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Hula heaven

A bit of Hawaiian culture reaches Hillsboro — See Page A8

Hillsboro Tribune

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Classic definition of a city's 'neighborhood' bank

Gov. John Kitzhaber has proclaimed the week of Oct. 13-17 "Community Bank Week."

A community bank is not affiliated with a multibank holding company and derives deposits from, and lends to, the community where it operates. It is locally operated, and the vast majority of the bank is owned by local investors. Financial services, products, and loans are tailored to the needs of local business owners and non-profit community organizations.

Community banks have the unique ability to quickly adapt and provide new technology, products, and services to the communities they serve. A community bank strives to build long-term relationships and anticipate the needs of its clients.

Premier Community Bank's board of directors comprises local individuals with diverse backgrounds and local ties. This helps to enhance the bank's focus on the needs of businesses and families where the bank maintains branches and offices. Lending decisions are made by local

Rick Roby
BIZ
BEAT



professionals who understand the financial needs of local families and businesses. Nearly all (more than 95 percent) of the outstanding loans of Premier Community Bank have been made to local small to medium-sized businesses, which in turn have created numerous new jobs in our communities.

Premier Community Bank is headquartered in Hillsboro. The bank was started in 1999 raising capital locally, and it is not a part of any other larger bank. Its Hillsboro employees have been closely involved with many community organizations such as Community Action, Hospice, the Hillsboro Chamber of Commerce, Willamette West Habitat for Humanity and the Hillsboro Community Foundation, to name just a few. In terms of overall volunteer hours, Premier Community Bank's employees donated

more than 4,200 hours in their communities.

The bank expanded to the community of Forest Grove in 2002, and that branch is managed by local banker Tom Raabe with the support of Joan Gilman — another long-term resident. Tom, Joan, and staff are very active in the Forest Grove Chamber of Commerce, Forest Grove Rotary Club, West Tuality Habitat for Humanity, the Oregon Air Show and chair the Concours d'Elegance.

Twenty-seven community banks are headquartered in Oregon, and their size and business focus varies. These community banks employ 5,000 bankers in Oregon who donate more than 130,000 volunteer hours per year and contribute in excess of \$5 million a year to community and nonprofit organizations. They and their employees are the backbones of the communities where they live, work, and reach out to enhance the quality of life for others. Oregon's community banks make 60 percent of their loans to small businesses, which create jobs and support Oregon communities.

Thank you, Gov. Kitzhaber,

for recognizing Oregon's community banks and their contributions to the livability, financial strength, and vibrancy of the communities they serve.

Rick A. Roby is president and CEO of Premier Community Bank in Hillsboro.



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