



CLACKAMAS COUNTY BANK
COMMUNITY REINVESTMENT ACT
PUBLIC FILE

The Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 195, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods, consistent with safe and sound banking operations.

Since the establishment of Clackamas County Bank (CCB) in 1911, it has been the policy of CCB to help meet the credit, needs of our communities, including the low-to moderate-income areas in a positive, ongoing manner, consistent with the safe and sound business practices of this institution. Clackamas County Bank considers itself an active and responsible "**Corporate Citizen**". This philosophy affects every aspect of the Bank's business, especially decisions concerning where and how the Bank "**reinvests**" in the communities it serves.

In accordance with CRA, Clackamas County Bank's public file is current as of April 1 as of each year, as required by regulations (Note: some sections are updated quarterly March 31, June 30th, September 30, and December 31).

If you would like to receive a hard copy of this file (a fee may be charged to cover the expense of copying and mailing for each file requested) or have any questions or comments regarding Clackamas County Bank's CRA Public file, please write to:

Clackamas County Bank
CRA Officer
PO Box 38
Sandy, OR 97055

SANDY
P.O. 38
SANDY, OR 97055
503-668-5501

HOODLAND
P.O. 185
WELCHES, OR 97067
503-622-3131

BORING
P.O. 159
BORING, OR 97009
503-663-3000

GRESHAM
P.O. 1680
GRESHAM, OR 97030
503-665-9444



VISIT OUR WEB SITE AT www.clackamascountybank.com

