency (CalHFA) offers down payment assistance programs for qualified first-time homebuyers in California. As an approved CalHFA lender, Tri Counties Bank is proud to offer down payment solutions for customers who meet CalHFA program requirements.



Homeownership Access Program

Tri Counties Bank partnered with California Black Chamber of Commerce, Greater Sacramento Urban League, NeighborWorks, and California Capital, among others, to launch the Homeownership Access Program, a special purpose credit program that offers a lender credit up to \$7,500 for homes in majority Black and Hispanic communities.

Community Reinvestment Act (CRA) Volunteer Ambassador Program

The CRA Volunteer Ambassador Program is designed to increase employee participation in volunteerism and assist in identifying CRA-qualified volunteer opportunities throughout the Bank's CRA Assessment Area.

Ambassadors represent our retail banking regions: Northern, Greater Chico, San Francisco Bay Area, Sacramento Valley and Central Valley.

Tis The Season Community Food Drive

The annual Tri Counties Bank Tis The Season Community Food Drive is an opportunity for the general public, local merchants, schools, and other organizations in the community to meet the overwhelming need for food throughout California. All donations stay local and assist The Salvation Army with refilling their pantries after the holiday season so they can continue to feed families throughout the year.

In 2023, more than 29,000 pounds of nonperishable pantry items were collected in 29 counties throughout California. Five pounds of food equates to one meal for a family of four, so the food collected totals 5,800 meals for a family of four.



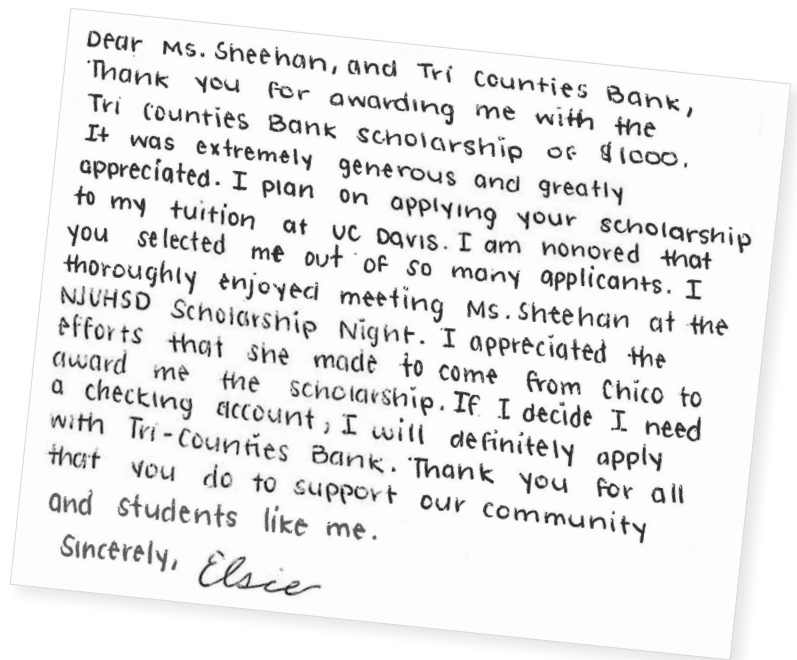
Scholarship Program

Our Scholarship Program awards \$110,000 annually to students who demonstrate interest in public service, community engagement, and business entrepreneurship.

Sixty \$1,500 scholarships are awarded to students with a Student Aid Index of 0 or less, and a minimum GPA of 2.5; and twenty \$1,000 scholarships for students with a cumulative GPA of 3.0 or higher.

Applications are open to graduating high school seniors pursuing higher education at trade schools, community colleges, and four-year colleges and universities.

In 2023, 650 applications were submitted and 80 students from 21 counties were awarded with scholarships.



^ Letter from Scholarship Awardee, Elsie, bound for UC Davis



< Illustration by Scholarship Awardee, Joye, headed to Butte College



CRA Volunteer of the Year

In 2023, we celebrated the volunteerism of Susana Bravo, Executive Assistant to the Chief Community Banking Officer, with our first-ever CRA Volunteer of the Year Award.

Susana is an advisory board member of the UC Davis Children's Miracle Network (CMN) where the majority of patients come from disadvantaged families. In 2022, between serving at CMN and reviewing scholarship applications for the Tri Counties Bank Scholarship Program, Susana logged 243 CRA-qualified volunteer hours.

Honoring exemplary volunteerism by our team members

Area Focus: Chico



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

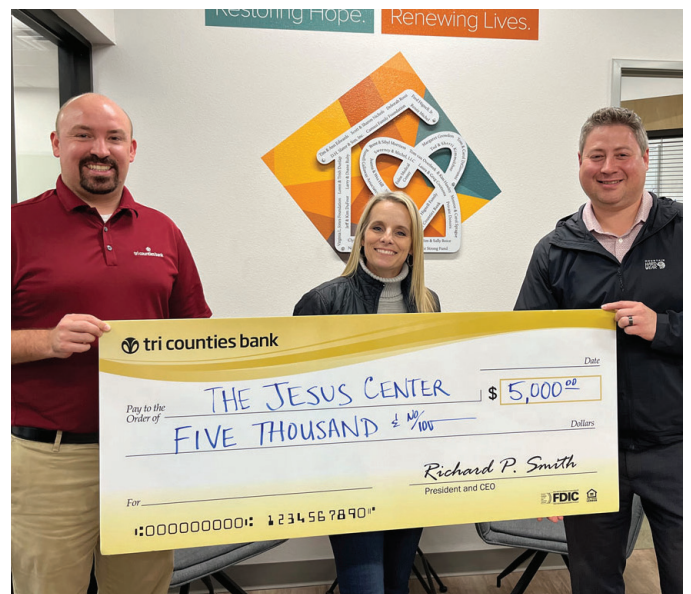
3CORE

In partnership with 3CORE, Tri Counties Bank funded a minority-owned business campaign that provides personalized one-on-one support for minority small business owners. By listening intently and tailoring assistance to each specific business's needs, 3CORE created the *Minority Owned Business Campaign* that provides a support network of mentorship, customized technical assistance engagements, and strategic financial assistance.



Jesus Center

Each month, volunteers from Tri Counties Bank teach financial literacy at the Jesus Center, a homeless services agency in Chico. The organization offers programs and services that are designed to be trauma-sensitive. They use a multi-layered approach to unhoused participants, including providing shelter, transitional housing, and employment services. Their *Pathways* program helps ensure individuals are provided with opportunities for personal growth and ending their homelessness.



Contributing toward creating opportunities in Butte County

Community Housing Improvement Program (CHIP)

In 2022, Fannie Mae (FNMA) and CHIP, a local non-profit affordable housing developer, faced a challenge: FNMA owned real estate properties in Paradise – the town most affected by the deadly 2018 Camp Fire disaster – without homes on them. The developer wanted to build affordable rental units, but FNMA was unable to finance a loan to a not-for-profit organization.

FNMA and CHIP reached out to Tri Counties Bank to discuss solutions and together we created a program that made this idea a possibility. The properties will be used as affordable rental properties in Paradise, where many affordable rentals had been destroyed in the fire. This completely new and innovative process became a pilot program for FNMA, who plans to roll out similar loan programs in other disaster-affected zones across the country.

Additionally, Tri Counties Bank assisted CHIP with an AHEAD (Access to Housing and Economic Assistance for Development) grant application through the Federal Home Loan Bank of San Francisco. Tri Counties Bank's participation led to a \$50,000 grant for the organization.



Area Focus: Sacramento



Tri Counties Bank serves the Greater Sacramento Region with branches in Sacramento, Placer, Yolo, Yuba, and Sutter Counties. This diverse State Capital region includes urban neighborhoods, a rapidly-growing business community, and is surrounded by critical agricultural areas. The area has become one of Tri Counties Bank's largest markets. Over the years, we have developed deep connections through meaningful engagement with our customers and communities.

CLTRE

In 2023, Tri Counties Bank partnered with CLTRE, a non-profit based in Sacramento that provides access to small business training and access to homeownership.

CLTRE received grant funding from the City of Sacramento to provide down payments in the form of a forgivable loan, as well as credit repair to a cohort of 25 potential homeowners from predominantly minority communities of Sacramento.

Funding from the City was in response to the construction of the UC Davis Medical business park, known as Aggie Square, to mitigate possible gentrification and displacement, especially in minority neighborhoods.

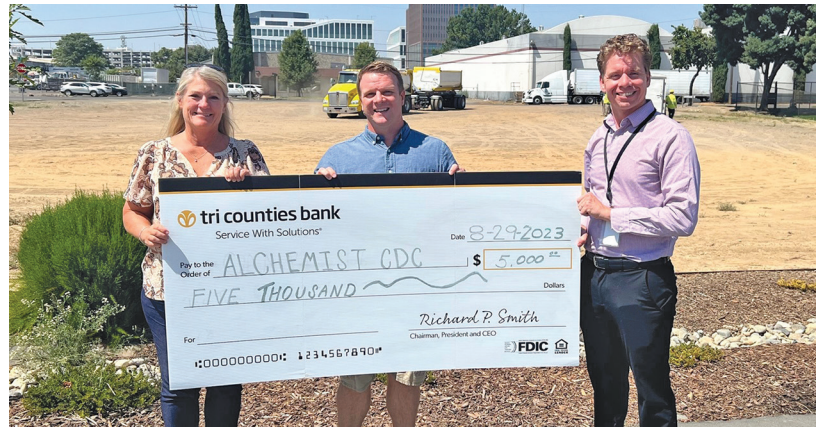
Tri Counties Bank sponsored and participated in CLTRE's homeownership program and will combine their down payment grant with programs uniquely offered by Tri Counties Bank, including the *Homeownership Access Program*, which provides closing costs reimbursement when the collateral is in Black and Hispanic communities. Both CLTRE's program and Tri Counties Bank's initiatives aim to close the gap in minority homeownership, both in Sacramento and California as a whole.



FIPO/Promise Zone

Since 2018, Tri Counties Bank has participated in Sacramento Promise Zone's *Financial Institution Collaborative*, a unique and innovative initiative that brings together different financial institutions in the Sacramento region to pool grant dollars and maximize the impact of one community development organization. Organizations are chosen that tackle long-standing issues in the Promise Zone, a HUD-designated geographic area within the City of Sacramento that has had persistent unemployment, underemployment, lack of housing access, and low educational attainment.

Tri Counties Bank first participated in 2018, helping fund Alchemist CDC's kitchen incubator program, which provided food-based startup firms with access to commercial kitchen space and business education. In 2023, Alchemist CDC was again the recipient of the collaborative's grant, with the intent of funding its public market space that will provide a permanent commercial kitchen and pop-up restaurant space for incubator participants. The new market space will be part of a rejuvenated River District north of the city core and adjacent to an affordable housing complex.



Contributing to the creation of a new public market space in Sacramento

CityStart

The City of Sacramento became the recipient for the Cities for Financial Empowerment Fund (CFE) *CityStart* initiative to bring together in one place stakeholders, including government entities, non-profits, business chambers, and banks, to discuss opportunities to close the Black wealth gap in Sacramento.

CityStart aims to create a repository of all programs that work to build wealth in the Black community through housing, small business development, and job creation. Tri Counties Bank has been a participant in the initiative since its launch.



Area Focus: Central Valley



Tri Counties Bank serves California’s Central Valley from Stanislaus County to Kern County. The Central Valley is noted for agricultural production and is the source of more than half of the nation’s fruits, nuts, and vegetables. The region is a host to several diverse communities and includes the metropolitan areas of Modesto, Fresno, and Bakersfield.

Kern County Hispanic Chamber of Commerce (KCHCC) Small Business Academy

Tri Counties Bank’s funding supported cohorts for a 12-week comprehensive academy covering topics such as finance, payroll, marketing, social media, human resources, and legal services.

Participants learned how to create a business plan, file for incorporation, understand legal and tax requirements, how to manage financials, and implement strategies for marketing and networking. KCHCC members with expertise in the targeted areas were part of the training sessions. The training thus provided access to existing businesses and helped build mentoring networks for entrepreneurs.



Our contribution helped launch 23 new businesses in Kern County

Self-Help Enterprises (SHE)

In 2022, Tri Counties Bank partnered with SHE, an affordable housing developer and homeownership counseling agency, to take on the distinct challenges that clients face when obtaining financing in urban areas where 100 percent USDA financing is not available.

Tri Counties Bank worked to develop a unique product for the non-profit that would recognize the homeowners’ actual participation in their home’s construction. This “sweat equity” is the time taken to build the home, which is used in place of a cash down payment, and reducing the price of the home. In 2023, we took our partnership with SHE one step further by offering a grant of \$150,000 for down payment assistance for low- and moderate-income borrowers in the Central Valley.

Community Action Partnership of Kern (CAPK)

Tri Counties Bank sponsored the CAPK VITA (Volunteer Income Tax Assistance) program in Kern County. We placed VITA volunteers in two branches for free tax preparation services that help working households and individuals access Earned Income Tax Credits.



Community Action Partnership of Kern FOUNDATION

December 5, 2023

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Klein DeNatale Goldner

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Development Officer

Rosa Pereira
Community Development Officer
Tri Counties Bank
205 River Park Circle
Fresno, CA 93720

Re: Letter of Support: Tri Counties Bank and CAPK Volunteer Income Tax Assistance (VITA) Program

I am writing to express our sincere gratitude for Tri Counties Bank's support of the Community Action Partnership of Kern (CAPK) Volunteer Income Tax Assistance (VITA) program. Your generous donation of \$25,000.00 for both 2023 & 2024 has been and will continue to be a crucial factor in ensuring the success and impact of our program.

CAPK's VITA program is dedicated to providing no-cost tax preparation and e-filing services to low and moderate-income individuals and families within Kern County. The assistance we offer extends beyond the basic tax preparation, as we actively work to help eligible clients take advantage of the Earned Income Tax Credit (EITC), thereby maximizing their tax returns and contributing to the overall enhancement of the local economy.

The support provided by Tri Counties Bank has been significant in allowing us to reach and assist thousands of residents in Kern County. From October 2022 to September 2023, our VITA program processed over 6,000 tax returns, resulting in over \$7 million in refunds. This accomplishment reflects the tangible impact of your contribution on the lives of the individuals and families we serve.

Looking ahead to 2024, CAPK's VITA program is actively engaged in expanding its reach to rural communities in Kern County, with the aim of increasing our client base and extending our services to those in need. The ongoing support from Tri Counties Bank will certainly play a crucial role in our efforts to provide quality tax assistance to low-income individuals and foster financial stability within our community.

Once again, thank you for your commitment to making a positive difference in the lives of Kern County residents. We value the partnership we have with Tri Counties Bank and look forward to continuing our collaborative efforts to support our community's economic well-being.

Sincerely,

Catherine Anspach
Director of Development

5005 Business Park North, Bakersfield, CA 93309 • (661) 336-5236 / Fax (661) 322-2237
Tax I.D. # 86-1249865 www.capkfoundation.org

Bailey Ave Inc.

Tri Counties Bank contributed to the *Web Grant Program*, enabling the organization to create a web presence for small businesses in Kern County. The program provides credit towards the creation of engaging websites built by experts, bridging the technology gap, and helping small business owners and non-profits connect with their audiences.



This contribution helped toward the creation of websites for small businesses and non-profits

Area Focus: Far Northern California

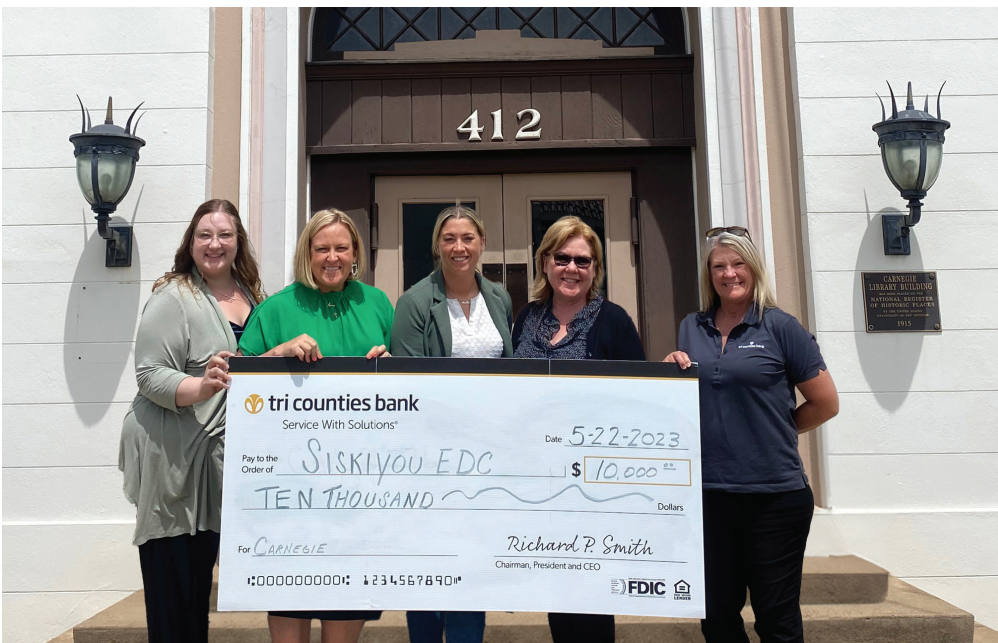


Tri Counties Bank serves the North State from Siskiyou County to Tehama County, an expansive area known for tremendous natural beauty as well as vibrant agricultural sectors. Tri Counties Bank supports business development, homeownership access, and response initiatives to natural disasters in this area that also includes some of our largest markets.

United Way of Northern California (UWNC) NorCal Wildfire Fund

Tri Counties Bank has a long history of partnering with the UWNC on initiatives like disaster recovery and COVID relief. In 2023, we worked together with UNWC to raise funds for wildfire relief efforts in the North State. Tri Counties Bank opened an account for donors with an initial contribution of \$15,000, and partnered with the organization in fundraising events. UWNC has helped hundreds of wildfire disaster-affected households through their *Emergency Financial Assistance Program* and *RV Assistance Program*.

Siskiyou Economic Development Corporation (EDC)



Tri Counties Bank provided \$10,000 toward the Yreka Carnegie Rehabilitation Project to refurbish the historic Carnegie Library building in downtown Yreka. The space will be transformed into an inspirational and high-performing community asset. Funds will be used to convert the space into offices for the local Small Business Development Center and Siskiyou EDC, as well as provide meeting and event space for the community. Tri Counties Bank's donation helped attract other donors and construction is set to begin February 2024.

Yreka's 1915 Carnegie Library Building will be transformed into a community asset

Area Focus: San Francisco Bay Area



Tri Counties Bank has branches across the Bay Area, including San Francisco, San Mateo, Sonoma, and Contra Costa Counties. While the Bay Area is best known for technology business, it also includes a large agricultural sector and several semirural communities. Tri Counties Bank has branches and Commercial Banking Centers to address the needs of urban centers like downtown San Francisco as well as small coastal towns like Pescadero and Half Moon Bay. In each community, we continue to support small business development, access to capital, and affordable housing initiatives.

South San Francisco Library Parks and Recreation Center

Tri Counties Bank participated in the South San Francisco Public Library Foundation’s capital campaign to build a new Library | Parks and Recreation Center.

The project features several new amenities for the community, including a high tech Discovery Center, Teen Zone, and study and meeting rooms, alongside Parks and Recreation’s fitness and dance studios, classrooms, teaching kitchen, and large banquet and event spaces. The Center also features a 1.3-acre park and playground.



Baden Station Apartments

The Bank originated a \$16,300,000 construction-to-permanent loan for the building of a 36-unit multi-family complex with a low-income housing tax credit in a moderate-income tract.

The project will offer studio and one-, two-, and three-bedroom units with income restrictions:

- Two units leased to formerly homeless clients
- 10 units for extremely low-income households
- 18 units for the intellectually/developmentally disabled

South San Francisco has the highest number of developmentally disabled residents in San Mateo County. This project is the first of its kind to address the needs of this population.



San Francisco Housing Development Corporation (SFHDC)

Tri Counties Bank donated \$20,000 to SFHDC's capital campaign to renovate a former check cashing/payday lender storefront into a marketplace for products made and sold by Black entrepreneurs, enabling them to share in the cost of rent and staffing. Funding supported essential renovations and created ADA accessibility.

In The Black is a Black-led brick-and-mortar and online marketplace established by SFHDC's Fillmore Small Business Empowerment Hub ("The Hub"). The Hub was founded to assist neighborhood entrepreneurs to obtain technical assistance related to business plans, licenses and permits, marketing and communications, and renting affordable spaces.

The marketplace provides affordable retail space to nearly 20 Black-owned businesses in San Francisco's Fillmore District.



Organizations Supported in 2023

Through our CRA Grants program, Tri Counties Bank supports organizations that promote economic development, provide services to low-income communities, and develop affordable housing opportunities in our retail footprint.

3CORE, Inc.	California Veterans Assistance Foundation	Eureka Women's Club
Abundant Grace Coastsider Worker	CASA of Kern County	FaithWorks Community Coalition, Inc.
African American Network of Kern County	CASA of Tulare County	Family Fellowship Church
Alchemist CDC	Catalyst Mentoring	Far Northern Coordinating Council on Developmental Disabilities DBA Northern Regional Center
AMP Ministries DBA Hands in the Community	Catholic Charities of the Diocese of Santa Rosa	Food for People, The Food Bank for Humboldt County
Angels of Grace Inc.	CenCal Sports	Foothill House of Hospitality
Arcata Economic Development Corporation	Center for Fathers & Families	Fresno CDFI DBA Access Plus Capital
Arranque Empresarial	Center for Human Services	Fresno Center For New Americans
Arrowhead Club	Central California Food Bank	Fresno Metro Black Chamber of Commerce
Ayudando Latinos A Sonar (ALAS)	Central California Legal Services	Fresno Rescue Mission
Bailey Ave Inc. Foundation	Centro Community Partners	Fresno Youth Golf Association
Bakersfield ARC	Chico Community Scholarship Association	Friends of the Round Valley Public Library
Bakersfield City School District Education Foundation	Chico Economic Planning Corporation DBA Chico Start	Garden Pathways
Bakersfield College Foundation	Children First Campaign	Girls Inc. of the Northern Sacramento Valley
Bakersfield Women's Business Conference	Chowchilla Sober Grad	Give Disaster Resources
Big Brothers Big Sisters of Central California	Coastside Adult Day Health Center	Goodwill Industries of South Central California
Big Brothers Big Sisters of Nevada County and North Lake Tahoe	Community Action Agency of Butte County	Greater Bakersfield Chamber of Commerce
Big Brothers Big Sisters of Greater Sacramento	Community Action Partnership of Kern	Greater Lamont Chamber of Commerce
Boys & Girls Club of Tulare County DBA B&GC of the Sequoias	Community Foundation of the North State	Greater Sacramento Urban League
Boys & Girls Clubs of the North Valley	Community Housing Improvement Program	Gustine Unlimited Scholarship Trust Organization
Boys & Girls Clubs of Greater Sacramento	Community Resource Project, Inc.	Habitat for Humanity Golden Empire
Boys & Girls Clubs of Kern County	Community Revitalization and Development Corporation	Habitat for Humanity of Butte County
Bright Futures for Youth	Discovery Counseling Center of the San Ramon Valley	Habitat for Humanity of Fresno
Butte Community College Foundation	Downtown Chico Business Association	Habitat for Humanity of Greater Sacramento
California Black Chamber of Commerce	Dreams and Hope for the Children	Habitat for Humanity of Sonoma County
California Coalition for Rural Housing	Economic Development Corporation of Shasta County	Habitat for Humanity of Tulare County
California Farmworker Foundation	ENDUE Foundation	Habitat for Humanity of Yuba Sutter
California State University Bakersfield Foundation	ERV Community Center Foundation	

Henrietta Weill Memorial Child Guidance Clinic	Petaluma Ecumenical Properties DBA PEP Housing	The Heal Project
Hill Country Community Clinic	Phase2Careers	The Mission at Kern County
Housing and Opportunity Foundation of Kern	Placer Community Foundation	The Open Door Network
Housing Leadership Council of San Mateo County	Puente de la Costa Sur	The Salvation Army, Fresno Corps
Humboldt Senior Resource Center, Inc.	Rebuilding Together Peninsula	The Salvation Army, Del Oro Division
International Association of Lions Clubs 99187 Crescent City	Ridgeview High School	The Salvation Army, Golden State Division
Jefferson Economic Development Institute	Rio Dell Volunteer Fire Department	TLCS Inc. DBA Hope Cooperative
JJ's Legacy	River City Food Bank	TMC Community Capital
Jesus Center	Roderick Hayfork Senior Nutrition Center	TMC Development Working Solutions
Kern Black Chamber Foundation	Rural Community Assistance Corporation	Totes4Teens
Kern Community Foundation DBA Kern Alliance of Nonprofits	Sacramento Children's Home	Transformations by Bakersfield Angels
Kern Community Tennis Association	Sacramento Cottage Housing, Inc.	Trinity Hope House
Kern County Hispanic Chamber of Commerce Business Education Foundation	Sacramento Metro Chamber	True North Housing Alliance
Kern Economic Development Foundation	San Francisco Housing Development Corporation	Trust for Conservation Innovation DBA Multiplier
La Luz Center	San Francisco Housing Development Corporation	Tulare County Foundation for Ag Education & Youth
Live Again Fresno	Second Harvest of the Greater Valley	Turtle Bay Exploration Park
Marin City Health and Wellness Center	Self-Help Enterprises	United Way California Capital Region
Mayers Intermountain Healthcare Foundation	Senior Coastsiders	United Way of Kern County
McFarland USA Foundation	Shasta Women's Refuge Inc. DBA One Safe Place	United Way of Northern California
Mercy Foundation North	Sheriffs And You Foundation	Unseen Heros for Creative Community Development
Mercy House Living Centers	Sierra Nevada Memorial Hospital Foundation	Valley Sierra Small Business Development Center
Middletown Senior Center	Siskiyou County Arts Council	Valley Small Business Development Corporation
Mountain Top Athletics	Siskiyou County Job Council	Vineland School District
Nevada County Superintendent of Schools	Siskiyou Family YMCA	West Enterprise Center DBA West Company
North Valley Housing Trust	South Modesto Businesses United	Wind Youth Services
Northern Valley Catholic Social Service	South San Francisco Public Library Foundation	Women's Empowerment
OASIS Center International	Southwest Fresno Development Corporation	Y-Empowerment Inc.
Orlie's Shoe Drive	Spirit Peers for Independence & Recovery, Inc. DBA SPIRIT Peer Empowerment Center	Youth 2 Leaders Education Foundation
Pacifica Resource Center	Superior California Economic Development	Yuba Sutter Economic Development Corporation
Paradise Rotary	Table of Plenty Half Moon Bay (HMB)	
Pennies on Purpose	The First Tee of Greater Sacramento	
	The Gathering Inn	

Tri Counties Bank Awards and Recognition

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



Sacramento Business Journal
C-Suite Awards
Daniel Bailey, EVP and Chief Banking Officer
2023



S&P Global Market Intelligence
#10 Community Bank with
\$3–10 billion in assets
2023



Sacramento Business Journal
Most Admired CEOs 2023
Rick Smith, President and CEO
2023



Style Magazine
Readers' Choice
Roseville, Granite Bay and Rocklin
2011–2023



California Black Chamber of Commerce
Top Partner Award
2023



Enterprise Record Chico
Readers' Choice: Best Bank
2019–2023



Chico News & Review
Readers' Choice: Best Bank
2008–2019, 2022, 2023



Appeal-Democrat Marysville
Favorite Bank: 2019, 2021, 2023
Favorite Banker: Amy Briscoe, 2020
Heather Peña, 2023



Record Searchlight
Best Bank in the North State
2015, 2016, 2018, 2022



Raymond James
Community Bankers Cup Award
Top 10% of Community Banks
2019, 2021, 2022



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



Sacramento Business Journal
Corporate Citizenship
Corporate Champion
for Basic Needs
2022



The Union Grass Valley
Best of Nevada County
2011–2022



Auburn Journal
Best Bank
2019–2022



Forbes Magazine
Best-In-State Bank
2021



Formstack:
Practically Genius Awards
Creative Digital Innovation of the Year
2021



Colusa County Pioneer Review
Best Bank
2019, 2020, 2021

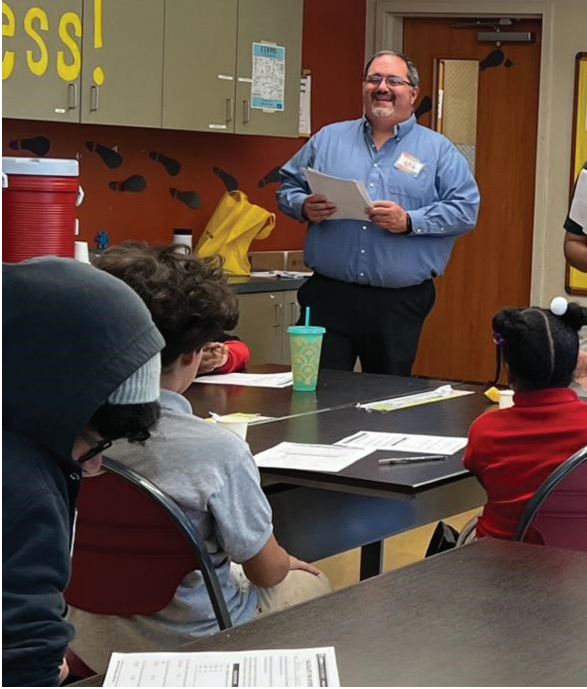


Times-Standard
Best of the North Coast
2020



Mt. Shasta Herald
Best Banker: Barry Stacy
2019, 2020

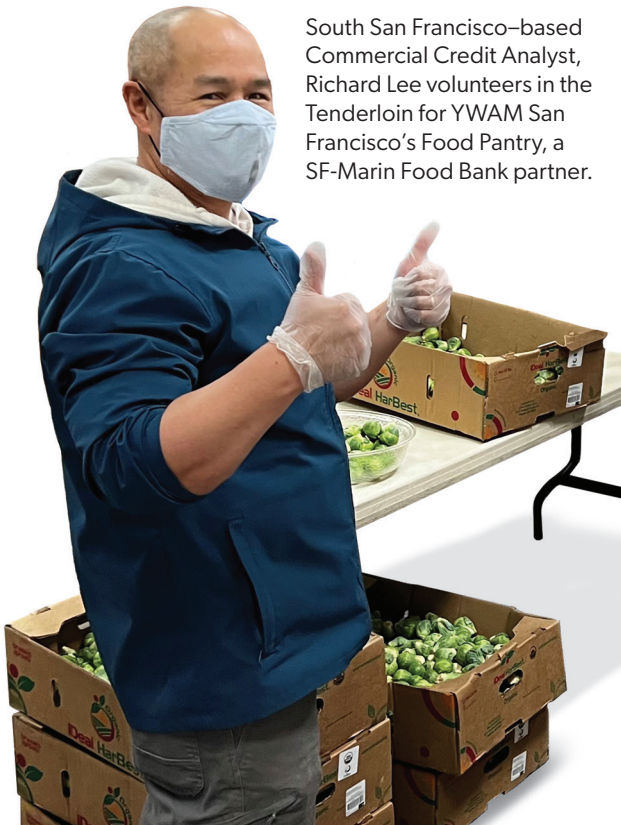
Gallery



David Brown, FLE, AVP, Fair Lending Compliance Manager, teaches youth financial literacy at The Salvation Army's after-school program in Sacramento.



Delano Branch team members Maria G. Flores, Senior Teller; Nancy Guajardo, Senior Banker; and Elvia Rodriguez-Armendariz, Branch Manager; along with Alfredo Fletcher, Home Mortgage Community Specialist, connect with the community at the California Farmworker Foundation's *Día de la Familia*.



South San Francisco-based Commercial Credit Analyst, Richard Lee volunteers in the Tenderloin for YWAM San Francisco's Food Pantry, a SF-Marin Food Bank partner.



Tri Counties Bank was a sponsor of the United Way of Kern County Anniversary Gala to honor 60 years of supporting the community through education, health, and economic resilience. In attendance were Turlock Assistant Branch Manager, Sue Purewal; Bakersfield Grand Island Village Assistant Branch Manager, Susie Medina; and Bakersfield-based Commercial Credit Analyst, Ryan Langford, and Business Development Manager Joe Garcia, AVP.



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