

## COMMUNITY REINVESTMENT ACT STATEMENT

To conform with the Community Reinvestment Act (CRA), the Board of Directors of The Bank of Commerce (Bank) issues this statement and resolution to its depositors, loan customers, and interested community members.



The Bank is committed to serving the credit needs of the communities in which it does business. It is Bank policy to respond to all creditworthy segments of our market. Management believes that doing so is basic to good business practice and to the Bank's long-term vitality.

In pursuing this commitment, the Bank will comply with the letter and spirit of the CRA. Management will take a pro-active, rather than passive, approach to determining and meeting community needs, including those of creditworthy low and moderate-income areas and individuals.

The Bank was organized in 1959 to serve the various banking and trust needs of individuals, businesses and organizations in South Eastern Idaho. The Bank expanded its service into Montana upon the purchase of State Bank & Trust in July of 2012. Today, the Bank operates sixteen branches in Idaho and one in Montana [*see accompanying maps for a list of counties and geographies served by each branch*]. These communities represent the bank's lending area and include neighborhoods of all types and rural/agricultural areas with all income levels and races represented. The Bank's headquarters is located at 3113 S 25th E, Ammon, Idaho.

In view of the foregoing, it is hereby resolved by the board that:

1. The Bank shall endeavor to meet the credit needs of the local communities it serves, including low and moderate-income neighborhoods. The Bank does not, and will not, discriminate against credit applicants on the basis of race, color, religion, national origin, sex or disability. The definition of our lending area is subject to change over time as patterns of commercial development change and populations shift. We will, when necessary, adjust our delineation of communities to reflect these changes. [*The accompanying map(s) indicate the communities served by the Bank and their geographical areas.*]
2. The Bank will continue to determine the banking needs which exist in local communities by means of:
  - A. Customer contact
  - B. Officer calls
  - C. Director calls
  - D. Face-to face meetings with community citizens
  - E. Periodic visits to local realtors by Real Estate Dept personnel
  - F. Ongoing communication between management and civic leaders

3. All credit extended by the Bank shall be offered in a manner consistent with safe and sound lending practices. Credit offerings are limited by State and Federal law and government regulations. Changes in economic conditions can make it difficult, impractical and sometimes impossible to offer certain types of credit. The availability, terms and conditions of credit in a specific instance are determined on a case-by-case basis, after credit worthiness of the applicant and the collateral have been carefully evaluated.

## IDaho Falls Facility Based Assessment Area

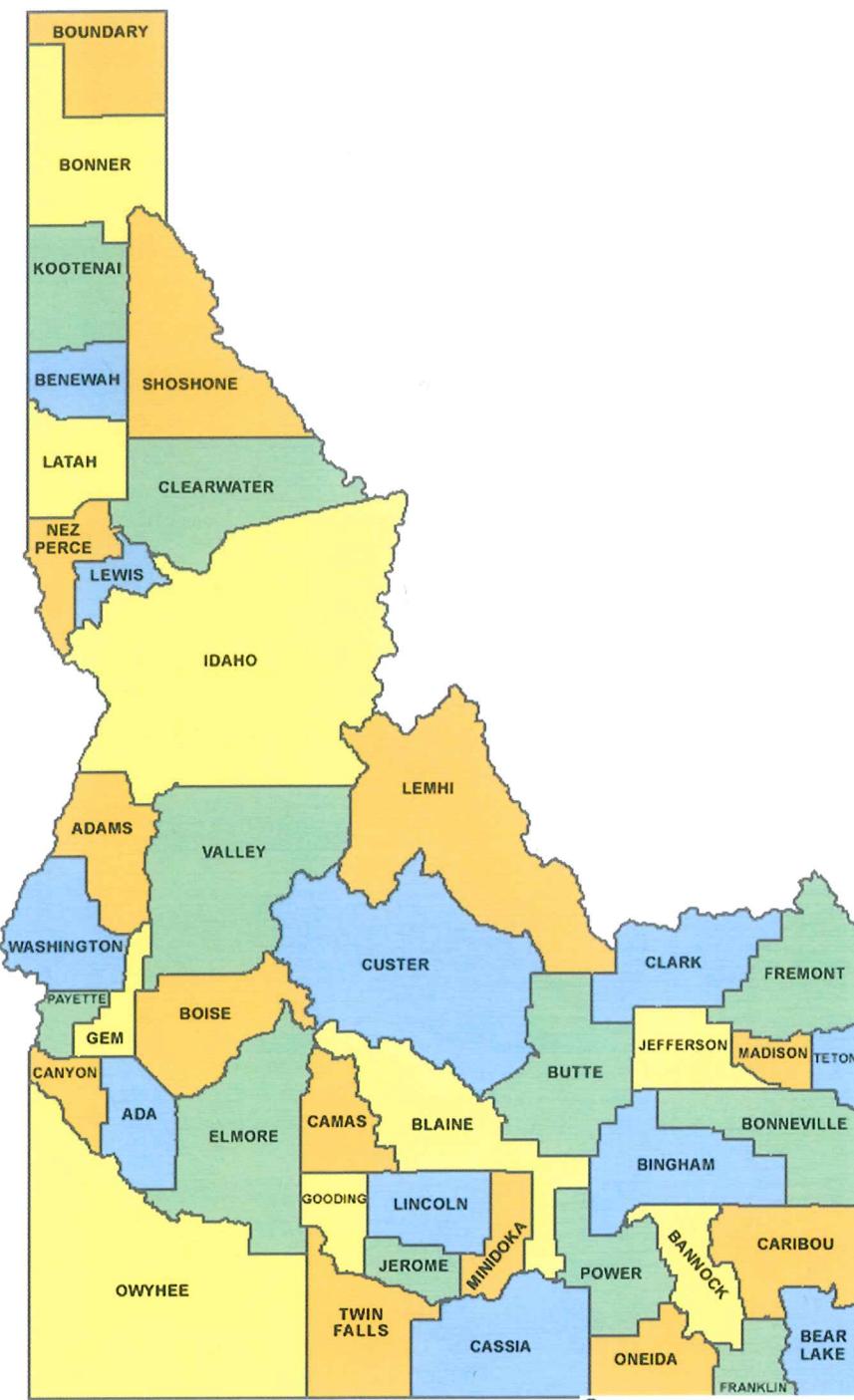
STATE: IDAHO

MSA: IDAHO FALLS MSA

COUNTY: BONNEVILLE

BRANCH: NORTHGATE, DOWNTOWN, EASTSIDE, WESTSIDE, ADMINISTRATION

GEOGRAPHIES: Idaho Falls, Ammon, Ucon, Iona, Palisades, Swan Valley, Irwin, Lewisville



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## RIRIE MUD LAKE RIGBY BASED ASSESSMENT AREA

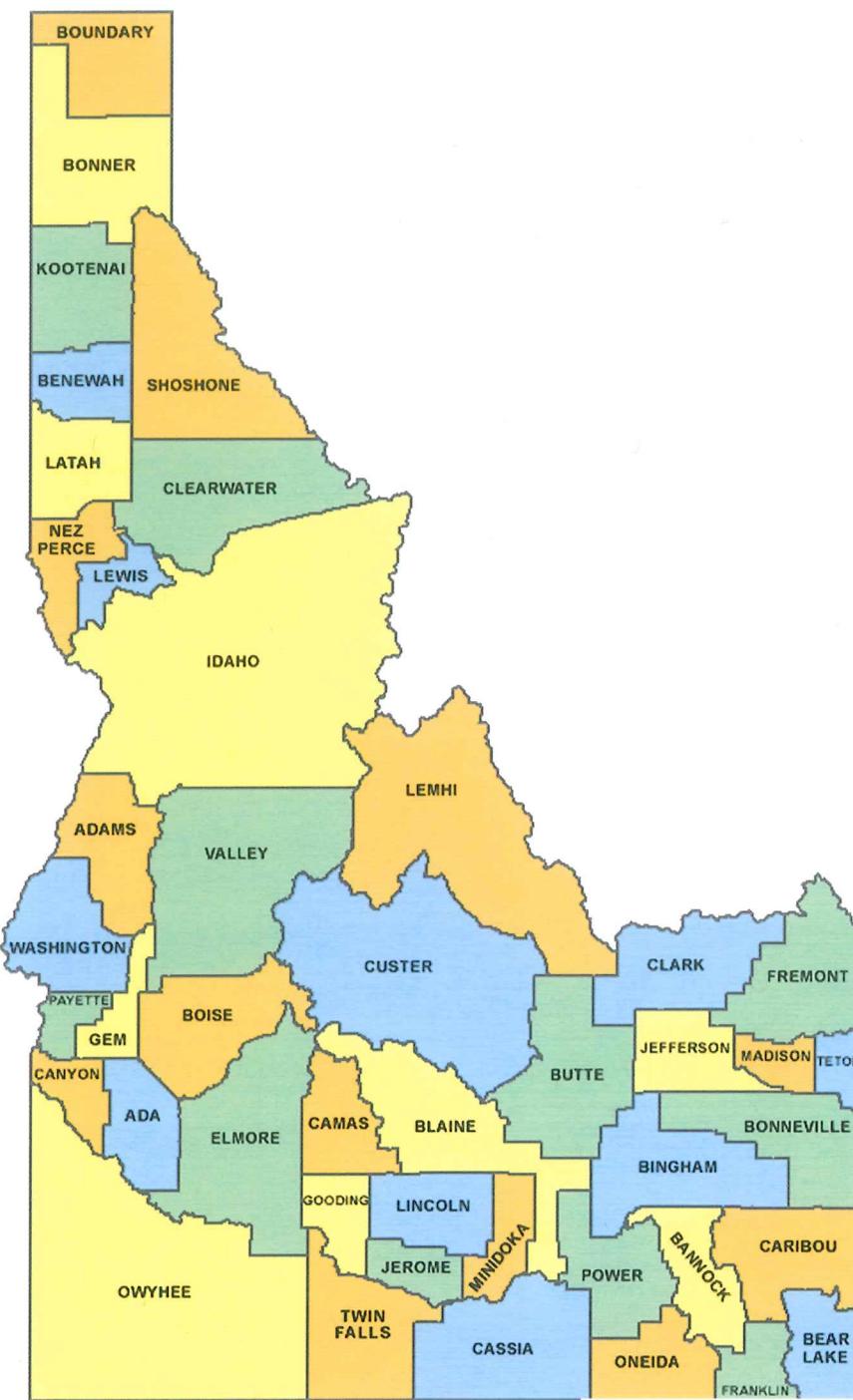
STATE: IDAHO

MSA: IDAHO FALLS MSA

COUNTY: JEFFERSON, BUTTE

BRANCH: RIRIE, MUD LAKE, RIGBY

GEOGRAPHIES: Ririe, Rigby, Montevieu, Terreton, Roberts, Hamer, Menan, Mud Lake



### CENSUS TRACTS

JEFFERSON  
9601.00  
9602.00  
9603.01  
9603.02  
9604.01  
9604.02

BUTTE  
9701.00  
9999.99

## POCATELLO FACILITY BASED ASSESSMENT AREA

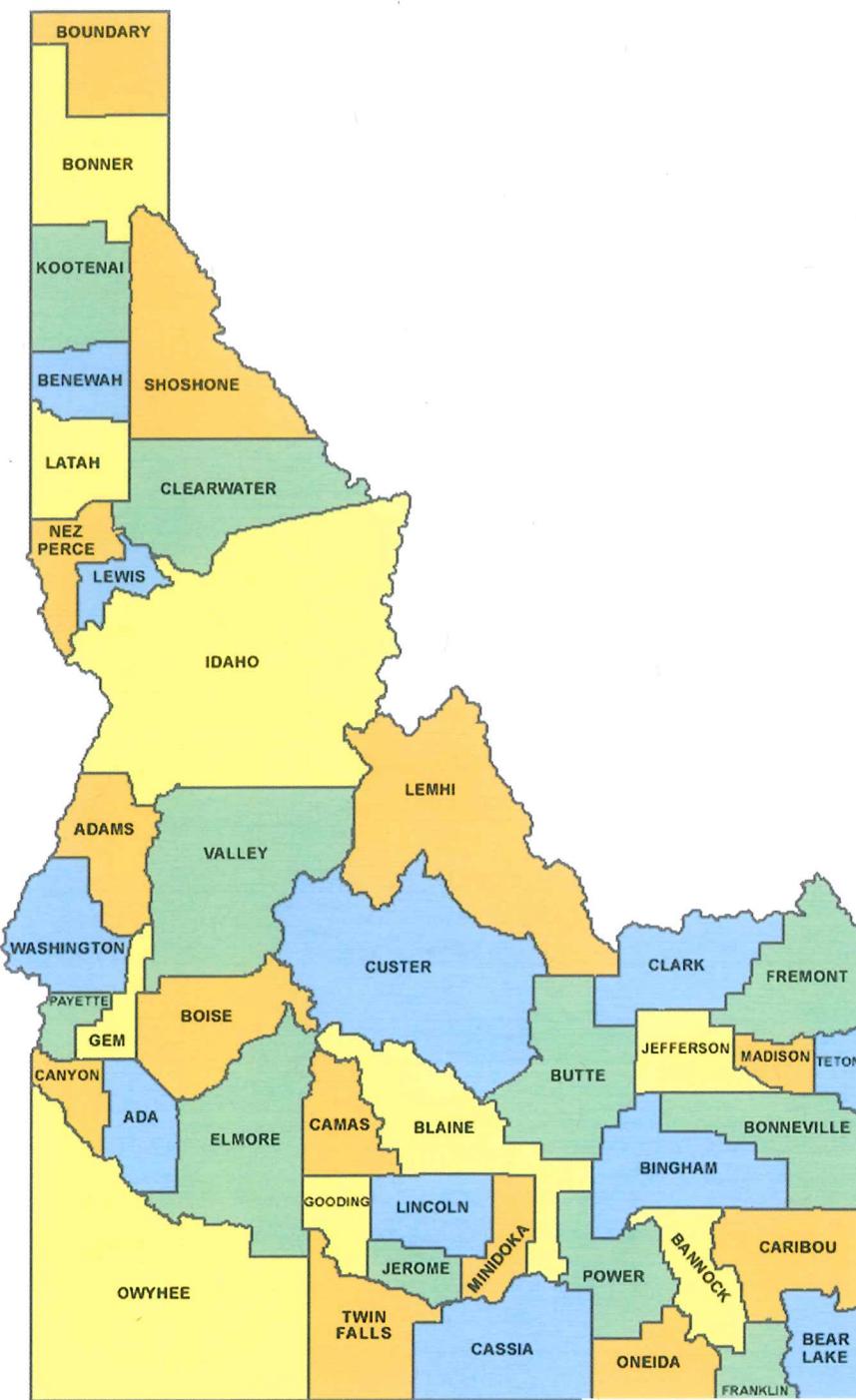
STATE: IDAHO

MSA: POCATELLO MSA

COUNTY: BANNOCK

BRANCH: POCATELLO

GEOGRAPHIES: Pocatello, Chubbuck, Inkom



### CENSUS TRACTS

0002.00  
0003.01  
0003.02  
0004.00  
0005.00  
0006.00  
0007.00  
0008.00  
0009.00  
0010.00  
0011.02  
0011.03  
0011.04  
0012.00  
0013.00  
0014.00  
0015.00  
0016.01  
0016.02  
0016.03  
0017.00  
0019.00  
9400.00  
9818.00

## SHELLEY-BLACKFOOT FACILITY BASED ASSESSMENT AREA

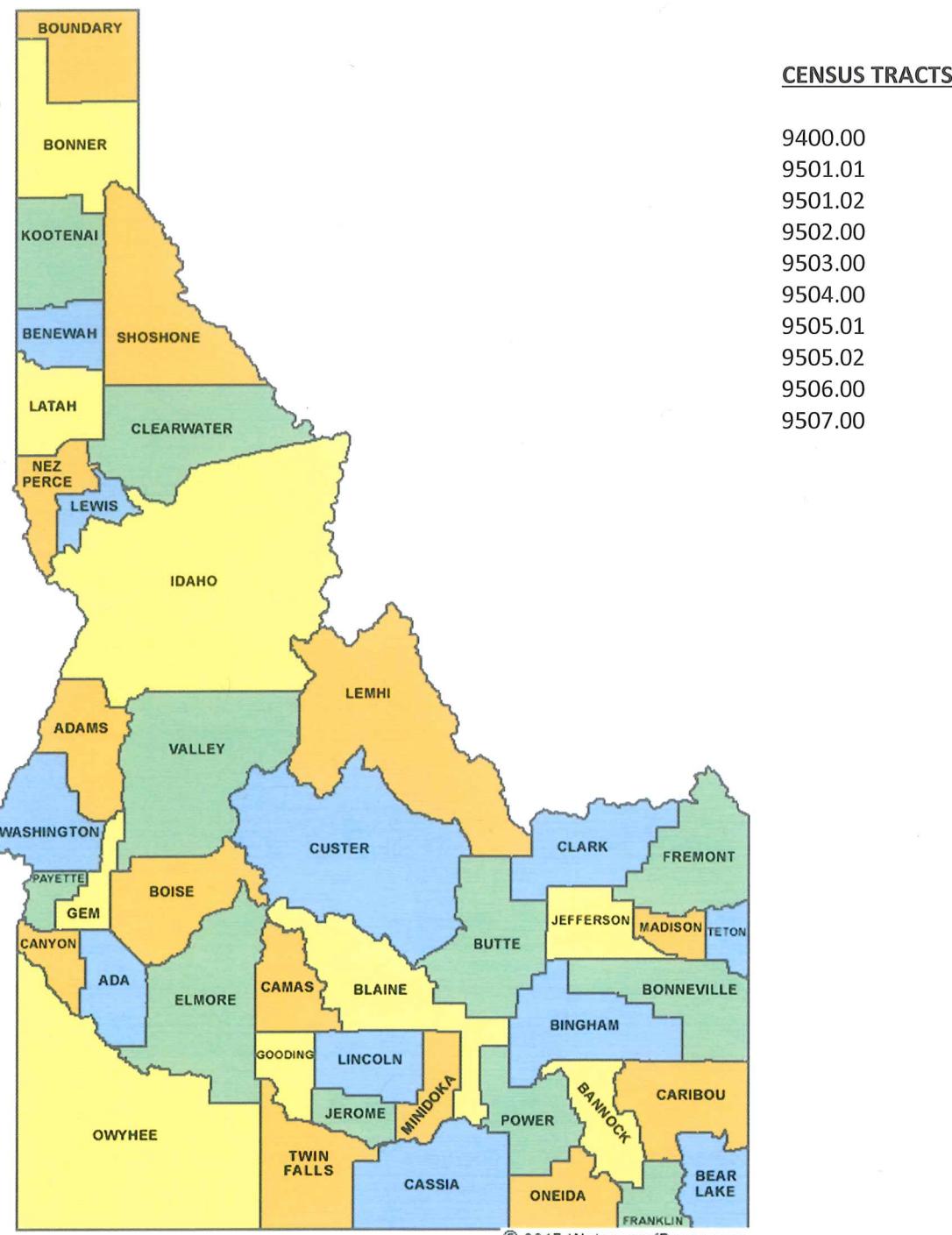
STATE: IDAHO

MSA: IDAHO NON-MSA

COUNTY: BINGHAM

BRANCH: SHELLEY,BLACKFOOT

GEOGRAPHIES: Blackfoot, Moreland, Aberdeen, Firth, Springfield



## REXBURG FACILITY BASED ASSESSMENT AREA

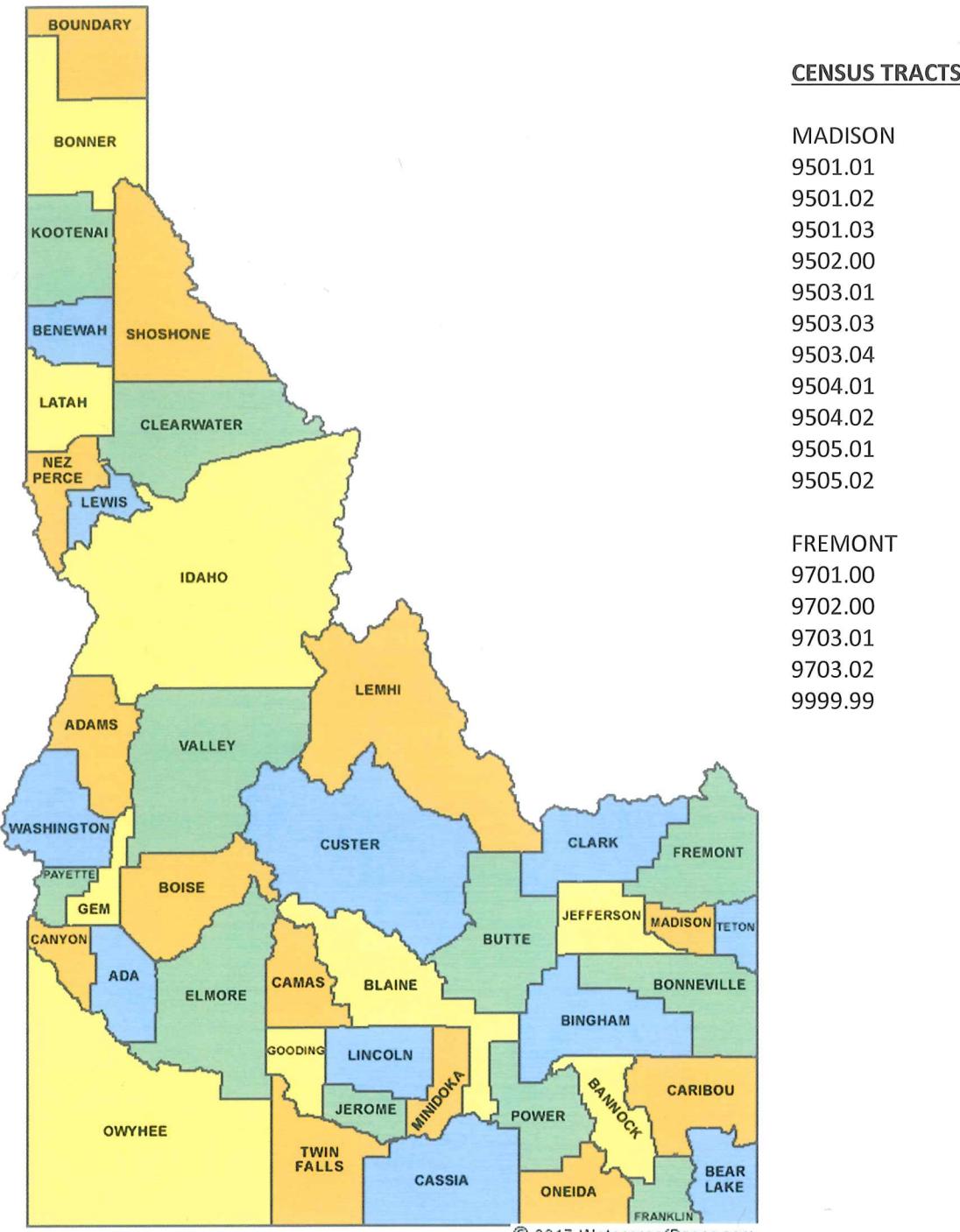
STATE: IDAHO

MSA: IDAHO NON-MSA

COUNTY: MADISON, FREMONT

BRANCH: REXBURG, REXBURG SOUTH

GEOGRAPHIES: Rexburg, Sugar City, Teton, Newdale, Parker, Chester, St. Anthony, Ashton



## BURLEY FACILITY BASED ASSESSMENT AREA

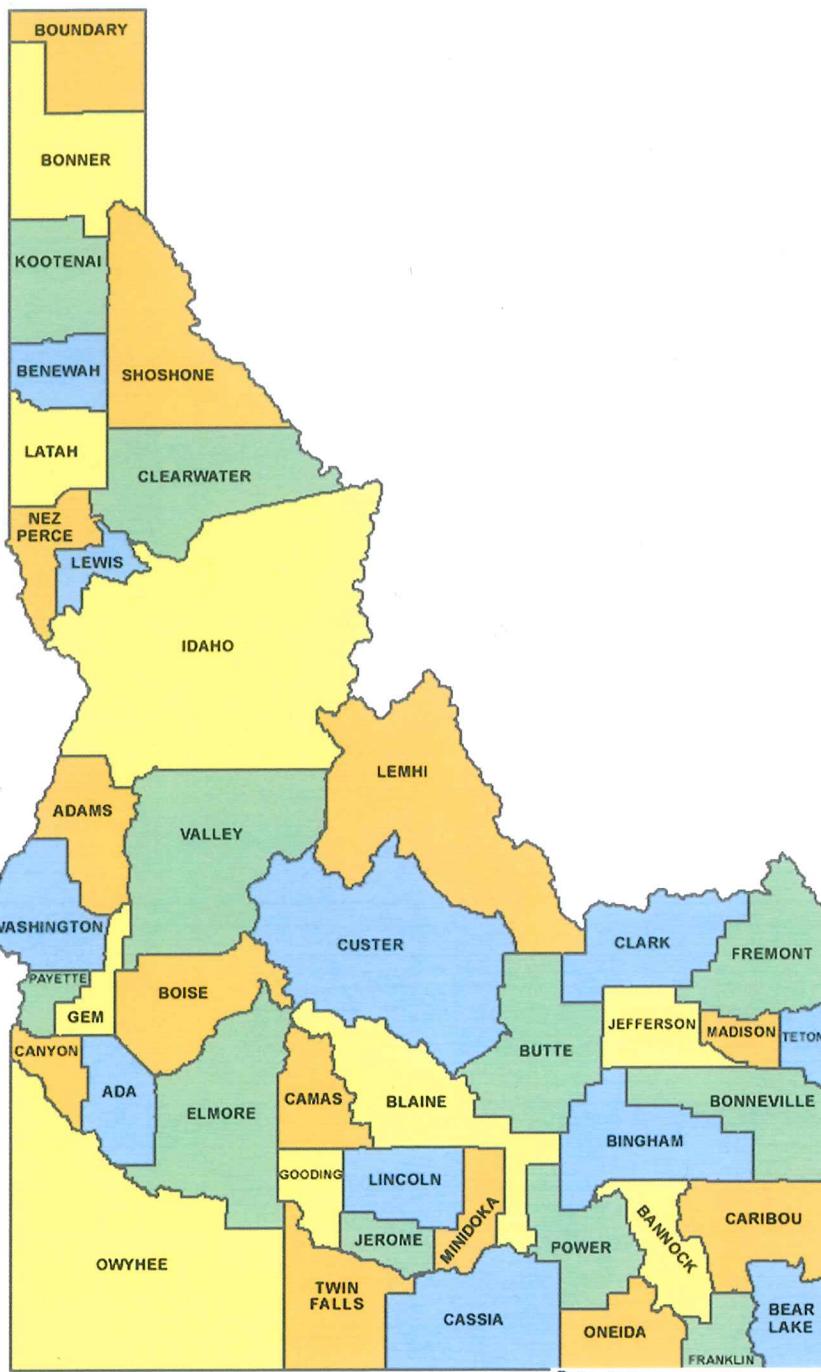
STATE: IDAHO

MSA/NON MSA: IDAHO NON-MSA

COUNTY: MINIDOKA, CASSIA

BRANCH: BURLEY

GEOGRAPHIES: Burley, Heyburn, Paul, Rupert, Minidoka



### CENSUS TRACTS

MINIDOKA  
9701.00  
9702.00  
9703.00  
9704.00  
9705.00  
9999.99

CASSIA  
9501.00  
9502.00  
9503.00  
9504.00  
9505.00  
9506.00  
9999.99

## **DRIGGS FACILITY BASED ASSESSMENT AREA**

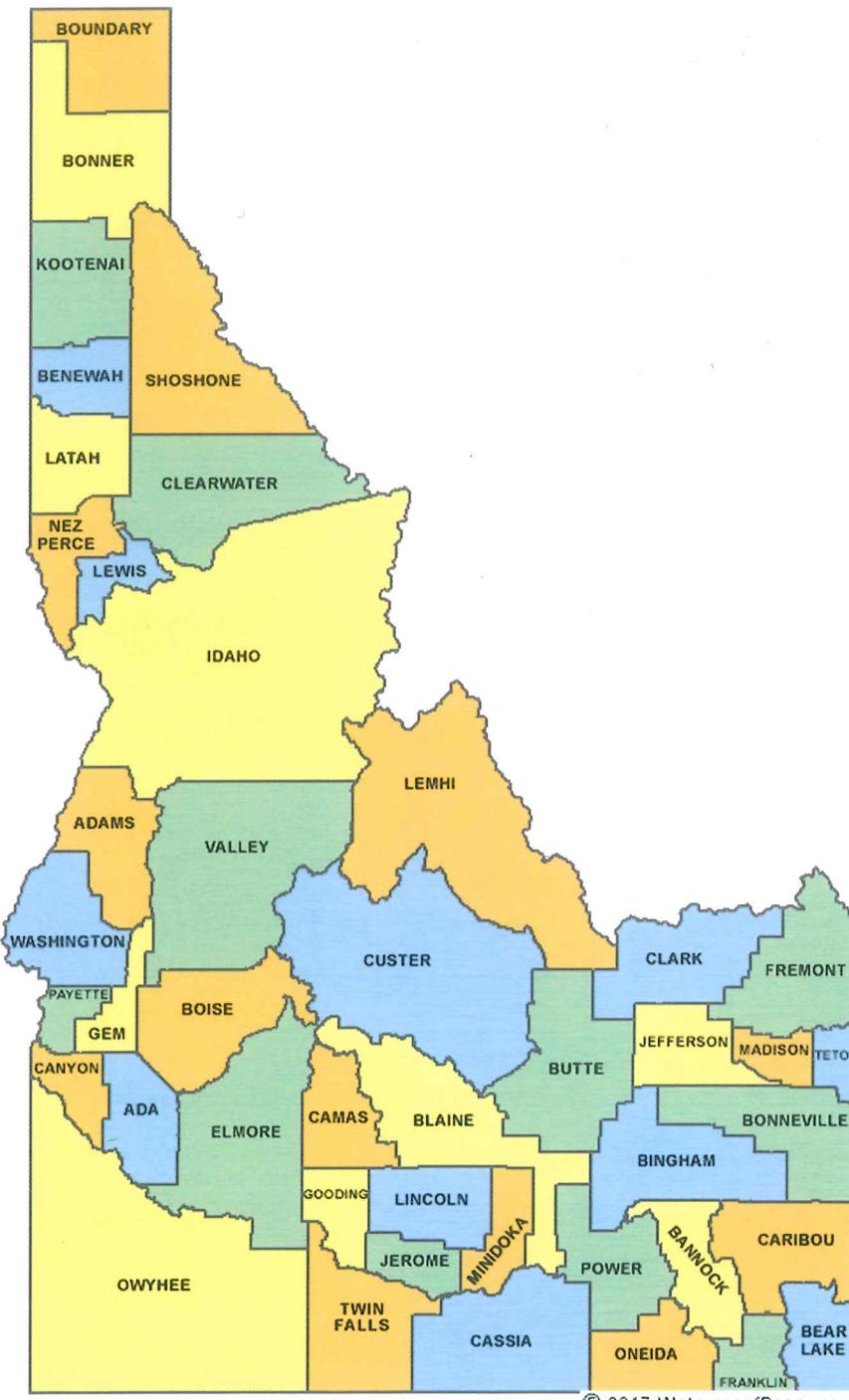
STATE: IDAHO

MSA: IDAHO NON-MSA

COUNTY: TETON

BRANCH: DRIGGS

GEOGRAPHIES: Driggs, Victor, Teton, Felt



## AMERICAN FALLS FACILITY BASED ASSESSMENT AREA

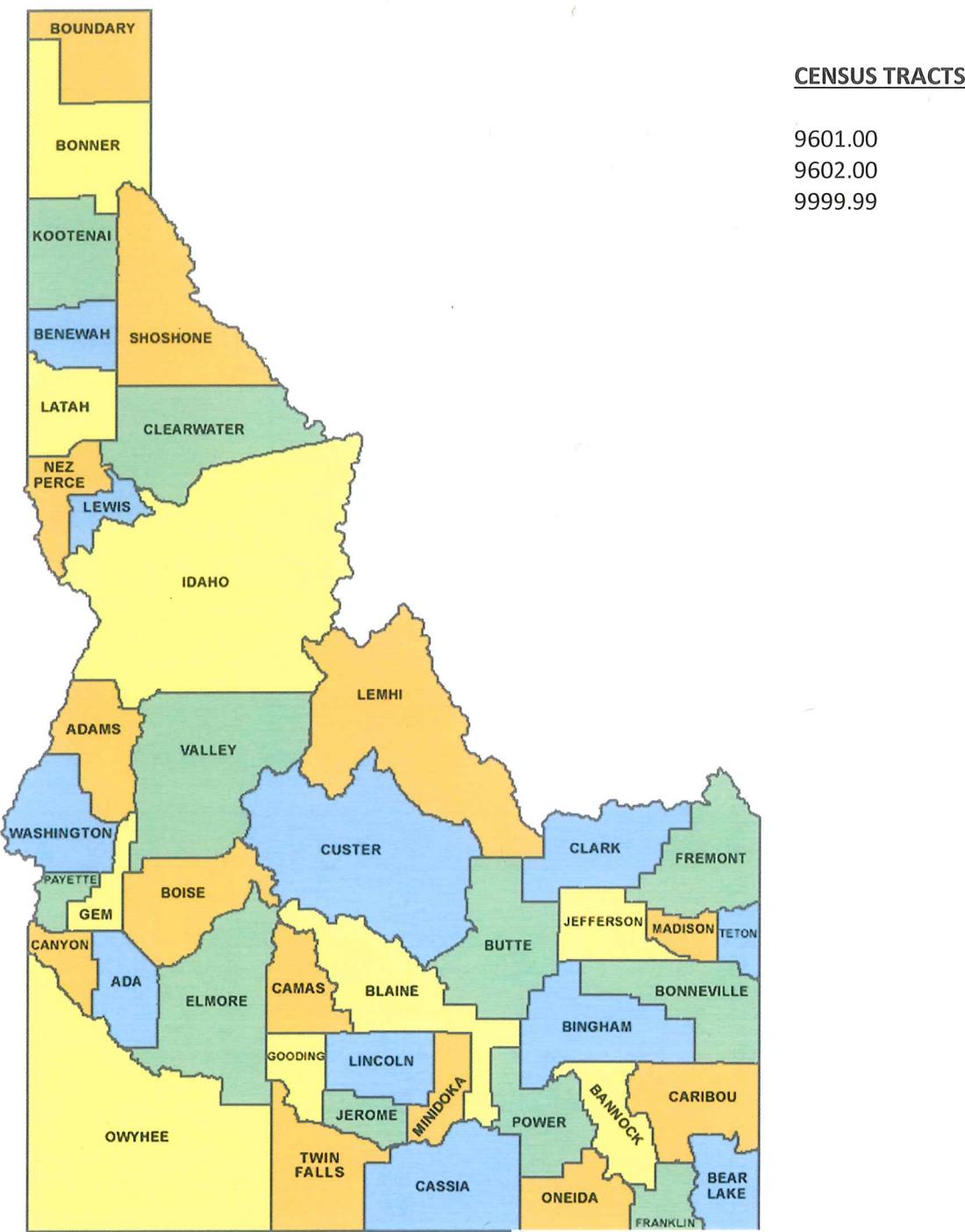
STATE: IDAHO

MSA: IDAHO NON-MSA

COUNTY: POWER

BRANCH: AMERICAN FALLS

GEOGRAPHIES: American Falls, Rockland, Arbon



## MONTANA FACILITY BASED ASSESSMENT AREA

STATE: MONTANA

MSA: MONTANA NON-MSA

COUNTY: BEAVERHEAD

BRANCH: DILLON

GEOGRAPHIES: Dillon, Madison Valley, Big Hole Basin, Clark Canyon, Lima, Centennial Valley

### CENSUS TRACTS

0001.00

0002.00

0003.00

9999.99

