



What separates us from other banks?

- 1 We're a local community bank. When you bank with us, your money stays here and goes back to work in the local community.
- 2 We're owned by local, long-term investors. These are your friends, neighbors and local community leaders. It's why we're not going anywhere.
- 3 We're invested in our local communities. Our Board, Management and Staff are involved in local organizations, serve on local boards and support local events and activities.
- 4 We're well capitalized. Staying well above the regulatory minimums is not only comforting to depositors, but it also leaves us well positioned to continue growing.





Business Banking



Mobile Branch



Credit Card Processing



Online Banking



Business Loans



Free ATM's Anywhere



Mobile Banking



COMPANY INFORMATION

Company Founded 2005

Headquarters Everett, Washington

Founder Mark Duffy, President/CEO

Full Time Employees 96

FINANCIAL DATA	4/30/2025
Total Assets	\$800 Million
Total Loans	\$662.8 Million
Total Deposits	\$637.9 Million
Total Shareholder Equity	\$87.4 Million

CAPITAL

Tier 1 Leverage Ratio	10.9%
Tier 1 Risk Based Ratio	12.7%
Total Risk Based Ratio	13.9%



Voted Best Bank

Skagit County (2020, 2021, 2023, 2024) 425 Magazine (2021-2025)

Top Bank Rating – 5 Stars

Bauer Financial – Highly Respected & Independent

Ranked 9th by the Independent Community Bankers of America for the top 20 Commercial Lending Banks, with assets ranging from \$300 million to \$1 billion.

Best Community Bank to Work For 2024 by Independent Community Bankers of America