

**Baker Boyer National Bank
Community Reinvestment Act
2025 Public File**

§25.43 Content and availability of Public File

(a) Information available to the public: A bank shall maintain a public file that includes the following information:

1) All written comments received from the public for the current year and each of the prior two calendar years that specifically relate to the bank’s performance in helping meet the community credit needs, and any response to the comments by the bank, if neither the comments nor the responses contain statements that reflect adversely on the good name or reputation of any persons other than the bank or publication of which would violate specific provisions of law.

No written comments were received.

2) A copy of the public section of the bank’s most recent CRA Performance Evaluation prepared by the Office of the Comptroller of the Currency (OCC). The bank shall place this copy in the public file within 30 business days after its receipt from the Office of the Comptroller of the Currency;

Please See Attached Copy of 2022 OCC CRA Performance Evaluation

3) A list of the bank’s branches, their street addresses, and geographies;

<u>Branch Name</u>	<u>Address</u>	<u>Lobby & Drive-Thru Hours</u>	<u>Geocode</u>			
			<u>MSA</u>	<u>State</u>	<u>County</u>	<u>Census Tract</u>
<u>WW Main Branch</u>	7 W Main St, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9206.00
<u>Eastgate Branch</u>	1931 E Isaacs Ave, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9208.01
<u>Plaza Branch</u>	1530 Plaza Way, Walla Walla, WA 99362	<u>Lobby:</u> M-F- 9 am – 5 pm <u>Drive-Thru:</u> M-F – 9 am - 5:30 pm	47460	53	071	9206.00
<u>Wheatland Branch</u>	1500 Catherine St, Walla Walla, WA 99362	<u>Lobby:</u> M-F – 2:30 pm – 5 pm (No Appointment Necessary)	47460	53	071	9207.01
<u>Tri-Cities Branch</u>	1149 N Edison, Suite A Kennewick, WA 99336	<u>Lobby:</u> M-F- 9 am-4 pm <u>Drive-Thru:</u> Closed No ATM Available	28420	53	005	0109.01
<u>Yakima Branch</u>	921 Seattle Slew Run, Yakima, WA 98908	<u>Lobby:</u> M-F- 9 am-4 pm <u>Drive-Thru:</u> None No ATM Available	49420	53	077	0004.01

24-Hour Full-Service Drive-Thru ATM Locations

<u>Walla Walla Main Branch</u> 16 S 2 nd Ave Walla Walla, WA 99362	<u>Eastgate Branch</u> 1931 E Isaacs Ave Walla Walla, WA 99362	<u>Plaza Branch</u> 1530 Plaza Way Walla Walla, WA 99362	<u>Milton-Freewater</u> 320 N Columbia St Milton-Freewater, OR 97862 Opened June of 2024
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4) A list of branches opened or closed by the bank during the current year and each of the prior two calendar years, their street addresses, and geographies.

None

5) A list of Services (including hours of operation, available loan and deposit products, and transaction fees) generally offered at the bank's branches and descriptions of material differences in the availability or cost of services at particular branches, if any. At its option, a bank may include information regarding the availability of alternative systems for delivering retail banking services (e.g., ATMs, ATMs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs);

Please refer to the banking services and fee schedules below as of February 2025.

6) A map of each assessment area showing the boundaries of the area and identifying the geographies contained within the area, either in the map or in a separate list;

Please refer to Exhibit A-1 and Exhibit A-2 below for the geography and map details.

The Bank's assessment areas are located in Washington State and Oregon State.

Washington:

- Walla Walla County
- Yakima County
- Benton County
- Franklin County

Oregon:

- Umatilla County

7) Any other information the bank chooses.

N/A

(b) Additional information available to the public:

1) Banks other than small banks. A bank, except a small bank or a bank that was a small bank during the prior calendar year shall include in its public file the following information pertaining to the bank and its affiliates, if applicable, for each of the two calendar years:

- (i) If the bank has elected to have one or more categories of its consumer loans considered under the lending test, for each of these categories, the number and amount of loans:
 - To low-, moderate-, middle-, and upper-income individuals;
 - Located in low-, moderate-, middle-, and upper-income census tracts; and
 - Located inside the bank's assessment area(s) and outside the bank's assessment area(s); and
- (ii) The Bank's CRA Disclosure Statement. The bank shall place the statement in the public file within three business days of its receipt from the OCC.

OCC 2022 Public Disclosure included below.

2) *Banks required to report Home Mortgage Disclosure Act (HMDA) data.* A bank required to report home mortgage loan data pursuant part 1003 of this title shall include in its public file a written notice that the institution's HMDA Disclosure Statement may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at www.consumerfinance.gov/hmda.

The Bank did not receive any requests to view the Disclosure Statements in 2024.

The Bank's Modified HMDA LAR and Disclosure Statements may be obtained from the Consumer Financial Protection Bureau's website: www.consumerfinance.gov/hmda

- Institution name: Baker Boyer National Bank
- LEI: 2549009AOX259OY87H37

3) *Small Banks.* **N/A**

4) *Banks with strategic plans.* **N/A**

5) *Banks with less than satisfactory ratings.* **N/A**

(c) *Location of Public Information.* A bank shall make available to the public for inspection upon request and at no cost the information required in this section as follows:

- 1) At the main office, and if an interstate bank, at one branch in each state, all information in the public file; and
- 2) At each branch:
 - (i) A copy of the public section of the bank's most recent CRA Performance Evaluation and a list of services provided by the branch; and
 - (ii) Within five calendar days of the request, all the information in the public file relating to the assessment area in which the branch is located.

(d) *Copies.* Upon request, a bank shall provide copies, either on paper or in another form acceptable to the person making the request, of the information in its public file. The bank may charge a reasonable fee not to exceed the cost of copying and mailing (if applicable).

(e) *Updating.* Except as otherwise provided in this section, a bank shall ensure that the information required by this section is current as of April 1 of each year.

Baker Boyer Bank

COMMUNITY REINVESTMENT ACT STATEMENT

CRA Statement

Baker Boyer National Bank, headquartered in Walla Walla, Washington. Baker Boyer has six banking locations in Washington consisting of four branches in Walla Walla, and one branch each in Yakima and Kennewick, Washington. Baker Boyer National Bank is a full-service bank which is firmly committed to providing our community with a full range of quality products and services.

It is the policy of Baker Boyer National Bank to ensure proper adherence to the provisions and intent of the Community Reinvestment Act (CRA) so in order that the goals of meeting the credit needs of the communities the bank serves, including low-and moderate-income neighborhoods, are met. We are committed to serve our communities to the best of our abilities within the limits of our financial, physical, and staffing; paying heed to sound banking practices and our obligation to depositors and stockholders. The bank focuses on lending deposits locally to the people and communities within our lending area.

In order to ensure proper adherence to the provisions of the CRA, it is important to understand the methodology used by the Comptroller of the Currency, our bank regulator, for assessments of our performance. The bank receives positive consideration for home loans that we make to low- or moderate-income individuals within our primary market area (assessment area).

In addition to the direct lending to individuals described above, the bank also receives positive consideration for community development loans, investments, and services. In the context of CRA, "community development" means loans, investments, or services that the bank provides to:

- organizations or individuals that in turn provide affordable housing or other community services targeted to low- or moderate- income individuals
- small businesses or small farms (with gross revenues under \$1 million generally)

Nondiscrimination Policy Statement

It is the policy of Baker Boyer National Bank to comply with the letter and spirit of all applicable federal and state consumer protection, civil rights, and fair housing laws and regulations fully and completely. Each lending officer and bank employee is required to be knowledgeable of the requirements of all such laws and regulations affecting their job responsibilities, and it is the affirmative duty of each officer and employee to carry out their responsibilities at all times in a manner that complies with the requirements of all such applicable laws and regulations.

Baker Boyer National Bank's lending policies, procedures, and practices will not in any way discriminate against any person on the basis of race, color, religion, national origin, sex (which includes gender identity and sexual orientation), marital status, age (providing the applicant has the capacity to enter into a contract), disability, familial status, receipt of public assistance, or if the individual has exercised in good faith any right under the Consumer Credit Protection Act, or other prohibited basis. This policy of nondiscrimination covers all aspects of bank services including, in particular, the application for, consideration of, granting, servicing, and collection of extensions of credit.

Assessment Areas

Baker Boyer has 4 assessment areas consisting of 6 banking locations.

- Walla Walla County, WA; MSA 47460 (4 locations)
 - Main Branch – Downtown - offers retail banking, consumer lending services and D.S. Baker Advisor services, which includes trust, investment, family advising and commercial lending services
 - Eastgate Branch – offers retail banking and consumer lending services
 - Plaza Branch – offers retail banking
 - Wheatland Branch – offers retail banking
- Yakima County, WA; MSA 49420 (1 location)
 - Yakima Branch - DS Baker Advisor location, which includes trust, investment, family advising and commercial lending services
- Benton and Franklin Counties, WA; MSA 28420 (1 location)
 - Kennewick Branch - DS Baker Advisor location, which includes trust, investment, family advising and commercial lending services
- Umatilla County, OR; MSA 99999 (1 location)
 - Milton-Freewater – 24-Hour Full-Service Drive-Thru ATM only

Technical Compliance

The Bank is in compliance with the Community Reinvestment Act. The Bank maintains a program to document its efforts to determine the community development, credit, investment, and service needs of our delineated communities.

The Chief Banking Officer is charged with the management and documentation of the Bank's CRA lending efforts and is responsible for the results of the CRA Lending Test score.

The Chief Operating Officer is charged with the management and documentation of the Bank's CRA investment efforts and is responsible for the results of the CRA Investment portion of the Community Development test.

The CRA Officer provides consultation, guidance and assists in coordinating and documenting efforts to carry out the program.

The Bank's lending area is defined generally as Walla Walla, Yakima, Benton and Franklin Counties, Washington; and Umatilla County, Oregon; as illustrated by the maps attached in Exhibit A. Occasionally, the Bank will extend credit to borrowers who do not reside in its established market areas; but such extensions of credit is limited.

This file, the Bank's master Community Reinvestment Act public file is maintained by the Bank's CRA Officer. It is available on the Bank's website which is accessible to the public.

CRA Strategic Program

Mission

Baker Boyer is a 155-year-old independent community bank that is headquartered in Walla Walla, Washington. Our mission statement is “Family Legacies Grown Locally”.

The Bank believes in supporting the communities in which it operates through Community Development activities and through useful products and services. The Bank’s goal is to help grow, protect, and secure family legacies for generations. The Bank originates loans, provides donations, purchases investments, and renders services that promote the betterment of our economies, community infrastructures, opportunities, and education.

Objective

Baker Boyer’s objective is to focus community development activities that benefit the low-to-moderate income population within the Bank’s assessment areas. The Bank strives to work with community partners to identify opportunities that provide affordable housing or community services to low-to-moderate income individuals, as well as look for activities that promote economic development, stabilization or revitalization.

Additionally, Baker Boyer seeks to empower individuals to break the cycle of low-to-moderate income subsistence. It is a long-term goal that will take careful investment into the education, health, and economic infrastructure in order to both create a new educated and healthy workforce while pairing them with careers in industries of the future that are attracted to local communities.

Vision

It is the vision of Baker Boyer to continually increase the economic vitality of the communities the Bank serves in order to help everyone in the community increase their quality of life and economic circumstances. Baker Boyer’s CRA Strategic Program focuses on identifying the immediate needs of the Bank’s communities as well as to focus on long-term solutions to current socio-economic disparities. This includes working with community partners to find solutions for the immediate needs and to develop long-term solutions such as education of low-to-moderate income individuals in order to raise their long-term economic potential. Baker Boyer also looks to alleviate health burdens of low-to-moderate income individuals that hinder their economic escalation.

Additionally, to sustain a vibrant and sound economy with increasing prosperity, Baker Boyer continues to invest in other businesses and activities that add to the economic vitality of the communities the Bank serves.

Types of Credit Offered by Baker Boyer National Bank:

Consumer

Unsecured

When, in the loan officer's judgment, it is in the Bank's best interests to do so, the Bank will lend on an unsecured basis to consumer customers. Because unsecured loans inherently involve greater risks than secured loans, the following factors will be carefully considered by the loan officer and approved by the underwriter in making the decision:

- Credit history
- Debt ratio
- Maximum loan
- Employment
- Ability to repay

Automobile Loans

Any loan in which an automobile or truck is used as collateral is classified as an automobile loan. The Bank continues to offer both direct loans to bank customers and dealer-originated loans.

Debt Consolidation Loans

Baker Boyer National Bank makes Debt Consolidation Loans.

Recreational Vehicle/Equipment Loans

This class of loan includes campers, travel trailers, stock/horse trailers, boats, motor homes, motorcycles, and snowmobiles.

Personal Equipment and Appliance Loans

This type of loan is most often given for the purchase of computers, kitchen appliances or small lawn or garden equipment. As these items depreciate rapidly the term is kept short.

Savings and Time Certificate of Deposit Loans

This type of loan is 100% secured and, when properly documented, is the safest loan a bank can make. These loans are secured by savings instruments held at Baker Boyer. The Bank does not make loans against savings instruments at other institutions.

Stocks and Bonds as Collateral

Stock loans fall into two categories: those made to buy or carry margin stocks, and all other loans secured by stock. When the purpose is to buy or carry margin stock, the loan officer should refer to the Regulation U section of HPMS Volume 5 for additional guidance. For all other stock loans, compliance with this statement of policy is all the guidance needed.

Aircraft

Fixed-wing aircraft are good collateral; and, when properly made, loans usually pay as agreed.

Real Estate

Term Real Estate Loans

Real Estate term loans are offered for custom construction, purchase or refinance to owner occupied or non-owner occupied; secured by a first lien on 1-4 family properties including condominiums, PUD, real property manufactured homes, primary and secondary residences.

Interim Real Estate Loans

The Bank's policy is to establish a portfolio which will assure fulfillment of the Bank's responsibilities in:

- Keeping its depositors' money safe,
- Earning sufficient income to provide adequate return on its capital, and
- Enabling our community and trade area to grow and prosper.

The extension of interim loans is considered a proper form of Commercial lending. Because this type of loan is generally very short and is paid when the project is completed, the Bank attempts to make loans of this type within the bounds of sound banking practice.

Home Improvement Loans and Home Equity Lines of Credit

Home Improvement Loans and Home Equity Lines of Credit (HELOC) can be made for a variety of reasons including, but not limited to:

- Additions to a home, air conditioning, heating, a new roof, remodeling, swimming pools, fences, landscaping, etc.;
- Debt consolidation;
- Purchase of other assets.

The Bank offers HELOC's with an open-ended term of ten years, after which, converts to a fully amortized loan based on a maximum of a 180-month term.

Second Mortgage Loans

Second mortgage loans are a proper loan for the Bank and often take the form of the home improvement loan discussed above.

Land Loans

The Bank offers Land loans for commercial purposes to developers and non-developers, as well as consumer loans for various purposes.

Manufactured Home Loans

The Bank offers manufactured home loans for the purpose of purchase or refinance in the event they are defined as real property permanently affixed to land.

Consumer Ready Credit/ODP (Overdraft Protection)

Ready Credit or ODP is a line of credit tied directly to a customer's checking account. This type of loan is available through the Installment Loan Department. It saves the customer overdraft charges by automatically transferring funds into their checking account to cover checks if their own funds do not. It has also become an excellent tool in helping the lower income and retired borrowers who may qualify for a small loan and can afford only a small minimum monthly payment.

Commercial

Commercial Lines of Credit

It is our policy of the Bank to grant sound, short-term loans to local business customers that the Bank's resources permit, and opportunity affords. This is a community responsibility as well as a sound and profitable banking practice. Short-term lines of credit may be unsecured or may be secured with, among other things, accounts receivable or inventory.

Agricultural Loans

Agricultural loans cover three basic areas:

1. Farm-Operating Lines of Credit,
2. Livestock and Equipment financing, and
3. Capital Improvements.

Commercial Term Loans

Term loans are loans, not including qualifying real estate loans, with maturities greater than one year, which regularly amortize, and which are typically repaid from the business' cash flow.

Business Loans

Business loans are divided into four categories:

1. Operating lines of credit,
2. Loans for equipment purchased
3. For other capital improvement, and
4. Loans to new businesses partially guaranteed by the Small Business Administration.

Aircraft

Fixed-wing aircraft are good collateral; and, when properly made, loans usually pay as agreed.

Commercial Ready Credit/ODP (Overdraft Protection)

Ready Credit or ODP is a line of credit tied directly to a customer's checking account. This type of loan is available through the Installment Loan Department. It saves the customer overdraft charges by automatically transferring funds into their checking account to cover checks if their own funds do not. It has also become an excellent tool in helping the lower income and retired borrowers who may qualify for a small loan and can afford only a small minimum monthly payment.

Profile of Participation in Special Loan Categories:

Loan Analysis

As of December 31, 2024, the total Bank deposits were \$669,711 and total net loans were \$389,197; for an average annual loan-to-deposit ratio of 64.51%. The loan portfolio mix for each quarter end of 2024 is as follows:

<i>Dollar amounts in thousands</i>	Quarter 1 3/31/2024	Quarter 2 6/30/2024	Quarter 3 9/30/2024	Quarter 4 12/31/2024
Real Estate Loans	302,645	301,660	310,765	312,484
Commercial Loans	53,656	54,752	53,014	52,153
Individual Loans	2,286	1,940	2,000	2,080
Agricultural Loans	15,976	22,013	20,446	21,568
Other LN&LS in Domestic Offices	7,229	5,041	5,568	4,862
LN & LS Allowance	3,362	3,411	3,516	3,950
Net Loans & Leases	378,430	381,995	388,277	389,197
Real Estate Loans	79.97%	78.97%	80.04%	80.29%
Commercial and Other	16.09%	15.65%	15.09%	14.65%
Agricultural Loans	4.22%	5.76%	5.27%	5.54%
Installment / Individual	0.60%	0.51%	0.52%	0.53%
Loan loss Allowance	0.89%	0.89%	0.91%	1.01%
	100.00%	100.00%	100.00%	100.00%
Total Deposits	613,887	593,226	590,422	587,569
Loan to Deposit Ratio	61.64%	64.39%	65.76%	66.24%

EXHIBIT A-1

Baker Boyer National Bank – Assessment Area Census Tracts

Benton County 005		Franklin County 021	Umatilla County 059	Walla Walla County 071	Yakima County 077	
State 53 - MSA 28420		State 53 - MSA 28420	State 41 - MSA 99999	State 53 - MSA 47460	State 53 - MSA 49420	
0101.00	0112.01	0201.01	9400.00	9200.00	0001.00	0020.03
0102.01	0112.02	0201.02	9501.00	9201.00	0002.00	0020.04
0102.03	0113.00	0201.03	9502.01	9202.00	0003.01	0020.05
0102.04	0114.01	0202.01	9502.02	9203.01	0003.02	0020.06
0103.00	0114.02	0202.02	9503.00	9203.02	0004.01	0021.01
0104.00	0115.01	0203.00	9504.00	9204.00	0004.02	0021.03
0105.00	0115.04	0204.01	9505.00	9205.00	0005.00	0021.04
0106.00	0115.05	0204.02	9506.01	9206.00	0006.00	0022.01
0107.01	0115.06	0204.03	9506.02	9207.01	0007.00	0022.02
0107.03	0116.00	0204.04	9507.00	9207.02	0008.00	0027.01
0107.05	0117.01	0205.01	9508.00	9208.01	0009.02	0028.01
0107.07	0117.02	0205.03	9509.00	9208.02	0009.03	0028.03
0107.08	0118.01	0205.04	9510.00	9209.01	0009.04	0028.04
0108.07	0118.02	0206.03	9511.00	9209.02	0010.00	0029.00
0108.09	0119.00	0206.05	9512.01		0011.00	0030.02
0108.10	0120.00	0206.06	9512.02		0012.01	0030.03
0108.11		0206.07	9513.00		0012.02	0030.04
0108.14		0206.08	9514.00		0013.00	0031.00
0108.15		0207.00			0014.00	0032.00
0108.16		0208.01			0015.02	0034.00
0108.17		0208.02			0015.03	9400.01
0108.18		9801.00			0015.04	9400.02
0108.19					0016.01	9400.03
0108.20					0016.02	9400.05
0109.01					0017.01	9400.02
0109.02					0017.02	9400.03
0110.01					0018.01	9400.05
0110.02					0018.02	9400.06
0111.00					0019.01	9400.07
					0019.02	9400.08

Community Reinvestment Act Notice

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency (OCC) evaluates our record of helping to meet the credit needs of this community, consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the OCC, and comments received from the public relating to our assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at www.bakerboyer.com.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) A map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller, 1050 17th Street, Suite 1500, Denver, CO 80265. You may send written comments regarding the needs and opportunities of any of the bank's assessment areas to Cherie Engebretson, CRA Officer, Baker Boyer National Bank, 7 West Main, Walla Walla, WA 99362, engebretc@bakerboyer.com and Deputy Comptroller, 1050 17th Street, Suite 1500, Denver, CO 80265, CRACOMMENTS@OCC.TREAS.GOV. Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of Baker Boyer Bancorp, a bank holding company. You may request from the Federal Reserve Bank of San Francisco, 101 Market Street, San Francisco, CA 94105, and an announcement of applications covered by CRA filed by bank holding companies.

Baker Boyer Bank

Regulation C, Home Mortgage Disclosure Act (HMDA)

Background and Purpose

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 to monitor residential mortgage lending practices of financial institutions. Financial Institutions must report information concerning loan originations, loans purchased, or loans sold during the year as well as data regarding loan applications that do not result in an origination, such as denials and withdrawals. The regulation requires institutions to report lending data to their supervisory agencies on a loan-by-loan and application-by-application basis by way of a “register” reporting format.

The purpose of HMDA is to:

- Provide the public with mortgage lending data that demonstrates whether a particular financial institution is serving the housing credit needs of its community;
- Aid public officials in distributing public-sector investments and attracting private-sector investments where needed;
- Assist examiners and others in identifying potentially discriminatory lending activities; and
- Aid regulators in enforcing anti-discrimination laws and regulations.

The Consumer Financial Protection Bureau (CFPB) implements HMDA. The Office of the Comptroller of the Currency (OCC) is required to assess the bank’s HMDA compliance during regular compliance examinations. The OCC also uses HMDA data to help determine the bank’s performance under the Community Reinvestment Act (CRA).

Statement of Policy

It is the policy of Baker Boyer Bank to comply with the Home Mortgage Disclosure Act and the requirements of Regulation C. The Bank’s Loan Application Register shall be completed accurately and completely and updated no less frequently than thirty days after the end of the calendar quarter in which the final action (origination of loans, denial, or withdrawn application) is taken. The bank has the option to include HELOCs and withdrawn pre-approvals in the HMDA Loan Application Register; at this time such loans will not be reported.

The Bank’s completed Loan Application Register for each calendar year shall be filed with the CFPB prior to March 1st of the following year.

The HMDA data about the Bank’s residential mortgage lending is available online through the CFPB’s website.

[The Home Mortgage Disclosure Act](#)

Institution name:

Baker Boyer National Bank Respondent

LEI: 2549009AOX259OY87H37

The Master Home Mortgage Disclosure Act public file is maintained by the Compliance Department. A notice of the availability of our HMDA data is displayed in each branch lobby.

Community Reinvestment Act - Baker Boyer Bank Employee Services 2024

CRA Qualified Services

AKIN (Formally Children's Home Society) – Serving Walla Walla County

Weekly Volunteering as a member of the LGBTQA+ community, volunteer with Triple Point, our LGBTQA+ youth group during weekly sessions (also includes field trips and events). Triple Point of Walla Walla is a local program for LGBTQ+ (lesbian, gay, bisexual, transgender, questioning, intersex) youth and youth allies, 13-18 years old. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program Walla Walla School District at 70.54% for Free and Reduced lunches based on 2023/2024 school year.

Lacey Braswell, VP Properties Manager & Executive Assistant – 78.0 hours volunteered in 2024.

American Red Cross – Serving Walla Walla County

Participated in donating blood. The American Red Cross, through its strong network of volunteers, donors and partners, is always there in times of need. Red Cross supporters provide a beacon of hope. Participated in donating blood. The Red Cross provides about 40% of our nation's blood and blood components, all from generous volunteer donors. Blood is available to be shipped to hospitals 24 hours a day, 7 days a week. Every two seconds someone in the U.S. needs blood.

Jacqueline Boatman, AVP Executive Assistant – 4.0 hours volunteered in 2024.

Athena Weston School District Budget Committee – Serving Umatilla County

Serve as member of the Board to review, amend, and approve the school year budget and financial planning of school supplies, food service, teacher salaries and benefits, sports equipment, technology, transportation, etc. High Poverty School via Free and Reduced-Price Eligibility of Oregon Public Schools at Oregon.gov showing Weston-Athena School District #29J at 62.24% for Free and Reduced lunches based on 2023/2024 school year.

Michelle Thacker, VP Cash Management Services Manager – 4.0 hours volunteered in 2024.

Blue Mountain Action Council (BMAC) – Serving Walla Walla County

Handed out promo posters to downtown businesses for the annual Walla Walla Valley Association of Realtors Care & Share Food Drive that hosts a fundraiser to help the BMAC Food Bank. It takes about 200 volunteers and six months of hard work to pull off the annual Care and Share Food Drive. The Care and Share Food Drive, which collects both food and monetary donations for Blue Mountain Action Council (BMAC) Food Bank. The BMAC Food Bank provides food resources to communities throughout the Walla Walla Valley and beyond via support for local food pantries and direct-to-community distributions.

Matt Payne, D.S. Baker Investment Advisor – 1.0 hours volunteered in 2024.

Blue Mountain Action Council (BMAC) – Serving Walla Walla County

Sat on the planning committee for the annual Walla Walla Valley Association of Realtors Care & Share Food Drive that hosts a fundraiser to help the BMAC Food Bank. It takes about 200 volunteers and six months of hard work to pull off the annual Care and Share Food Drive. The Care and Share Food Drive, which collects both food and monetary donations for Blue Mountain Action Council (BMAC) Food Bank. The BMAC Food Bank provides food resources to communities throughout the Walla Walla Valley and beyond via support for local food pantries and direct-to-community distributions.

Ting Anthes, Consumer Loan Advisor – 4.0 hours volunteered in 2024.

Blue Mountain Health Cooperative – Serving Walla Walla County

Serves on the Board of Directors that is a 501c3 Non-Profit that provides mental health services for Low-Income. Offers advice and financial perspective. To offer accessible mental health services to the community while creating an innovative learning environment for future providers. Create a healthier community through quality and affordable mental health care. Walk in services are completed on a by-donation basis.

Rob Blethen, EVP D.S. Baker Advisors – 10.0 hours volunteered in 2024.

Blue Mountain Human Resources Management Association – Serving Walla Walla County

Serves as Treasurer on the Board of Directors. The Blue Mountain Human Resource Management Association (BMHRMA) is comprised of a diverse group of professionals looking to advance in the HR profession. They meet once a month as well as offer quarterly half day and full day seminars to the community.

Shelly Smiley, Senior Payroll Specialist – 6.0 hours volunteered in 2024.

Central Washington Legal Aid (CWLA) - Serving Yakima County

Serves on the Board of Directors. CWLA provides referrals to volunteer attorneys in the community who donate pro bono time to serve qualified indigent clients in designated civil cases. CWLA provides legal services to low-income individuals in Yakima County who cannot otherwise afford counsel. Areas of service include disputes with landlords, family law, immigration, and other general areas of civil law.

Molly Neal, AVP Trust Advisor – 12.0 hours volunteered in 2024.

Christian Aid Center – Serving Walla Walla County

Employees volunteered by preparing and serving hot, nutritious meals to those in the community to anyone who goes to the Christian Aid Center in need. The center is a non-denominational ministry to serve those who suffer from chronic poverty, hunger, homelessness, chemical dependency, and mental illness. They provide emergency shelter for homeless women and children as well as single men in a safe caring environment.

Bree Jackson, Asset Management Associate – 2.0 hours volunteered in 2024.

Craig Hamada, VP / Director of Operations Personnel – 2.0 hours volunteered in 2024.

Karina Martinez, Branch Manager – 2.0 hours volunteered in 2024.

Matt Payne, D.S. Baker Investment Advisor – 6.0 hours volunteered in 2024.

Shelly Smiley, Senior Payroll Specialist – 1.5 hours volunteered in 2024.

Stephanie Rubin-Meza, AVP Private Banker – 3.0 hours volunteered in 2024.

Ting Anthes, Consumer Loan Advisor – 1.5 hours volunteered in 2024.

Crazy Love Church – Serving Walla Walla County

Presented (3) budgeting and financial classes at 2.5 hours each to help people better understand their financial situations and motivate them to achieve their financial goals. Classes included Building an Effective Spending Budget Plan, Debt Management, and Understanding Credit Reports and Scores.

Ting Anthes, Consumer Loan Advisor – 7.5 hours volunteered in 2024.

Downtown Walla Walla Foundation – Serving Walla Walla County

Serves as a Board of Directors member and Treasurer. The Downtown Walla Walla Foundation Board focuses on community development and maintaining a comprehensive downtown revitalization strategy implementing a balance of activities in the areas of organization, promotion, design, and economic vitality. This includes coordinating with community members, businesses, local governments, and non-profit enterprises.

Cathy Bieloh, VP Family Advisor Manager – 37.0 hours volunteered in 2024.

Exchange Club of Walla Walla – Serving Walla Walla County

Serves as Secretary on the Board of Directors. The pillar of Preventing Child Abuse is the overarching pillar that is the purpose and undertone of every function of the club. Exchange Club is committed to making our communities better places to live through programs of service in Americanism, community service, youth activities and our national service project, the prevention of child abuse.

Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 20.0 hours volunteered in 2024.

Finance Academy by Baker Boyer Bank – Serving Walla Walla County

Employees prepared and aided to teach students in Walla Walla elementary and middle schools, Walla Walla High School career fair, and St. Basil Academy, critical concepts around budgeting, credit cards, student loans, retirement plans, taxes, stocks, mortgages, and more. Baker Boyer has partnered with EVERFI (an international technology company which delivers digital education) to create Finance Academy by Baker Boyer at no cost to students, which helps to prepare high school youth with financial knowledge they need to build a strong future for long-term financial success within our communities.

Alexis Blackmore, AVP, Senior Cash Management Specialist – 3.0 hours volunteered in 2024.

Bethany Applegate, Family Associate Supervisor – 7.5 hours volunteered in 2024.

Chris Christianson, Credit Administration Specialist – 18.5 hours volunteered in 2024.

Jessica Long, VP Executive Project Manager & Senior Executive Assistant - 3.0 hours volunteered in 2024.

Megan Doblal, AVP Banking Operations Manager – 7.5 hours volunteered in 2024.

Megan Norton, Asset Management Associate – 4.5 hours volunteered in 2024.

Rob Blethen, EVP D.S. Baker Advisors – 1.0 hours volunteered in 2024.

Thanya Mendoza, former Banking Operations Assistant – 2.0 hours volunteered in 2024.

Theresa Pettinger, VP Senior Business Analyst – 1.5 hours volunteered in 2024.

Yesi Lemus, Small Business Account Specialist – 1.5 hour volunteered in 2024.

First Tee of Central Washington – Serving Yakima County

Serves on the Board of Directors. At First Tee, we're Building Game Changers by empowering kids and teens through golf. Our program is open to youth ages 5 to 18, and we provide all necessary equipment. Full scholarships are also available for any child in need.

First Tee is a youth development organization that enables kids to build the strength of character that empowers them through a lifetime of new challenges. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Yakima School District at 85.58% for Free and Reduced lunches based on 2023/2024 school year.

Brad Hansen, VP Senior Family Advisor – 10.0 hours volunteered in 2024.

Friends of Children of Walla Walla – Serving Walla Walla County

Serves on the Board of Directors. The Friends of Children of Walla Walla helps prevent children from facing life's challenges alone and remains committed to creating positive change – one child at a time. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Walla Walla School District at 70.54% for Free and Reduced lunches based on 2023/2024 school year.

Alexis Blackmore, AVP Senior Cash Management Specialist – 10.0 hours volunteered in 2024.

Friends of Children of Walla Walla – Serving Walla Walla County

Mentoring a student with behavior issues – having lunch with my buddy once a week at Green Park Elementary. The Friends of Children of Walla Walla helps prevent children from facing life's challenges alone and remains committed to creating positive change – one child at a time. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Walla Walla School District at 70.54% for Free and Reduced lunches based on 2023/2024 school year.

Marco Contreras, Investment Advisor – 10.0 hours volunteered in 2024.

Girl Scouts of Eastern Washington/Northern Idaho - Serving Benton and Franklin Counties

Serves on the Board of Directors. Girl Scouts of Eastern Washington & Northern Idaho (GSEWNI) is committed to eliminating barriers to participation in the Girl Scout Program. To encourage participation GSEWNI has allocated funds to help those in need of financial assistance. Every Girl Scout has their own curiosity, dreams, and talents—so when they come together to decide which of the thousands of Girl Scout activities to try, the sky's the limit. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program Tri-Cities Districts at 79.86% for Free and Reduced lunches based on 2023/2024 school year.

Elisabeth Holt, Tri-Cities Manager – 12.0 hours volunteered in 2024.

Lutheran Community Services NW - Serving Benton and Franklin Counties

Stuffed holiday gift bags full of donated gifts to 900 seniors that receive Meals on Wheels (Santa for Seniors). When unimaginable crises threaten people's lives and futures, Lutheran Community Services Northwest offers healing, help and hope. We help vulnerable children, families, refugees and others meet life's most difficult challenges and thrive in communities that are healthy, just and hopeful.

Jan Darrington, VP / Shareholder Relations Coordinator – 3.0 hours volunteered in 2024.

Milton Freewater Area Foundation – Serving Umatilla County

Member of the Distribution Committee. The Milton Freewater Area Foundation provides scholarships for high school seniors in need and Grants to support community projects. The Foundation is responsible for at least 9 different scholarship funds for high school seniors heading to college. High Poverty School District's via Free and Reduced-Price Eligibility per Oregon National School Lunch Program. Umatilla County Atena-Weston School District at 62.24%, and Milton Freewater School District at 71.28% for Free and Reduced lunches based on 2023/2024 school year.

Michelle Thacker, VP Cash Management Services Manager – 15.0 hours volunteered in 2024.

Mirror Ministries - Serving Benton and Franklin Counties

Serves as a volunteer of Mirror Ministries whose mission is to respond to domestic minor sex trafficking with the love of Christ through local education, intervention, restoration, and aftercare. Mirror Ministries have made hundreds of community presentations to bring awareness and build advocacy. An estimated 200 under-aged girls are trafficked every night through the Tri-Cities region according to a study done by NewEdge (2013), and countless more through the state and region.

Elisabeth Holt, Tri-Cities Manager – 2.0 hours volunteered in 2024.

Pasco High School - Serving Franklin County

I conducted (8) 10-minute interviews and provided valuable feedback to students preparing for the workforce. Volunteers have the opportunity to interact with each student they interview, and students have the opportunity to practice job-seeking skills, including preparing a cover letter and developing a resume. Pasco District at 89.3% for Free and Reduced lunches based on 2023/2024 school year.

Elisabeth Holt, Tri-Cities Manager – 2.0 hours volunteered in 2024.

Second (2nd) Harvest - Serving Benton and Franklin Counties

Volunteered sorting food at the 2nd Harvest Food Bank. At Second Harvest, they don't just talk about their values they roll up our sleeves and live them every day. By connecting people to food, nutrition, and each other, we create a stronger, healthier, more united community.

Elisabeth Holt, Tri-Cities Manager – 2.0 hours volunteered in 2024.

Soroptimist International – Dream It * Be It Career Support – Serving Benton and Franklin Counties

Serves on the planning committee for the annual Dream It * Be It, presenting financial literacy to Benton & Franklin Counties high school girls, including B5 refugee center. The program gives girls the tools they need to achieve their education and career goals, empowering them to break cycles of poverty, violence, and abuse. High Poverty School District's via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Benton & Franklin Counties School District's at 70.9% for Free and Reduced lunches based on 2023/2024 school year.

Claudia Houck, VP Family Advisor – 22.0 hours volunteered in 2024.

The Health Center (Student Based Health Center) – Serving Walla Walla County

Serves on the Budget Committee. The Health Center provides free medical, behavioral health and social-support referral services to more students than ever, operating Health Center clinics at Pioneer Middle School and Lincoln and Wa-Hi. The Health Center is able to intervene in a variety of ways to protect and support students. They engage with students from diverse backgrounds and circumstances, providing equal opportunity to receive medical and mental health care. Primarily low income without insurance and easy access to these services. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Walla Walla School District at 70.54% for Free and Reduced lunches based on 2023/2024 school year.

Susan Dombrosky, Senior Accountant – 2.0 hours volunteered in 2024.

The Health Center (Student Based Health Center) – Serving Walla Walla County

Serves as Treasurer on the Board of Directors. The Health Center provides free medical, behavioral health and social-support referral services to more students than ever, operating Health Center clinics at Pioneer Middle School and Lincoln and Wa-Hi. The Health Center is able to intervene in a variety of ways to protect and support students. They engage with students from diverse backgrounds and circumstances, providing equal opportunity to receive medical and mental health care. Primarily low income without insurance and easy access to these services. High Poverty School District via Free and Reduced-Price Eligibility per Office of Superintendent of Public Instruction National School Lunch Program. Walla Walla School District at 70.54% for Free and Reduced lunches based on 2023/2024 school year.

Ting Anthes, Consumer Loan Advisor – 10.75 hours volunteered in 2024.

Tri-City Union Gospel Mission – Serving Benton and Franklin Counties

Tri-City Union Gospel Mission is a Christ-centered organization desiring to see homeless, hopeless and hurting people in our community become transformed by the Gospel of Jesus Christ. Tri-City Union Gospel Mission is 100% funded by Community donations and receives NO government subsidies. All donations stay in the Tri-Cities.

Elisabeth Holt, Tri-Cities Manager – 2.0 hours volunteered in 2024.

Tri-City Union Gospel Mission – Serving Benton and Franklin Counties

Tri-City Union Gospel Mission is a Christ-centered organization desiring to see homeless, hopeless and hurting people in our community become transformed by the Gospel of Jesus Christ. Tri-City Union Gospel Mission is 100% funded by Community donations and receives NO government subsidies. All donations stay in the Tri-Cities.

Jan Darrington, VP / Shareholder Relations Coordinator – 4.0 hours volunteered in 2024.

Trios Health – Serving Benton and Franklin Counties

Serves as a member of the Board of Directors. Trios Health is anchored by its new Trios Southridge Hospital and remains deeply connected to its community roots; we've built what has become one of Eastern Washington's largest multi-specialty medical groups. And we've been careful to weave a strong thread of human compassion through the fabric of our culture. The result is an array of complementary inpatient and outpatient services—provided by passionate, empathetic people—that combine to provide holistic medical care for patients facing a variety of health challenges.

Elisabeth Holt, Tri-Cities Manager – 6.0 hours volunteered in 2024.

United Way of the Blue Mountains – Serving Walla Walla County

Serves as the Vice-President on the Board of Directors. United Way is responsive to emerging needs through a donor choice program and special-projects funding program. Funding supports services to strengthen children, families and adults while promoting self-sufficiency, building healthy communities, and meeting basic human needs. Diversity and inclusion are at the heart of what it means to LIVE UNITED.

Amanda Anderson, AVP Assistant HR Manager & Career Development Advisor – 35.0 hours volunteered in 2024.

Valley Residential Services – Serving Walla Walla County.

Serves on the Finance Committee and provides Information Technology consulting. Valley Residential Services provides to all low-income, supervised housing for developmentally disabled adults, transitional housing for Veteran's recovering from substance abuse, and supervised visitation, transportation, and parenting skills instruction for parents who receive services from the Washington State Department of Social and Health Services (DSHS) Division of Children and Family Services (DCFS).

Kain Evans, EVP Chief Technology Officer – 44.0 hours volunteered in 2024.

Visit Walla Walla – Serving Walla Walla County

Serve on the Board of Directors helping to strategically guide community economic development tourism. Visit Walla Walla's mission is a catalyst in marketing and promoting a diverse tourism economy that is safe, welcoming, memorable, and beneficial for all who are here to live, work, or visit. Walla Walla's combination of wine, food, culture, and recreation makes it the destination of choice for those who seek to enrich their lives through travel.

Ashley Mahan, AVP Business Advisor – 81.0 hours volunteered in 2024.

Walla Walla Asset Building Coalition through Blue Mountain Action Council (BMAC)

Serving Walla Walla County

Serves on the Walla Walla Asset Building Coalition committee. In addition - Assisted in teaching Elementary Schools Camp Fire after school program to children Kindergarten - 5th grade at Berney, Edison, Green Park, and Prospect Point Elementary Schools, about the importance of understanding money and saving. Their mission is to help Walla Walla Valley residents build greater financial security for themselves and their families.

Ana Meza, Private Banking Associate – 3.0 hours volunteered in 2024.

Walla Walla Community Council – Serving Walla Walla County

Serves as a Board of Directors member. The Walla Walla Community Council fosters a trusted gathering place where people engage in dialogue, inquiry and advocacy in the study of major issues affecting all sector of our community. The study process identifies recommendations, and an implementation task force follows through on actions with monitoring of results. Recent studies include Affordable Housing, Internet for All, and Education as a Path to Economic Growth.

Cathy Bieloh, VP Family Advisor Manager – 29.0 hours volunteered in 2024.

Walla Walla Community College Foundation (WWCC) – Serving Walla Walla County

Serves on Board of Directors, Board of Governor's member, as well as member on the Investment Committee. The WWCC Foundation exists to transform student lives and the communities they serve. The WWCC Foundation's primary purpose is to raise, manage, and grant financial support in order to assure student access and educational excellence at WWCC. We do this by providing financial assistance to WWCC students; strengthening the work and services of the college, and; strategic investment to ensure that WWCC programs are "best in class." The Foundation eliminates financial barriers to students' educational dreams. Each year, Walla Walla Community College awards 500+ scholarships with the average award ranging \$900-\$1,500 to students. Per WWCC Quick Facts: Fall Quarter 2022/2023 State-Funded 52% of All Students received financial aid.

Cathy Bieloh, VP Family Advisor Manager – 35.0 hours volunteered in 2024.

Walla Walla Elks Lodge – Serving Walla Walla County

Volunteered at Elks Lodge in various capacities by serving as an officer for the year, helped to assist and educate new officers and members, assisted to guide understanding of financial statements and the budget, and recommend areas of improvement in spending, etc. The Elks Lodge invest in the community through programs that help children grow up healthy and drug-free, meet the needs of today's veterans, and improve the quality of life.

Lacey Braswell, VP Properties Manager & Executive Assistant – 35.0 hours volunteered in 2024.

Yakima Downtown Rotary Club – Serving Yakima County

Serves as member of the Investment Committee of Yakima Downtown Rotary by helping determine investment allocation and strategy for funds within Yakima Rotary Charities. Yakima Downtown Rotary supports a variety of causes in the Yakima Valley - food banks, drug treatment services, housing for low income and homeless populations, and education, to name a few. Helped with strategic planning for Yakima Downtown Rotary activities, including determination of use of funds for charitable donations throughout the community.

Brad Hansen, VP Senior Family Advisor – 20.0 hours volunteered in 2024.

Yakima Downtown Rotary Club – Serving Yakima County

As a member of the Yakima Downtown Rotary Club I helped organize and gather food for the Operation Harvest Food Drive. Operation Harvest food drive is a cherished community event dedicated to alleviating hunger in the Yakima Valley. Yakima Downtown Rotary supports a variety of causes in the Yakima Valley - food banks, drug treatment services, housing for low income and homeless populations, and education, to name a few.

Molly Neal, AVP Trust Advisor – 16.0 hours volunteered in 2024.

Yakima Humane Society – Serving Yakima County

Serve as member of the Board of Directors and Chair of PR Committee. The Yakima Humane Society Spay and Neuter Clinic offers low-cost spay and neuter services for dogs and cats of income-eligible households. Check to see if your income level (based on the number of people in your household) is below the amount listed to qualify for this service.

MaryAbigail Dills, AVP Marketing Director – 117.0 hours volunteered in 2024.

Yakima Valley Memorial Foundation – Serving Yakima County

Serves as Co-Chair on a \$15 million fundraising campaign to expand Children's Village, a comprehensive care unit for children, as well as remodeling the family birthplace unit at Yakima Valley Memorial Hospital. Provided guidance on fundraising strategy, project deliverables and timelines. Children's village focuses on children with disabilities or medical defects that require continuity of care through adulthood. The family birthplace assists with deliveries and includes the only Level 3 NICU within 150 miles of Yakima. Our community built Children's Village, a nationally recognized, shining example of excellence in children's health care.

Brad Hansen, VP Senior Family Advisor – 30.0 hours volunteered in 2024.

Young Women's Christian Association (YWCA) of Walla Walla – Serving Walla Walla County

Serves as President-elect on the Board of Directors, an Executive Committee Board member and Co-Chair of the Investment Committee helping the YWCA to enriches the lives of women and their families. The YWCA works to prevent sexual assault and assists those who have been victims of sexual assault. The YWCA provides shelter to women getting out of abusive relationships, childcare services, and advocacy programs to help women find healthy new beginnings. The YWCA provides education to women who have left abusive relationships. Volunteerism focused on supporting and promoting the Domestic Violence and Sexual Assault Resource Center: a domestic violence shelter, counseling, support groups, advocacy, information and more.
Becky Kettner, AVP Investment Advisor – 119.0 hours volunteered in 2024.

Other Community Services

Allegro Cyclery Grit Race – Serving Walla Walla County

Volunteered to provide support, logistics, and assistance to athletes participating in the gravel bike race by offering water, nutrition, and a place to rest along the route during the annual gravel bike racing event.
Kainan Shaw, Wealth Management and Trust Associate – 11.0 hours volunteered in 2024.

Blue Mountain Humane Society – Serving Walla Walla County

Volunteered to help care for cats available for adoption by cleaning their living space, feeding, and engaging with them by holding, playing, and brushing. The Blue Mountain Humane Society's mission is to prevent cruelty, promote kindness, and to foster the human-animal bond. With a vision to end pet overpopulation and homelessness and to inspire a compassionate community. The Society has grown and evolved to include a humane, state-of-the-art no-kill shelter facility designed to serve companion animals.
Alexis Blackmore, AVP Senior Cash Management Specialist – 14.0 hours volunteered in 2024.

Boy Scout Troop #305 – Serving Walla Walla County

The mission of the Boy Scouts of America is to prepare young people to make ethical and moral choices over their lifetimes by instilling in them the values of the Scout Oath and Law. Helped to assist with Boy Scout meetings as an advanced coordinator by helping to teach youth to confront any challenge with whole hearts and clear minds – to live their lives without regret, never back down, and do their very best!
Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 58.0 hours volunteered in 2024.

City of Kennewick Historic Preservation Commission – Serving Benton County

Attend Commission Meeting
Elisabeth Holt, Tri-Cities Manager – 2.0 hours volunteered in 2024.

Cities of Pasco and Kennewick – Serving Benton & Franklin Counties

Sold elephant ears at the County Fair for Rotary (scholarship) fundraiser
Elisabeth Holt, Tri-Cities Manager – 4.0 hours volunteered in 2024.

College Place Boosters Club – Serving Walla Walla County

Volunteered by working at the football concessions stand.
Jonathan Stiffler, Information Security Officer - 3.0 hours volunteered in 2024.

Cub Scout Troop #306 – Serving Walla Walla County

Cub Scouts is for boys and girls, kindergarten to 5th grade. Serve as Den Leader to help youth develop the foundations for leadership, citizenship, and personal fitness through fun activities. Cub Scouting activities are designed for Scouting families to get in on the fun, and include exploring the outdoors, building projects, making friends, and developing a lifelong love of learning as Cub Scouts earn patches related to their grades.
Jessica Long, VP Executive Project Manager & Senior Executive Assistant – 80.0 hours volunteered in 2024.

DECA – Serving Benton & Franklin Counties

Was a judge for semi-final competition. DECA prepares emerging leaders and entrepreneurs for careers in marketing, finance, hospitality and management in high schools and colleges around the globe.

Elisabeth Holt, Tri-Cities Manager – 3.0 hours volunteered in 2024

Destiny Church Community Outreach – Serving Benton County

Planned and participated in a Back-to-School outreach for the K-12 Community in Kennewick by offering school supplies, dinner, haircuts and games.

Tyler Jacobson, former Business Banking Associate - 8.0 hours volunteered in 2024.

Elevate – Serving Walla Walla County

Donated by using personal plane to provide medical air transportation. I transported a mother and child so they could access necessary medical care. The patient is and will always be our priority. Having an ill or injured loved one is overwhelming, even without the added stress of managing the myriads of details needed for a successful medical transport.

Matt West, VP Information Technology Solutions Architecture Manager – 15.0 hours volunteered in 2024.

Elijah Family Homes – Serving Benton & Franklin Counties

Helped with Santa photos. Elijah Family Homes supports self-sufficiency for those seeking recovery through stable-housing and case management services.

Elisabeth Holt, Tri-Cities Manager – 1.0 hour volunteered in 2024.

Mill Creek Coalition – Serving Walla Walla County

Met with Mill Creek Coalition committee to help Corps of Engineers and the increased risk of concern for Mill Creek channel for flood risk and deterioration of channel crossings. The Mill Creek Coalition is a group to help design and construct another channel for Mill Creek to help with flooding.

Mark Kajita, President & CEO – 4.0 hours volunteered in 2024.

Jackson Van Slyke, Marketing Coordinator – 4.0 hours volunteered in 2024.

Parent Teacher Association (PTA) – Serving Walla Walla County

Assistance with building a sense of community among parents, teachers and students. Organize social events, family-oriented activities, and collaborative projects.

Amanda Anderson, AVP Assistant HR Manager & Career Development Advisor – 5.0 hours volunteered in 2024

Park Cleanup – Serving Walla Walla County

Community Development/Revitalization--picked up trash around Fort Walla Walla Park.

Amy Moniz, Banking Operations Assistant – 2.0 hours volunteered in 2024.

Senior Life Resources – Serving Benton & Franklin Counties

Helped to make Christmas treat bags for seniors.

Elisabeth Holt, Tri-Cities Manager – 3.0 hour volunteered in 2024.

The Church of Jesus Christ of Latter-Day Saints – Serving Yakima County

Volunteered 1 hour weekly on Sunday's teaching and playing piano for Sunday School service.

Molly Neal, AVP Trust Advisor – 13.0 hours volunteered in 2024.

Tri-Cities Construction Council and Inland Northwest AGC – Serving Benton & Franklin Counties

Golf Tournament Volunteer

Elisabeth Holt, Tri-Cities Manager – 12.0 hours volunteered in 2024.

Walla Walla Choral Society – Serving Walla Walla County

Presented the National Anthem Hymn at the Walla Sweets game.

Michelle Thacker, VP Cash Management Services Manager – 1.0 hours volunteered in 2024.

WSU Tri-Cities – Serving Benton & Franklin Counties

Helped to welcome students on first day of the school year.

Elisabeth Holt, Tri-Cities Manager – 1.0 hours volunteered in 2024.

Bank Awards

March – 2024

Baker Boyer is proud to announce that it has been awarded the prestigious Business Making A Difference Award at the Celebration of Giving, organized by the Blue Mountain Community Foundation on March 1st. This esteemed recognition is awarded to Baker Boyer in honor of its extensive efforts to support the Blue Mountain Region community.

"We are so honored and humbled to win the Business Making a Difference award," Mark Kajita, President and CEO of Baker Boyer Bank said. "It is our belief that all corporate citizens should The award was bestowed upon Baker Boyer in recognition of its impactful initiatives, such as conducting financial literacy classes, providing crucial support to small businesses during challenging times, and contributing to local charitable organizations, which have collectively enhanced the quality of life within the Walla Walla community.

Just in 2023 alone, Baker Boyer has donated over \$100,000 to nonprofits, civic organizations, programs, and events, supporting over 67 organizations. Additionally, Baker Boyer provided each employee to volunteer up to 8 paid hours, totaling over 1,600 hours of volunteer time for local nonprofits.

The Celebration of Giving is an annual event by the Blue Mountain Community Foundation that celebrates the philanthropic efforts of individuals and businesses in contributing to the betterment of the Walla Walla community. Baker Boyer's acknowledgment at this event underscores its pivotal role in fostering a thriving, supportive community environment.