



COMMUNITY IMPACT REPORT



A LETTER FROM OUR CEO

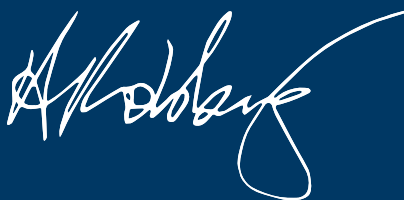
Sometimes, the most important step toward making great things happen is to step out of the way. I think that's especially true of how Columbia Bank supports our 2,000-plus employees in giving back to communities across Washington, Oregon and Idaho.

We empower our people to show us what their neighborhoods and neighbors need most. Then we add the bank's resources and energy behind theirs to help create positive change—and stronger ties—in each hometown we serve.

I'm proud to share this glimpse into the impact of Columbia Bank's community engagement efforts in 2017. Each story testifies to how deeply our employees and our clients care about improving the communities where we live and work. This report also highlights the benefits we gain—and create—by working closely with our nonprofit partners to better understand and address local issues.

Service is not just ingrained in the culture of our bank, it's also inseparable from our business success. As we continue growing into new markets and product areas, two values I believe we will never outgrow are our heart-felt connection to the communities that sustain us and our commitment to helping them prosper.

I want to thank all our employees, clients and partners for your indispensable role in making a difference. We'll have even more great things to share in the months ahead.

A handwritten signature in white ink, appearing to read 'Hadley Robbins', with a large, sweeping flourish at the end.

HADLEY ROBBINS, CEO

WE BELIEVE IN GIVING BACK TO COMMUNITIES WHEREVER AND HOWEVER OUR EFFORTS CAN MAKE THE BIGGEST DIFFERENCE

WITH OUR EMPLOYEES LEADING THE WAY, WE ANSWER THIS CALL THROUGH AN APPROACH THAT SPANS FOUR PILLARS:

FUNDRAISING

for local nonprofit organizations, as well as through our own Warm Hearts Winter Drive to help those experiencing homelessness.

VOLUNTEERISM

in programs and causes that our employees are passionate about, including a company-wide day of service in April 2017.

COMPANY GIVING

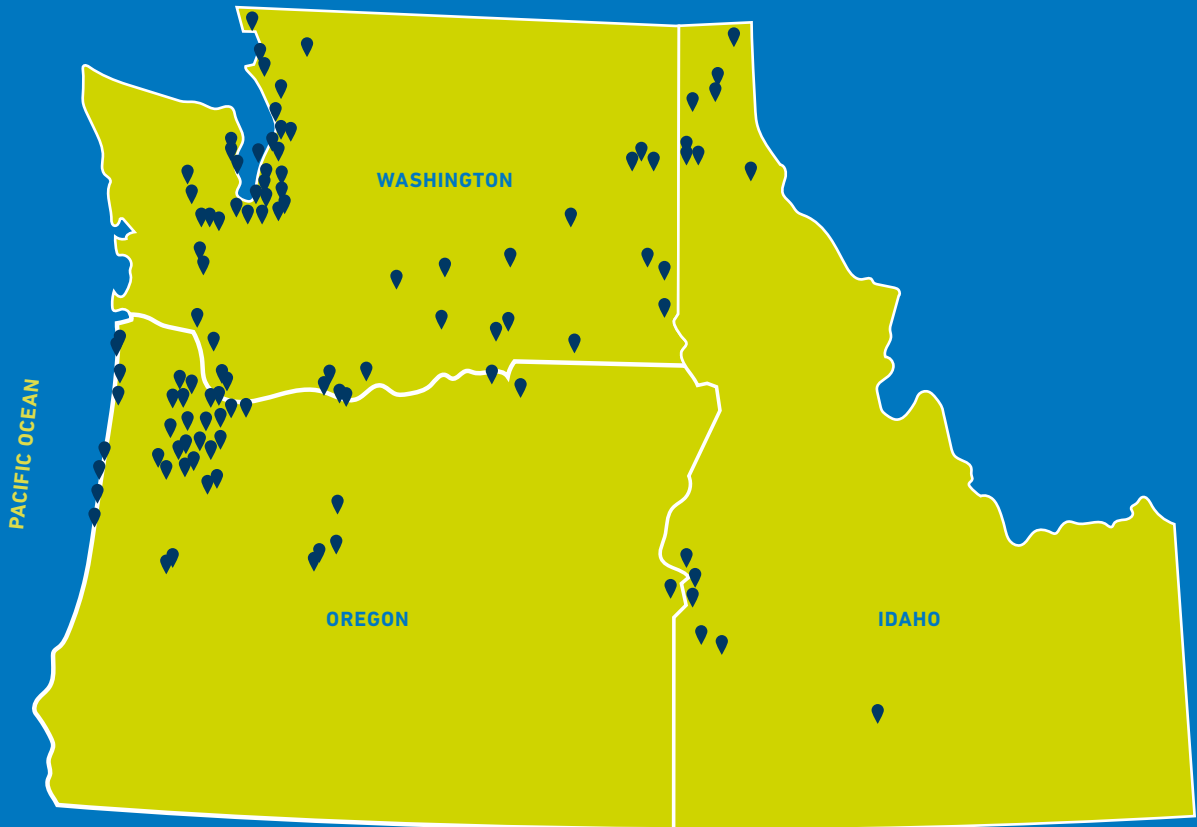
that surpassed \$2.5 million and benefited nearly 700 organizations last year.

EMPLOYEE GIVING

to local, regional and national campaigns—including Columbia Cares, an employee-run charity that helps community members overcome financial hardships.



HOMETOWN AT HEART



AS A COMMUNITY BANK, WE ARE CALLED TO SERVE.
TO HELP OUR NEIGHBORS THRIVE AND OUR COMMUNITIES PROSPER.

WE LISTEN TO OUR EMPLOYEES AND CLIENTS—WHO KNOW
THEIR LOCAL AREAS THE BEST—TO GUIDE US IN SERVING
EACH COMMUNITY'S UNIQUE NEEDS.

IN 2017

20,614

VOLUNTEER HOURS
LOGGED BY OUR EMPLOYEES

529

ORGANIZATIONS SERVED
BY OUR VOLUNTEERS

\$248,163

TOTAL EMPLOYEE GIVING TO
COMMUNITY ORGANIZATIONS

2,266

VOLUNTEER HOURS SERVED DURING
OUR INAUGURAL MELANIE DRESSEL
COMMUNITY COMMITMENT DAY

\$2.56M

CONTRIBUTED THROUGH OUR
SPONSORSHIPS AND GRANTS

694

ORGANIZATIONS SUPPORTED
BY OUR CONTRIBUTIONS

\$303,929

COLLECTED THROUGH OUR
FUNDRAISING CAMPAIGNS

58

SHELTERS SUPPORTED THROUGH
OUR WARM HEARTS WINTER DRIVE

TAKE A CLOSER LOOK AT OUR EFFORTS AND IMPACT
IN 2017 ON THE PAGES THAT FOLLOW.



WARM CLOTHES AND A WAY OFF THE STREETS

\$220,365

RAISED FOR WARM HEARTS WINTER DRIVE IN 2017

6,542

ITEMS OF WINTER CLOTHING AND SUPPLIES DONATED

“Homelessness could happen to any of us, and I’m thankful I can do something to help people get back on their feet.”

JAMIE CLARK
CLACKAMAS BRANCH MANAGER
PORTLAND, OR



THROUGH OUR WARM HEARTS WINTER DRIVE, WE'RE WORKING WITH LOCAL NONPROFITS AND OUR BANKING CLIENTS TO HELP LIFT PEOPLE OUT OF HOMELESSNESS.



Jamie Clark can hardly wait for Black Friday to come around each November. It's not her own love of holiday bargain-hunting that gets Jamie so excited, but rather the outpouring of generosity from our clients.

"They go shopping on the day after Thanksgiving, and by Saturday our lobby's nearly filled with socks, blankets and coats," says Jamie, manager of our Clackamas branch in southeast Portland. "That's a big reason why I look forward to Warm Hearts every year."



EMPLOYEES IN OUR CLACKAMAS BRANCH CELEBRATE WINNING THE GOLDEN SCARF AWARD FOR THEIR TEAMWORK AND ENTHUSIASM DURING LAST YEAR'S WARM HEARTS WINTER DRIVE.

On any given night in 2017, roughly 35,000 people in Washington, Idaho and Oregon were living in homeless shelters or on the streets. Columbia Bank employees and clients united to meet this crisis more selflessly than ever during our third annual Warm Hearts Winter Drive.

Last year's campaign raised \$220,365 and received 6,542 items of winter clothing or supplies for 58 shelters and relief organizations. All contributions stay in the local community where they're donated.

"Warm Hearts brings us closer to our clients, and it has also made us more aware of the needs around us," Jamie says. "Everyone at our branch really believes in this cause."

Clackamas employees earned our Golden Scarf Award for their enthusiasm and creativity in raising almost \$4,000 and receiving more than 300 items to benefit the Annie Ross House shelter. "Every Friday during the campaign, we brought in pots of soup or chili or sandwiches to help thank our donors," says Jamie. Her branch also partnered with one of its commercial clients, the Portland Pickles baseball team, in offering game tickets and memorabilia to those who donated money.

The impact of Warm Hearts resonates with nearly everyone, she says.

"One man came in to cash his paycheck last winter and asked me what was going on," she recalls. "When I told him, he gave me \$5 and shared that he used to be homeless, and that his sister had just moved into her own home with help from Annie Ross.

"Those kinds of stories show how even small donations add up to make a big difference."

Like many of our employees, Jamie has volunteered with local nonprofits that serve people experiencing homelessness and seen the difference that a blanket, a hot meal or a word of encouragement can make.

"Homelessness could happen to any of us, and I'm thankful I can do something to help people get back on their feet," she says. "I'm also proud to work for a bank that's focused on meeting local needs." [🔗](#)

HOMETOWN HEROES

FUNDRAISING
**LIGHTING HOPE FOR
CANCER PATIENTS**



Chuck Michael
SVP, Commercial Banking
Officer | Portland, OR



Paul van der Salm
Asst Relationship Banking
Officer | Vancouver, WA

How they connect with the community:

As co-organizers of an annual “Light the Night” walk in Portland, Chuck and Paul last year helped the Leukemia & Lymphoma Society (LLS) Oregon / Southwest Washington / Idaho / Montana chapter raise more than \$1.2 million toward finding cures for blood cancers and assisting patients. Much of the money goes to researchers at Oregon Health Sciences University (OHSU).

“One of my favorite moments was seeing more than 5,500 people walk over the Tillikum Crossing Bridge with these lanterns,” says Chuck, “and knowing the patients in OHSU’s cancer ward were looking down at us.”

Why they do it:

“These horrible diseases mostly attack kids. Until a few years ago, chronic myeloid leukemia was a death sentence. Now the five-year survival rate is up to 95 percent.”— Chuck

What they believe:

“Columbia Bank has a tremendous culture of giving back to communities. It’s not just a grassroots effort; we get buy-in from our leaders up and down the chain.”— Paul

VOLUNTEERISM
**A MEAL—AND
SO MUCH MORE**



Kelli Phalen-Carpenter
Personal Banker
Spokane, WA

How she connects with the community:

Kelli regularly brings donated clothing, water and other essentials to people experiencing homelessness in downtown Spokane as a volunteer with local nonprofit Blessings Under the Bridge. And she often recruits other employees to help serve meals at the organization’s Wednesday Night Feed, which Columbia Bank has sponsored several times.

Kelli also volunteers and serves on the board at Operation Healthy Family, which serves Spokane’s lowest-income neighborhoods with access to dental care, oral-hygiene education, sports camps and social skill-building programs.

Why she does it:

“The people I meet at Blessings Under the Bridge, it’s not their choice to be there. Most of them have just fallen on hard times. They appreciate having someone to talk with.”

What she believes:

“It means so much that the bank encourages and supports us to get involved in our communities. That gives us a better sense of what’s really going on, and it’s a chance to show people what Columbia Bank is all about.”

\$3,000

2017 “LIGHT THE NIGHT WALK”
CONTRIBUTIONS FROM OUR BANK
AND EMPLOYEES

15

TREATMENT APPROVALS FOR
PATIENTS FUNDED WITH LLS’S
HELP IN 2017

100

BUS PASSES DONATED BY OUR
SPOKANE BRANCH TO BLESSINGS
UNDER THE BRIDGE

\$700

SPONSORING A WEDNESDAY
NIGHT FEED FOR 300+
HOMELESS IN SPOKANE

VOLUNTEERISM

A STABLE, VOCAL ALLY FOR FOSTER KIDS



Desiree Robinson

VP, Commercial Relationship Manager
Eugene, OR

How she connects with the community:

Desiree volunteers as a court-appointed special advocate (CASA) for some of the more than 1,600 children—many of whom are abused and neglected—in the Lane County foster care system. She serves as their voice in court and a supportive, encouraging presence in their lives. Desiree also donates annually to the nonprofit CASA of Lane County.

Why she does it:

“These kids are in such a vulnerable position through no fault of their own. As a CASA, I become a stable person in the child’s life. I’m speaking up to make sure they get the care and support that they need.”

What she believes:

“It’s up to all of us to make sure foster children don’t fall through the cracks. I’m grateful that Columbia Bank encourages me to get involved in what I’m passionate about.”

COMPANY GIVING

GUIDING OTHERS THROUGH A DOOR TO OPPORTUNITY



Calvin Pearson

VP, Retail Business Banker
Tacoma, WA

How he connects with the community:

A youth mentor and financial contributor to the Tacoma Urban League for 15 years, Calvin also is a catalyst of Columbia Bank’s annual grant support for the nonprofit, which works to empower African Americans and other disenfranchised groups. He has also helped secure grants to support Tacoma Community House, which serves newly arrived immigrants and refugees.

Why he does it:

“These two nonprofits are beacons of hope to underserved people in the South Puget Sound area. They advocate for social equality and teach job skills to help transition people out of poverty.”

What he believes:

“Giving a hand up to people is one of the values that my parents instilled in me. I’m always going to try to keep a door open and pull everybody through it.

“I see that same kind of ‘people first’ commitment at the core of our bank, too.”

1,600+

LANE COUNTY CHILDREN SPENT AT LEAST ONE NIGHT IN FOSTER CARE LAST YEAR, THE HIGHEST RATE PER CAPITA IN OREGON

8,738

TOTAL HOURS OF OUR EMPLOYEES’ VOLUNTEER SERVICE ON VARIOUS BOARDS AND COMMITTEES

\$2.56 Million

OUR TOTAL CORPORATE SPONSORSHIPS AND CONTRIBUTIONS

694

ORGANIZATIONS SUPPORTED IN 2017

INSPIRED TO GIVE BACK

HOLDER RIDGE

Columbia
Bank



611

VOLUNTEERS AT FIRST
MELANIE DRESSEL COMMUNITY
COMMITMENT DAY

2,266

VOLUNTEER
HOURS
RECORDED

76

SERVICE PROJECTS IN 50 CITIES
THROUGHOUT OREGON,
WASHINGTON AND IDAHO

VOLUNTEERISM

A COMPANYWIDE DAY OF GIVING BACK, INSPIRED BY THE EXAMPLE OF FORMER CEO MELANIE DRESSEL, BRINGS OUT THE BEST IN OUR PEOPLE.

Neither rain, nor mud—not even a giant tree stump—could deter Christina Markezinis and Lidia Lebed from leaving a corner of the greater Seattle area better than they found it.

For our inaugural Melanie Dressel Community Commitment Day in April 2017, Christina and Lidia joined 13 other Columbia Bank employees on a soggy Saturday morning to help widen two miles of trail at Taylor Mountain Forest. They were among more than 600 volunteers who completed 76 projects in communities across the Pacific Northwest that day.

Their biggest challenge besides the weather? “We ran into this huge stump that was blocking the whole path,” says Christina. “It took six or seven of our big boys chopping and digging for an hour to get it out.”

“Being a community bank, it’s just part of our responsibility to help out the places and the people we serve.”

**CHRISTINA MARKEZINIS
COMMERCIAL CREDIT ANALYST,
SEATTLE, WA**

She and Lidia, who are commercial credit analysts in one of our Seattle banking centers, organized the clean-up project on behalf of the Washington Trails Association. “Even though the weather was so gross, everybody was just laughing and having fun,” Lidia says. “And now, when I go hiking there, I appreciate the trails more because I’ve seen all the work that goes into keeping them clean.”



MORE THAN 600 OF OUR PEOPLE VOLUNTEERED IN 76 SERVICE PROJECTS AS PART OF THE INAUGURAL MELANIE DRESSEL COMMUNITY COMMITMENT DAY.

Coming together to make a positive difference is the essence of this companywide annual event, which contributed more than 2,260 volunteer hours to local nonprofit projects in 2017. Launched in honor of our former CEO, who passed away two months earlier, Melanie Dressel Community Commitment Day reflects a dedication to service that she exemplified—and that many of our employees practice—year-round.

“The bank’s been super-supportive in encouraging us to go out and volunteer—even during work hours,” Christina says. From their location alone, she and Lidia have helped lead service projects with Habitat for Humanity, Seattle Union Gospel Mission, Woodland Park Zoo and several other nonprofit partners over the past two years.

“Being a community bank, it’s just part of our responsibility to help out the places and the people we serve,” she adds. “If we can give back to our community in some way, that only deepens our connection.” ●



HELPING WOMEN TAKE CHARGE OF THEIR MONEY

\$400,000

GIFT TO MELANIE DRESSEL MEMORIAL FUND
AND THE CENTER FOR WOMEN'S LEADERSHIP
AT UNIVERSITY OF WASHINGTON TACOMA

"It's such a great opportunity for
women to learn from each other
about taking control of their
own financial security."

KUMI BARUFFI
EXECUTIVE VICE PRESIDENT AND GENERAL COUNSEL
TACOMA, WA



THE SMART WOMEN, SMART MONEY CONFERENCES IN IDAHO COMBINE PRACTICAL ADVICE ON FINANCIAL PLANNING WITH INSPIRATIONAL STORIES OF EMPOWERMENT.



When she joined Columbia Bank four years ago, Kumi Yamamoto Baruffi knew she was in good company as a female executive. She also knew not to take that feeling for granted.

“Financial services has historically been this male-oriented environment,” says Kumi, our executive vice president and general counsel. “But Columbia has always been very aware of bringing women into the professional world, using finance and banking as a means to empower them.”

Kumi and others are helping to carry that sense of empowerment beyond our walls through Smart Women, Smart Money, a pair of conferences dedicated to building attendees’ money-management skills and celebrating their successes.

Held in Boise each February and in Moscow, Idaho, each September, these free events feature more than a dozen sessions on budgeting, reducing debt, planning for retirement and other financial best practices. Columbia Bank is a leading financial sponsor of Smart Women, Smart Money, and our employees regularly attend, volunteer and speak at the event. We also sponsor the annual Hall of Fame Award for outstanding community service, which is presented to one local woman during each conference.

“It’s such a great opportunity for women to learn from each other about taking control of their own financial security,” Kumi says. “As a community bank, we share that commitment to empowering more women.”

Now in its 18th year, Smart Women, Smart Money began as a way to provide resources for women who were struggling to manage their finances after a sudden, life-changing event, such as a divorce or the death of a spouse. The conference has since grown to include

more than 400 attendees—ranging from college students and newlyweds to long-time professionals and retirees—who want the autonomy that comes with steering their own financial course.

“During the Q&A sessions, we hear very real-life issues like, ‘I got divorced last year, and my ex-husband always took care of the finances,’” Kumi recalls. “What’s so wonderful is that all these women are there to support each other without judgment.”

Melanie Dressel, our former CEO, spoke at the Boise conference shortly before she passed away in February 2017. “Whenever Melanie was available, she always wanted to attend,” says Kumi. At the fall event in Moscow, Kumi and others from the bank joined with conference organizers in paying tribute to Melanie. “In that moment, being able to share Melanie’s story with everyone gathered there was so meaningful,” she says.

“I appreciate how Smart Women, Smart Money brings together people from all walks of life and shows them a path to financial success,” Kumi adds. “For me, that’s a really important part of what it means to serve our communities.” [🔗](#)

CARING FOR OUR NEIGHBORS AND OUR OWN



EMPLOYEE GIVING

WHEN FINANCIAL HARDSHIPS HIT, OUR EMPLOYEES ACT SWIFTLY WITH GRANTS THROUGH THE NONPROFIT COLUMBIA CARES FUND.



If you work for us or live in one of the communities we call home, Kim Diercks wants you to know: You are family. And when someone in this family is struggling, Columbia Cares can help.

"I love that we have this fund to ease the burden for people who are going through a crisis," says Kim, board chair of the employee-led charity that has awarded more than \$111,000 in grants since 2008. "When one of us hears about a need, we can do something immediately."

Columbia Cares is an independent nonprofit that provides up to \$1,000 to employees or community members

"I love that we have this fund to ease the burden for people who are going through a crisis."

KIM DIERCKS
CREDIT ANALYST, COLUMBIA
CARES BOARD CHAIR
SANDPOINT, ID

for emergency relief from an unexpected tragedy. People can request aid for themselves or on behalf of someone they know, and grants are awarded by a nine-member employee board.

"Almost all of the grant funds come from our employees," Kim says. The board spearheads a Columbia Cares

drive each April, which is when many employees sign up to contribute through automatic payroll deductions. "The bank's very generous in paying the administration costs for Columbia Cares while also giving us the autonomy to make our own decisions," she adds.

The nonprofit grew out of another charitable program called Tree of Hope that was run by Intermountain Community Bank (IMCB), which we acquired in 2015. "Columbia Bank leaders heard about Tree of Hope and loved the idea," says Kim, a credit analyst at our Sandpoint, Idaho, branch who came over from IMCB. "They wanted to keep this program growing—so now we're able to reach 10 times more employees and dozens more communities."

In 2017, Columbia Cares assisted 11 employees and eight community members who experienced a tragedy or illness. They included a 16-year-old boy who was severely injured in the Dec. 18 Amtrak train derailment near DuPont, Washington. A bank employee and friend of the family applied on their behalf, securing \$1,000 to help with the youth's steep hospital and rehabilitation bills. Others have received aid to cope with house fires, illnesses, auto accidents and natural disasters.

"It's just nice to be able to help our neighbors and our co-workers, which is really our extended family," Kim says. "Columbia Cares reflects who we are as a bank—how much we value the relationships with our communities." ●

\$111,246
TOTAL GRANTS AWARDED
SINCE 2008

120
EMPLOYEES AND COMMUNITY MEMBERS
ASSISTED BY COLUMBIA CARES

**“Service is not just ingrained in the culture
of our bank, it’s also inseparable from our
business success.”**

HADLEY ROBBINS, CEO



www.columbiabank.com