JUNE 30, 2026

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

MARCH 31, 2026

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

DECEMBER 31, 2025

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

SEPTEMBER 30, 2025

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

JUNE 30, 2025

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

MARCH 31, 2025

THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

DECEMBER 31, 2024

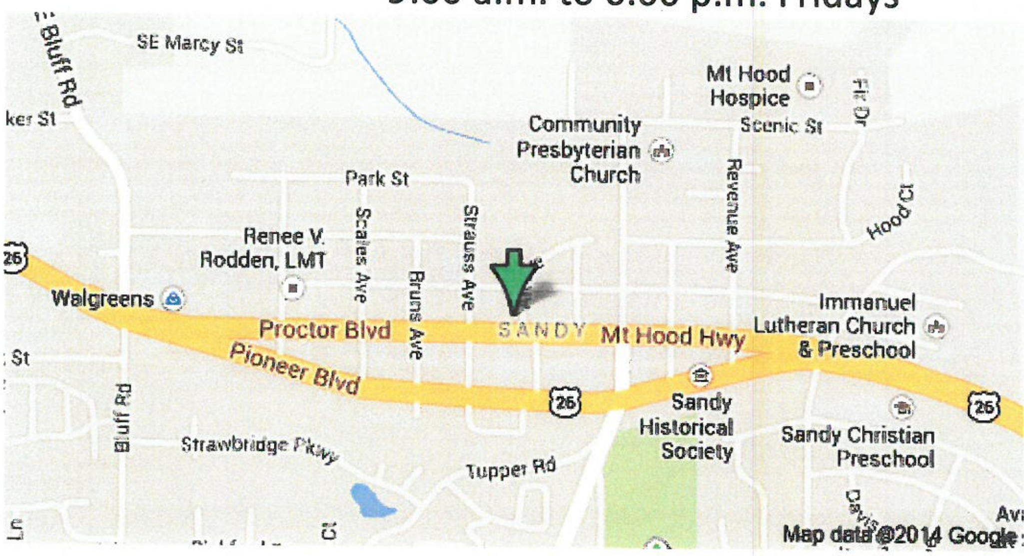
THERE HAVE BEEN NO BRANCH OR OFFICE LOCATION CHANGES OR CLOSURES IN THE PAST TWO CALENDAR YEARS

BRANCH LOCATIONS & OPERATING HOURS

SANDY BRANCH

38975 Proctor Blvd.
Sandy, Oregon 97055
503-668-5501

Drive-up hours:	8:30 a.m. to 5:00 p.m. Monday thru Thursday
	8:30 a.m. to 6:00 p.m. Fridays
Bank Lobby hours:	9:00 a.m. to 5:00 p.m. Monday thru Thursday
	9:00 a.m. to 6:00 p.m. Fridays



Street Address	38975 PROCTOR BLVD	MSA/MD Code	38900
City Name	SANDY	State Code	41
State Abbreviation	OR	County Code	005
Zip Code	97055	Tract Code	0234.04

MSA/MD Name: PORTLAND-VANCOUVER-HILLSBORO, OR-WA
State Name: OREGON
County Name: CLACKAMAS COUNTY

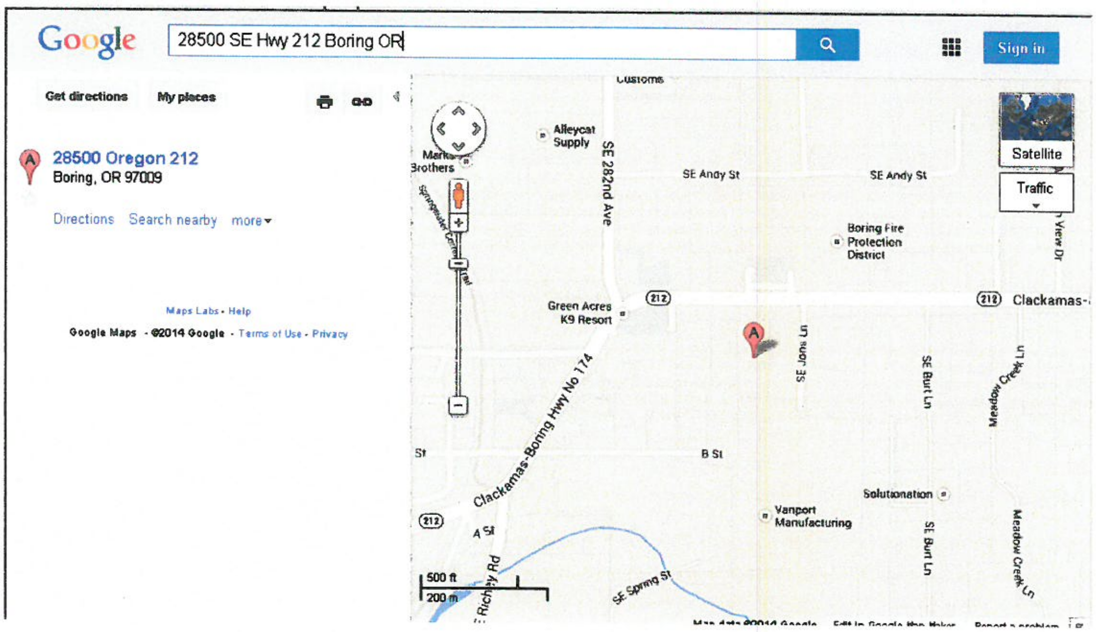
SERVICES OFFERED AT THE SANDY OFFICE

DEPOSIT ACCOUNTS:	**LOAN SERVICES:**
Regular Checking	Personal Loans
Budget Checking	Construction Loans
E-Checking	Commercial Loans
Senior Checking	Mortgage Loans
Club Clack Checking	Home Equity Loans & Lines of Credit
Now Checking	Reserve Lines of Credit
Club Clack Now Checking	Loan by Internet
Money Market Plus Checking	Loan by Phone
Business Checking	
Savings: Minor, Regular, Senior	
Certificates of Deposit	OTHER SERVICES:
Individual Retirement Accounts	Contract Collections
Client Trust Accounts	Visa Check Cards
	ATM Cards
SPECIAL SERVICES:	Direct Deposit
Investments	Tel-Express
ATM Access	Internet Banking
Cashier’s Checks	Internet Bill Pay
Non-Customer On-Us Checks Cashed	ACH
Wire Transfers	Mobile Banking
Night Drop	Online Statements
Health Insurance	Remote Deposit Capture
Special Collections	Drive-Up Teller
Notary	Merchant Bankcard Processing
Property and Casualty Insurance	Safe Deposit Boxes

BORING BRANCH
28500 SE Hwy 212
Boring, Oregon 97009
503-663-3000

Drive-up hours: 8:30 a.m. to 5:00 p.m. Monday thru Thursday
8:30 a.m. to 6:00 p.m. Fridays

Bank Lobby hours: 9:00 a.m. to 5:00 p.m. Monday thru Thursday
9:00 a.m. to 6:00 p.m. Fridays



Street Address	28500 SE HWY 212	MSA/MD Code	38900
City Name	BORING	State Code	41
State Abbreviation	OR	County Code	005
Zip Code	97009	Tract Code	0233.00

MSA/MD Name: PORTLAND-VANCOUVER-HILLSBORO, OR-WA
State Name: OREGON
County Name: CLACKAMAS COUNTY

SERVICES OFFERED AT THE BORING OFFICE

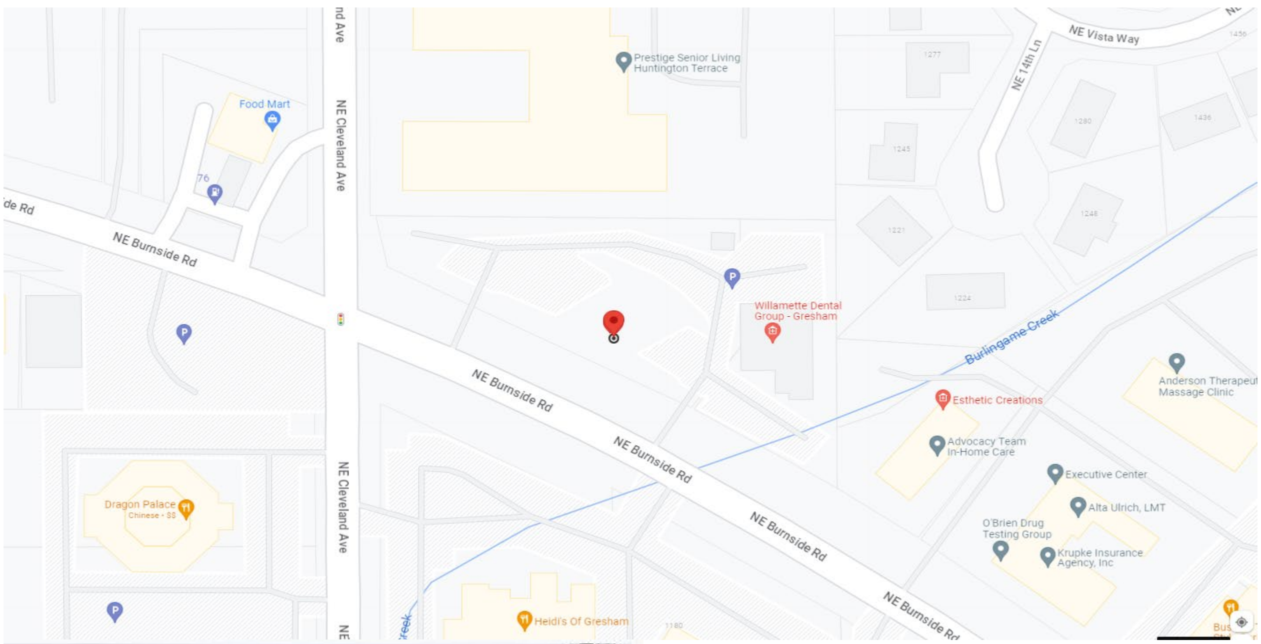
DEPOSIT ACCOUNTS:	**LOAN SERVICES:**
Regular Checking	Personal Loans
Budget Checking	Construction Loans
E-Checking	Commercial Loans
Senior Checking	Mortgage Loans
Club Clack Checking	Home Equity Loans & Lines of Credit
Now Checking	Reserve Lines of Credit
Club Clack Now Checking	Loan by Internet
Money Market Plus Checking	Loan by Phone
Business Checking	
Savings: Minor, Regular, Senior	
Certificates of Deposit	OTHER SERVICES:
Individual Retirement Accounts	Contract Collections
Client Trust Accounts	Visa Check Cards
	ATM Cards
SPECIAL SERVICES:	Direct Deposit
Investments	Tel-Express
ATM Access	Internet Banking
Cashier's Checks	Internet Bill Pay
Non-Customer On-Us Checks Cashed	ACH
Wire Transfers	Mobile Banking
Night Drop	Online Statements
Health Insurance	Remote Deposit Capture
Special Collections	Drive-Up Teller
Notary	Merchant Bankcard Processing
Property and Casualty Insurance	Safe-Deposit Boxes

GRESHAM BRANCH
1101 NE BURNSIDE
PO BOX 1680
GRESHAM OR 97030
503.665.9444

Bank Lobby Hours: 9:00 a.m. to 5:00 p.m. Monday – Thursday
9:00 a.m. to 6:00 p.m. Fridays

NOTE: This location Lobby Hours are different than the other branch locations.

Drive-Up ATM hours: Open 7 days a week/24-hours a day



Address	1101 NE Burnside Rd, Gresham, Oregon, 97030
MSA/MD Code	38900
State Code	41
County Code	051
Tract Code	0104.05
MSA/MD Name	PORTLAND-VANCOUVER-HILLSBORO, OR-WA
State Name	OREGON
County Name	MULTNOMAH COUNTY

SERVICES OFFERED AT THE GRESHAM OFFICE

DEPOSIT ACCOUNTS:	**LOAN SERVICES:**
Regular Checking	Personal Loans
Budget Checking	Construction Loans
E-Checking	Commercial Loans
Senior Checking	Mortgage Loans
Club Clack Checking	Home Equity Loans & Lines of Credit
Now Checking	Reserve Lines of Credit
Club Clack Now Checking	Loan by Internet
Money Market Plus Checking	Loan by Phone
Business Checking	
Savings: Minor, Regular, Senior	
Certificates of Deposit	OTHER SERVICES:
Individual Retirement Accounts	Contract Collections
Client Trust Accounts	Visa Check Cards
	ATM Cards
SPECIAL SERVICES:	Direct Deposit
Investments	Tel-Express
ATM Access	Internet Banking
Cashier's Checks	Internet Bill Pay
Non-Customer On-Us Checks Cashed	ACH
Wire Transfers	Mobile Banking
Night Drop	Online Statements
Health Insurance	Remote Deposit Capture
Special Collections	Drive-Up ATM
Notary	Merchant Bankcard Processing
Property and Casualty Insurance	

This location does not offer Safe Deposit Boxes

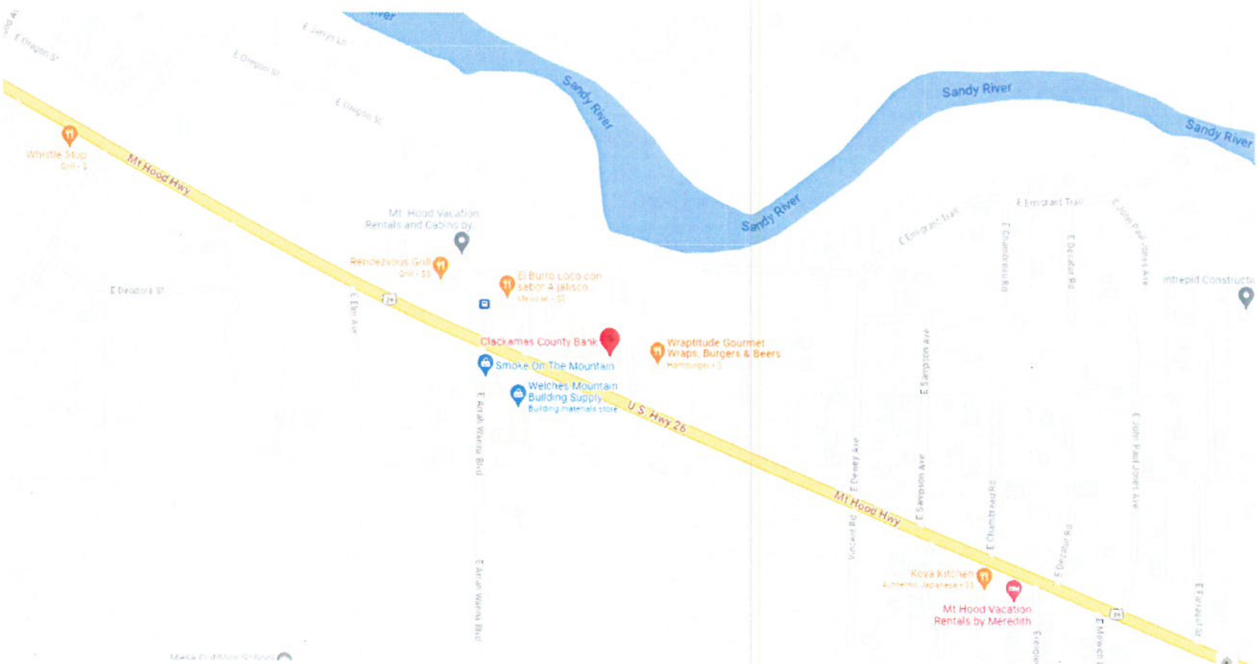
This location does not offer a Drive-Up teller, only a Drive-up ATM

HOODLAND BRANCH

67403 E HWY 26
WELCHES, OREGON 97067
503.622.3131

Drive-up hours: 8:30 a.m. to 5:00 p.m. Monday-Thursday
8:30 a.m. to 6:00 p.m. Friday

Bank Lobby hours: 9:00 a.m. to 5:00 p.m. Monday – Thursday
9:00 a.m. to 6:00 p.m. Friday



Address	67403 E Highway 26, Welches, Oregon, 97067
MSA/MD Code	38900
State Code	41
County Code	005
Tract Code	0243.03
MSA/MD Name	PORTLAND-VANCOUVER-HILLSBORO, OR-WA
State Name	OREGON
County Name	CLACKAMAS COUNTY

SERVICES OFFERED AT THE HOODLAND OFFICE

DEPOSIT ACCOUNTS:	**LOAN SERVICES:**
Regular Checking	Personal Loans
Budget Checking	Construction Loans
E-Checking	Commercial Loans
Senior Checking	Mortgage Loans
Club Clack Checking	Home Equity Loans & Lines of Credit
Now Checking	Reserve Lines of Credit
Club Clack Now Checking	Loan by Internet
Money Market Plus Checking	Loan by Phone
Business Checking	
Savings: Minor, Regular, Senior	
Certificates of Deposit	OTHER SERVICES:
Individual Retirement Accounts	Contract Collections
Client Trust Accounts	Visa Check Cards
	ATM Cards
SPECIAL SERVICES:	Direct Deposit
Investments	Tel-Express
ATM Access	Internet Banking
Cashier’s Checks	Internet Bill Pay
Non-Customer On-Us Checks Cashed	ACH
Wire Transfers	Mobile Banking
Night Drop	Online Statements
Health Insurance	Remote Deposit Capture
Special Collections	Drive-Up Teller
Notary	Merchant Bankcard Processing
Property and Casualty Insurance	Safe-Deposit Boxes

CHECKING AND SAVINGS PRODUCTS

Clackamas County Bank
Sandy Office
38975 Proctor Blvd
PO Box 38
Sandy, OR 97055
March 9, 2026

This disclosure contains information about terms, fees, and interest rates for some of the accounts we offer.

☐ REGULAR CHECKING

Unlimited check writing. $7.00 monthly service fee. No monthly service fee if minimum daily balance of $600.00 is maintained.

Limitations: You must deposit $200.00 to open this account.

Account Fees: You must maintain a minimum balance of $600.00 to avoid a monthly service fee of $7.00.

☐ BUDGET CHECKING

Limitations: You must deposit $200.00 to open this account.

Account Fees: Your account will be charged a $4.00 per month service fee, 15 checks per month no additional charge. $.50 per check thereafter,Unlimited ATM transactions and
Check safekeeping required.

☐ SENIOR CHECKING

Convenient unlimited check writing.

Limitations: You must deposit $200.00 to open this account.

☐ CLUB CLACK CHECKING BASIC

Unlimited check writing. Accidental Death Insurance.

Limitations: You must deposit $200.00 to open this account.

Account Fees: This account is assessed a $7.00 monthly service fee that includes $10,000. Accidental Death Insurance benefit. Total insurance can be on one account signer or split between two signers. Included is unlimited check writing.

☐ CLUB CLACK CHECKING PERSONAL

Convenient unlimited check writing and Accidental Death Insurance are available for this account.

Limitations: You must deposit $200.00 to open this account.

Account Fees: This account is assessed a $8.00 monthly service fee that includes $20,000. Accidental Death Insurance benefit. Total insurance can be on one account signer or split between two signers. Included is unlimited check writing.

☐ CLUB CLACK CHECKING FAMILY

Accidental Death Insurance is available for a monthly service fee.

$9.00 Month $30,000 & you may elect 20% of your principal sum per child
**$8.00 Month $20,000
**$7.00 $10,000

**Does not include Childrens Coverage.

Limitations: You must deposit $200.00 to open this account.

Account Fees: This account is assessed an $9.00 monthly service fee that includes a $30,000 Accidental Death Insurance benefit and you may elect 20% of your principal sum per child. Total insurance can be on one account signers or split between two signers. Included is unlimited check writing.

☐ NOW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly . Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $200.00 to open this account.

Account Fees: You must maintain a minimum daily balance of $1000. to avoid a monthy service fee of $8.50.

☐ CLUB CLACK NOW

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly . Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of $1,000.00 in the account each day to obtain the disclosed annual percentage yield.

Limitations: You must deposit $200.00 to open this account.

Account Fees: You must maintain a minimum daily balance of $1000.00 to avoid a monthly service fee of $8.50. A monthly service fee of $4.00 is assessed for Accidental Death Insurance of $30,000. and $1,500. per child. Total insurance can be on one account signer or split between two signers.

☐ **SAVINGS**

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly . Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit $200.00 to open this account. You may make unlimited transfers from your account, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties, made in person, by messenger, by mail or at an ATM.

Account Fees: You must maintain a minimum daily balance of $200.00 to avoid a monthly service fee of $3.00.(**This fee will be waived for those under 18 years of age and those 62 or over**). Accounts closed within 90 days of opening will be charged $10.00. The following fee applies to this account: Dormant Accounts - Savings: $5.00 per month.

☐ **MONEY MARKET**

Rate Information: This Account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account weekly . Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit $1,500.00 to open this account. You may make unlimited transfers from your account, if by preauthorized or automatic transfer, or telephone (including data transmission) agreement, order or instruction or by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties, made in person, by messenger, by mail or at an ATM.

Account Fees: You must maintain a minimum daily balance of $1500.00 to avoid a monthly service fee of $10.00.

☐ **E-CHECKING**

No Minimum deposit to open
Monthly service fee waived
No minimum balance required
Internet banking with e-statements
Visa check card with unlimited access at all CCB locations
$1 per check unless presented to a CCB teller.

Account Fees: The following fee applies to this account: Check fee when presented to another institution: $1 per check.

☐ **CL-CHECKING**

Convenient access to Construction Loan Disbursements and Advances.

Limitations: You must deposit $200.00 to open this account.

OTHER ACCOUNT FEES

The following fees apply to Checking; NOW; and Money Market Accounts:

Represented NSF Fee:	If a transaction you authorize is presented for payment and there are insufficient funds in the account, the item may be returned to the submitter and an NSF fee assessed. Each time the same item is re-presented against insufficient funds, it is subject to the assessment of an NSF fee, whether the item is paid or returned.
Dormant Accounts - Checking:	$5.00 per month
Returned Item and Paid Overdraft:	$30 each, maximum of $150 per day. If a transaction you authorize is presented for payment and there are insufficient funds in the account, the item may be returned to the submitter and an NSF fee assessed. Each time the same item is re-presented against insufficient funds, it is subject to the assessment of an NSF fee, whether the item is paid or returned

The following fees apply to Checking; NOW; Savings; and Money Market Accounts:

Incoming Return Items:	$5.00 per item plus $2.00 handling fee
Unlimited ATM Service:	$3.25 per month per card
ACH Revocations:	$26.00 each

MISCELLANEOUS FEES AND CHARGES

Negotiable Instruments

Cashiers Checks Non-CCB Customers: $7.00 each
Cashier Checks - CCB Customers: $5.00 each

Wires

outgoing: $20.00 each
incoming: $20.00 each
foreign - outgoing: $40.00 each
Foreign incoming: $20.00 each

Legal Processing

Garnishments and Levies: $75.00

Collections

Special Collections - Incoming: $15.00
Special Collections - Outgoing: $15.00
Coupons: $12.50 (plus postage and insurance if over $3,000)
Bonds: $20.00
Cash Letters: $7.50