



We have faced difficult decisions we never envisioned in January 2020. While it has presented a host of challenges on a national, international, local, and personal level related to the pandemic, the lessons we have learned will continue to serve our Bank well into 2021.

We have found the staff resilient. Many worked from home while others split their time between working from home and the office. Others have come into work every day. It has been a team effort!

You, our customers, adapted to the changes as well! Realizing the convenience of using our digital banking services, how our drive-ups can handle the majority of transactions, and the fact that we are always available for safe in-bank appointments when needed.

We Thank You for your support. If you know of someone who could use our services, we would love to talk to them. Referrals are great and a very good source of growth!

We look forward to hearing from many of you in the new year and hope to see you in person in the near future, (fingers crossed 🤞).

Wishing you all a Prosperous New Year!

Best regards,

Phillip Lehmann

President and CEO



Branches in Harvard, Oregon, Rockford and Hebron