



Community Bank Receives “Outstanding” CRA Performance Rating From FDIC

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For Immediate Release**

Community Bank, headquartered in Joseph, Oregon, recently received the highest possible rating from the FDIC for its most recent performance under the Community Reinvestment Act (CRA). The Community Reinvestment Act of 1977 requires federally insured depository institutions to support the borrowing needs of all the communities where they do business, including low- and moderate-income areas.

The “Outstanding” rating is based on Community Bank’s performance under lending, investment and community development tests. These tests measure residential, small business and community development lending, community development investments and community development services in the communities the bank serves.

In Oregon specifically, the bank achieved an Outstanding rating for both lending and community development. Community Bank is currently the only active Oregon chartered bank to receive an Outstanding in both areas. On a national level, just 347 of 6,247 (5.5%) of federally insured financial institutions have an active overall CRA rating of Outstanding*.

“We are honored to receive this rating, which demonstrates our commitment to the communities of Eastern Oregon and Southeast Washington where our bankers live, work and operate your Community Bank.” said Tom Moran, President and CEO of Community Bank.

The CRA performance evaluation made specific references to Community Bank’s strengths, including its lending efforts to small businesses, farming operations and participation in community development. Since the last CRA rating, Community Bank originated 14 community development loans totaling approximately \$24.7 million that directly benefited the bank’s rural communities - including municipal improvement projects, economic development loans and the construction of medical facilities.

Additionally Community Bank team members and directors provided 4,227 service hours directly relating to community development and economic development.

About Community Bank

Headquartered in Joseph Oregon, Community Bank has \$373 million in assets as of 11/30/2015. The Bank has 14 full-service branches throughout Eastern Oregon (11) and Southeastern Washington (3), and a Loan Production Office in The Dalles, Oregon. For more information about Community Bank visit www.communitybanknet.com.

Community Bank. Equal Housing Lender. Member FDIC

* Statistics based on FDIC CRA Performance Evaluation database available at www.fdic.gov as of December 1, 2015.