



BAKER



BOYER

2021 ANNUAL
REPORT

Building Local Legacies Through Transformation

A Letter to our Shareholders

The Butterfly

Mark H. Kajita

I know, the title is a strange way to start a shareholder's letter but hear me out. I have always been fascinated by the butterfly that lays eggs, then out comes a caterpillar. Finally, after the caterpillar has lived for a number of weeks, it works earnestly to create a new home where it can focus on transforming itself into a butterfly. In order to create the new home, it takes a lot of patience, hard work and diligence. But once it has crafted its new home it is safe to focus on its transformation. It doesn't end there though. When the butterfly emerges, it quickly lays its eggs to start a new transformation: generation after generation.

Like the caterpillar and butterfly, Baker Boyer has constantly gone through transformations throughout its 152 years and generations of Baker family leadership. It began with Dr. Dorsey Baker, who started Baker Boyer for a very different reason than most other entrepreneurs focus on.

In 1869, the brief Idaho gold and silver rush had started to run dry. Dr. Baker was still running his mercantile store but understood that sooner or later the throngs of miners would come to an end. He had owned a mercantile in California during the 1849 gold rush prior to moving to Walla Walla. He understood that a community could quickly disintegrate without the proper business, charitable, and educational infrastructure to sustain it after the rush had subsided. After living in Missouri, Portland, Oregon, and California, he had grown to love the Walla Walla Valley and wanted to create a permanent community. One that wouldn't be erased after the fever of a rush had vanished.

Walla Walla had become the territorial capital of Washington and, in fact, his son-in-law, Miles C. Moore, would become the last territorial governor of Washington prior to its admittance into the Union. As the miners subsided, Dr. Baker remembered the need for a strong business community to continue. The area needed financial backing to strengthen the entrepreneurial spirit of the area. Thus, Baker Boyer was born. Baker Boyer filled a void that the community needed. The mercantile, which had the only safe in the territory, became a financial institution. He filled the need that would make the community prosper, trusting that if it prospered, he would prosper as well. And thus, our journey began in 1869.

Dr. Baker and then his brother-in-law John Boyer were Presidents of Baker Boyer. Once Washington had become a State and was admitted into the Union in 1889, Baker Boyer once again transformed to become a National Bank so that it could provide support for the entire Walla Walla Valley as it spanned into Oregon's Umatilla County.

But it wasn't enough to just bank the community. Baker Boyer had to think forward to the future even as it matured and prospered. The economy needed to evolve, diversify, and prepare for great transformational events. The Walla Walla Valley would need the support of financing and civic leadership to not only survive but thrive.

Throughout the generations of Baker Family members, Baker Boyer continued to look out for our communities. Its focus on providing



A woman with long brown hair, wearing a green beanie and a beige sweater, is shown in profile from the chest up. She is holding a monarch butterfly on her hand. The background is a soft, warm sunset or sunrise over a body of water. The text is centered in the upper half of the image, flanked by large green quotation marks.

“ *Similar to the butterfly, Baker Boyer has always transformed into what our communities need us to become. The community expects a forward-thinking company that helps lead it through change on an exciting, albeit sometimes scary, path forward.* ”

educational opportunities came through the donation of land to Whitman Seminary, which became Whitman College, and donating to the future Walla Walla University. Baker Boyer developed tourism through taking leadership positions, from establishing the Whitman Hotel to being a pioneer in financing the burgeoning wine industry of Eastern Washington and Oregon. We have taken ecological leadership by understanding both the natural beauty and fragility of the Walla Walla Valley river systems, as well as the risk it poses to all those who live in the Valley. That includes Baker Boyer taking leadership roles in both the Watershed Alliance and the effort to strengthen and rebuild the Mill Creek Channel, which protects from flood damage every citizen south of Mill Creek.

As we continued to accept civic, financial, and charitable leadership in the Walla Walla Valley, we have also expanded our presence and dedication to communities in Yakima and the Tri-Cities. With that continues a dedication to our enduring ethos of, "If we can help make a community prosper, we will prosper."

Throughout the current pandemic, we have invested in our communities' most financially vulnerable and our own local hometown heroes (our medical community). If you would like to see where our charitable investments in our communities went, please see our 2020 and 2021 Annual Reports of Giving located at bakerboyer.com/communityimpact. Baker Boyer has also helped provide financial support to our local entrepreneurs through the extension of Payroll Protection Programs (PPP) that took place in both 2020 and 2021. We also provided additional loan modifications to our entrepreneurs who needed our support during one of the most difficult financial disruptions in history.

Although we hope that we are nearing the end of this historic pandemic, we remain vigilant in nurturing the financial health of the communities we serve, as well as protecting those most at risk: the homeless and those who have seen a severe toll from the pandemic. Like the caterpillar, we have spun a cocoon of protection around our communities to keep them safe throughout the next phase we must now commence – that of transformation for the future.

Like the butterfly, Baker Boyer has always transformed into what our communities need us to become. The community expects a forward-thinking company who helps lead it through change as well as one who will evolve with it towards what might become a scarier albeit exciting path forward. We are at one of those critical points in time once again.

As we have witnessed during the Industrial Revolution of the late 19th century, the coming change to society will be both threatening for some and an enormous leap forward in efficiency and convenience for others. I speak of the coming age of Artificial Intelligence (AI) and robotics. A time where we leap past the mere conveniences of accident avoiding cars, industrial robots, and digital computing, to an era that marries AI, robotics, and quantum computing. It is not a stretch to believe that the next 15 years we will witness new technology that will make the science fiction we grew up with seem quaint and outdated. In fact, many of the technologies are not only here, but some of them are quite well-developed.

There are some distinct advantages to an increasingly digital future for both our future clients as well as our shareholders. Many of the transaction-based interactions with our clients can be automated, and studies show that many clients of the next generation prefer technology driven transactions to those performed by people. This has already begun with the trend accelerating through the pandemic. That should help continue to dramatically lower the cost structure of providing simple transactions to our clients. There is another advantage. At the same time, people also need human interaction to assist them with the emotional hurdles they experience when making major financial decisions. In other words, they want someone to talk to, when they are worried about the outcome of a decision. Baker Boyer will need to evolve to provide the technology preferred by some clients while providing the traditional and continually improving Baker Boyer experience of empowerment to others.

Baker Boyer has been preparing for this AI revolution for the better part of a decade. It has undergone a redeployment of resources (both dollars and labor), toward a revamp of our entire Information Technology (IT) Department. We have focused on building out our infrastructure, designing unique solutions to deploy the Baker Boyer experience and training of our own employees. This has been a massive undertaking that we catapulted even further in 2019 through the direction of our Chief Technology Officer, Kain Evans.

Baker Boyer also saw the threat to communities that might lose their trusted advisors to the algorithm driven approach of AI. We have proven over the last decade that clients value the sense of empowerment our advisors give them and also to the community: and our shareholders can profit from this approach. Thus, we have greatly expanded our advisory services over the decade. We have expanded the unique services of our Family Advisors, who aim to help understand the emotional issues at the heart of any financial decision.

The Baker Boyer experience of empowerment is realized as we assist our clients through those emotional pain points and deploy the best financial solutions for their specific situation.

Our community will also need someone to spearhead the innovations that we will need to deploy in the upcoming years. This includes an evaluation of what will add to our customer experience and what technology isn't right for our unique service. In 2022, we have added a new position to our Executive Committee, Chief Innovation Officer. Brian Bruggeman, who leads our financial planning group, has been promoted to this new and exciting position.

Finally, every strong community will need a strong entrepreneur base. But, as the technological, legal, and business environments evolve rapidly, entrepreneurs will need a "leg up," to give them the best chance of future success. Baker Boyer is looking at ways to assist our local entrepreneurs during this AI revolution. We are designing education programs as well as exploring new spaces and access to technology for those who will need them to be successful.

All of these projects take resources. A big part of our ongoing strategic planning involves consideration for where to deploy resources and from where resources may need to be diverted in-order-to successfully prepare for the future. After a burst pipe caused extensive damage and flooding to our Milton-Freewater Branch in early 2022, we have had to make the difficult decision to close the branch permanently. This was in part due to the evolution of banking we have already seen. Milton-Freewater residents were shopping and banking in Walla Walla. All Oregon commercial loans were being advised through business advisors at our Downtown Walla Walla Branch. In addition, through the Pandemic we have seen our digital and mobile banking platforms gain in popularity, lessening the need for the expensive infrastructure of a brick-and-mortar branch in the area. The resources that would have been deployed to our Milton-Freewater Branch will be redirected towards preparing all of our communities for the digital and AI revolution.

Throughout the pandemic and our evolution, Baker Boyer continues to be strong and shows a healthy profit. In 2021, the net income of the Bank was \$5.4 million. Baker Boyer has seen overall growth in 2021 average assets of 12%. Baker Boyer Asset Management has also seen a new high of \$1.7 billion of assets under management. This is an enviable position for any financial institution to be in during a pandemic, and we will utilize this momentum towards preparing the Bank for our future.



Baker Boyer is excited about the future and our place in it. Your Executive Committee and the employees are geared up to make our transformation successful and profitable for our shareholders.

So back to the beginning. Like the butterfly, we are constantly evolving to adapt to the needs of our communities. Those same communities we are dependent on to be continually profitable in the future. Over the last five years, and especially during the pandemic, we have protected ourselves by preparing a strong cocoon around our communities to help them not only survive but to thrive. We have also put into place the pieces we will need to once again transform for the future. We are starting the process of transformation once again with one eye on the future: both to the risks and the opportunities we see. The other eye is on the past and the values that have led us to be so successful through numerous transformations of the past. Service to community, service to clients, service to employees and service to shareholders is not just a mantra but a way of life for Baker Boyer. We honor that and want to extend these values through our transformation into the future.



A handwritten signature in black ink, appearing to read "Mark H. Kajita". The signature is stylized and fluid.

Mark H. Kajita
President & CEO

Financial Highlights

- Asset size of the Bank increased substantially once again, over 12%, from \$726 to \$813 million as of December 31, 2020 and 2021, respectively.
- Loan balance decreased \$7 million ending at \$340 million at December 31, 2021. This equates to a 2% decrease over the previous year. The decrease was due to the CARES Act loans, Paycheck Protection Program (PPP), forgiven during the year, going from \$34 to \$6 million as of December 31, 2020 and 2021, respectively.
- Assets under management increased by 23% from \$1.35 to \$1.66 billion as of December 31, 2020 and 2021, respectively.
- Cost of interest-bearing deposits fell to an average of 0.05% in 2021.
- Net charge off to average loans ended with net recovery of 0.05%.



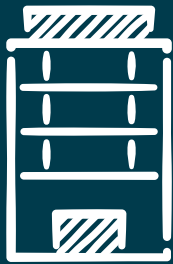
CORPORATE GIVING

2021 YEAR IN REVIEW



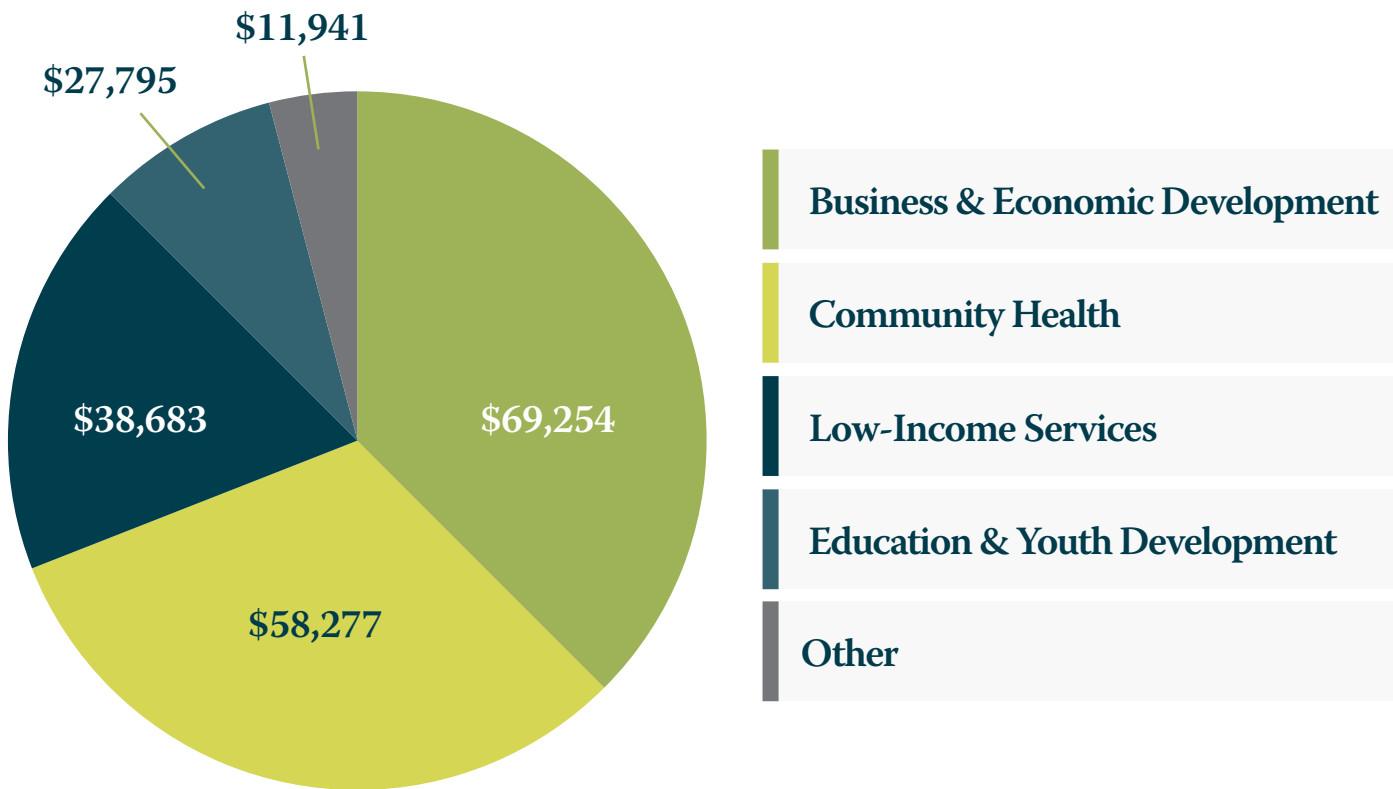
\$205,000+

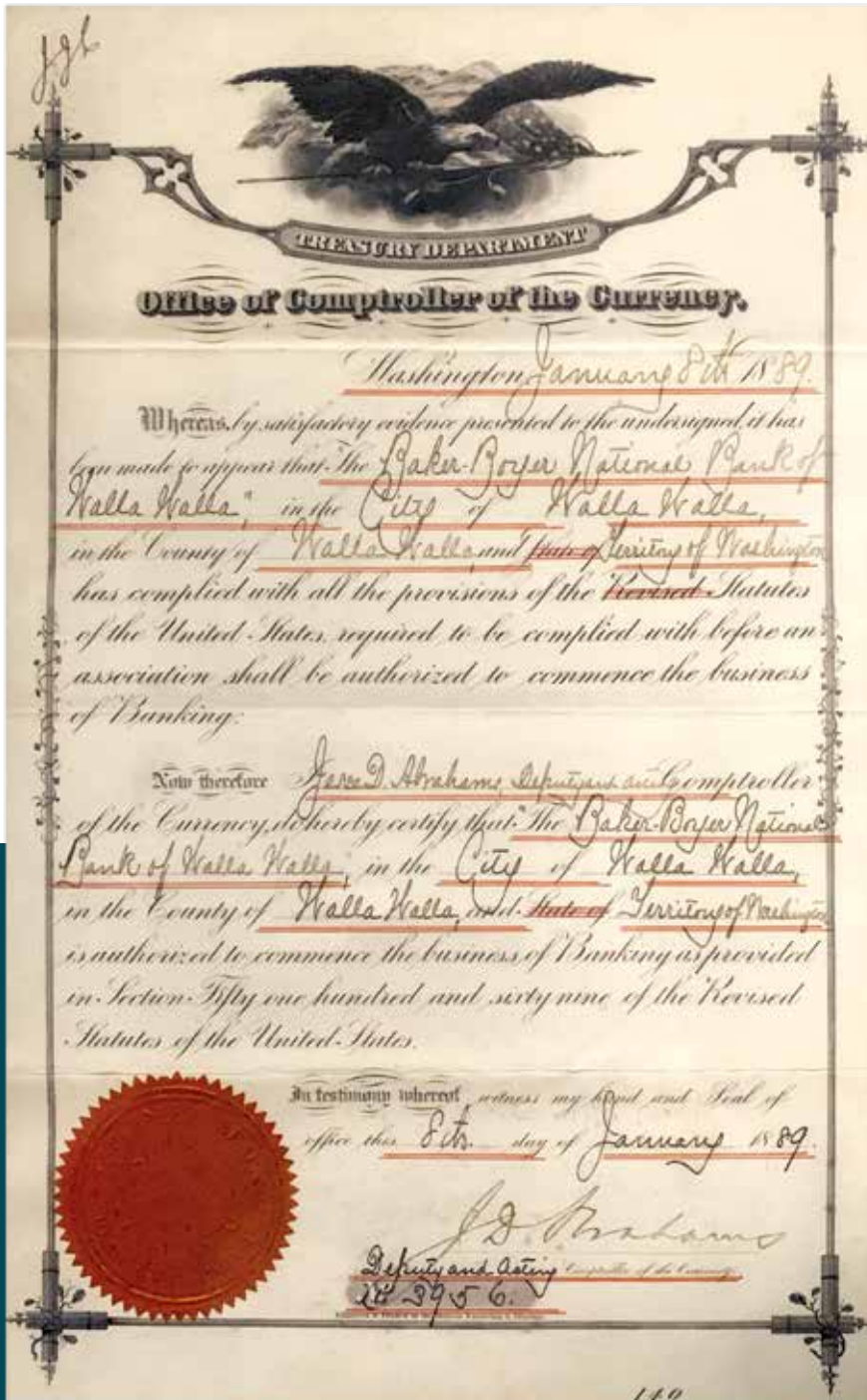
Baker Boyer's corporate gifts to community non-profit and civic organizations, programs, and events totaled more than \$205,000 in 2021.



61

Baker Boyer made charitable gifts and sponsorships to 61 organizations last year.





Original National Bank Charter

Over 150 years
of innovation

DATED JANUARY 8, 1889*

Baker Boyer started with Dr. Dorsey Baker, who recognized that sustaining a community would require three major components: education, transportation, and financial services. At the time, mines were drying up in Idaho, and people were moving toward Portland, where he had been before coming to Walla Walla. Many cities had already become ghost towns.

Dorsey Baker figured out that companies could only be as strong as their communities, and vice versa.

Businesses needed seed money to start and grow. So he created a bank and

essentially became what would be viewed in modern times as a venture capitalist for the Washington Territory. He incorporated the same oath he took in medicine: do no harm. In choosing companies to finance, the goal was always to strengthen the community and do the right thing. Those values of community and innovation continue today.

*Although Baker Boyer Bank was founded in 1869, it received its Charter as a National Bank in 1889, the year Washington Territory became a State.



Leading with Innovation

BRIAN BRUGGEMAN NAMED CHIEF INNOVATION OFFICER IN NEW ROLE

Baker Boyer is committed to innovating with technology and improving our client experience. Expanding on that commitment is the newly created role of Chief Innovation Officer.

“Baker Boyer prides itself on being a progressive transformational company,” said Mark Kajita, Baker Boyer President and CEO. “This is the next step in the implementation of our long-term strategy so we can continue to fulfill on our promise to our community’s and shareholders’ shared prosperity.”

Brian Bruggeman was promoted, to the role of EVP, Chief Innovation Officer. “Bruggeman’s unique experience and expertise equip him to excel in analyzing and proposing innovative strategies for Baker Boyer. That, combined with his initiative to continue learning, researching, and understanding complex concepts and technology, make him an ideal fit for this dynamic role,” Kajita said. Bruggeman is the Bank’s first Chief Innovation Officer and became a member of the Bank’s Executive Committee on January 1, 2022.

Bruggeman joined Baker Boyer in 2009 and has held many positions with increasing levels of responsibility, including roles as Investment Advisor and Director of Financial Planning. “Bruggeman has proven that he has the drive, energy, and talent to be the Bank’s very first Chief Innovation Officer,” Kajita adds.

The recent addition of a Chief Innovation Officer is just one example of many innovations we have made over the last 152 years. This commitment prioritizes the needs of our community and clients to secure our future for at least another 100 more.

Employees Take Part in Redefining Banking for the Next Generation

REDEF (short for redefining) is the name of a think tank at Baker Boyer made up of Millennial and Gen Z employees from various departments across the Bank. They are helping to redefine what banking, lending, and wealth management for the newest generations looks like. Our goal is to drive innovation and bring new ideas to the table by focusing on the following areas:

COMMUNITY IMPACT

To be engaged in the world, providing education to our community and to build a community connection for future generations.

DIGITAL ENGAGEMENT

To successfully engage the next generation and maintain relevancy, by continuing to adapt how we communicate, build relationships, and connect with clients.

TECHNOLOGY

Staying up to date with current technological innovations allows us to remain competitive in the industry and convenient to our clients.

“REDEF is about empowering the next generation of employees. They are helping the Bank understand its future clients by leading projects and helping with its strategic plan,” said Mark Kajita, President and CEO. “If you’re going to make a career at Baker Boyer, you should be given the right to shape the future company you will inherit.” REDEF is one of many examples that shows our commitment to evolving and innovating as the pace of change continues to accelerate.

FINANCIAL HIGHLIGHTS

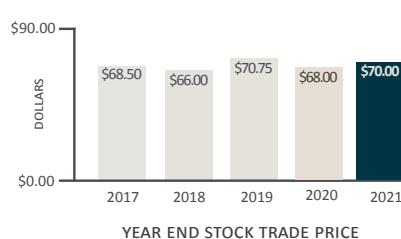
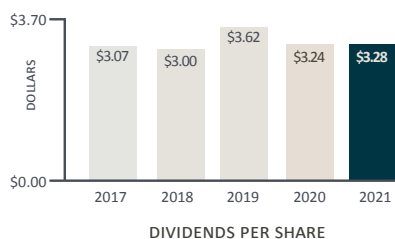
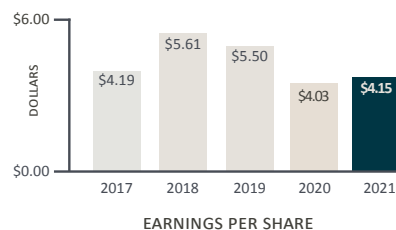
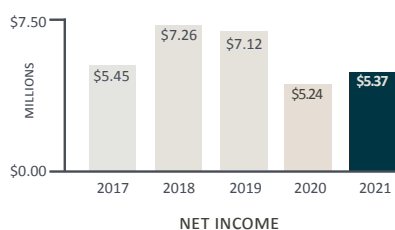
(Unaudited, Dollars in Thousands Except Per Share Amounts)

YEAR-TO-DATE	12/31/21	12/31/20	% CHANGE
Net Income	\$5,374	\$5,235	2.7
Cash Dividends Paid	4,252	4,191	1.5
Return on Average Assets	0.69%	0.79%	
Return on Average Shareholders' Equity	8.86%	8.65%	
Weighted Average Number of Shares Outstanding	1,279,872	1,285,712	

PER SHARE	12/31/21	12/31/20	% CHANGE
Earnings	\$4.15	\$4.03	3.0
Cash Dividends Paid	3.28	3.24	1.2
Book Value	45.58	47.39	(3.8)

AT YEAR END	12/31/21	12/31/20	% CHANGE
Total Assets	\$812,528	\$725,679	12.0
Total Loans	339,793	347,137	(2.1)
Allowance for Credit Losses	(6,532)	(6,351)	2.8
Total Investment Securities	309,804	188,133	64.7
Interest Bearing Deposits at Other Financial Institutions	132,903	162,973	(18.5)
Total Deposits	724,788	647,515	11.9
Total Shareholders' Equity	59,186	61,237	(3.3)
Total Shareholder's Equity (exc. unrealized gains/losses)	60,432	58,973	2.5

DAILY AVERAGE FOR THE YEAR	12/31/21	12/31/20	% CHANGE
Assets	\$777,160	\$665,152	16.8
Loans - Net	351,545	311,522	12.8
Investment Securities	244,359	148,131	65.0
Interest Bearing Deposits at Other Financial Institutions	145,960	171,618	(15.0)
Deposits	691,038	586,142	17.9
Shareholders' Equity	60,656	60,506	0.2



FIVE YEAR HIGHLIGHTS

(Unaudited)

PER SHARE	2021	2020	2019	2018	2017
Earnings*	\$4.15	\$4.03	\$5.50	\$5.61	\$4.19
Cash dividends	3.28	3.24	3.62	3.00	3.07
Book value, year-end	45.58	47.39	45.65	42.71	40.39

FOR THE YEAR (dollars in thousands)	2021	2020	2019	2018	2017
Net income	\$5,374	\$5,235	\$7,117	\$7,262	\$5,449
Cash dividends	4,252	4,191	4,686	3,882	3,984

PERFORMANCE MEASURES	2021	2020	2019	2018	2017
Return on average assets	0.69%	0.79%	1.20%	1.21%	0.90%
Return on average equity	8.86	8.65	12.38	13.62	10.35
Yield on average earning assets - fully taxable equivalent	2.87	3.47	4.17	3.84	3.57
Average cost of interest-bearing liabilities	0.05	0.07	0.23	0.10	0.07
Net interest margin - fully taxable equivalent	2.84	3.43	4.02	3.77	3.52
Average equity to average assets ratio	7.47	8.38	9.49	9.32	8.61
Dividend payout ratio	79.12	80.06	65.84	53.46	73.11
Net (recoveries) charge-offs to average loans	(0.05)	0.02	(0.04)	(0.01)	(0.06)
Year-end ratio of allowance for credit losses to total loans	1.92	1.83	2.26	2.18	2.17

EMPLOYMENT	2021	2020	2019	2018	2017
Number of Full-Time Equivalent Employees at Year-End	187	188	203	175	179

*Earnings per share are calculated on the net weighted average number of shares outstanding. The weighted average number of shares outstanding was:

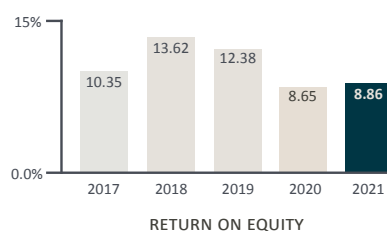
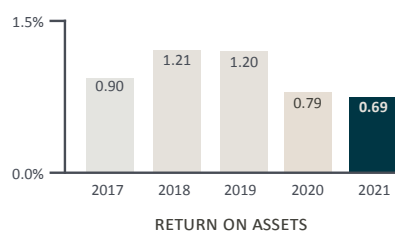
2021: 1,279,872

2020: 1,285,712

2019: 1,282,903

2018: 1,282,006

2017: 1,287,109



AVERAGE DAILY BALANCE SHEETS

(Unaudited. Dollars in Thousands)

ASSETS	2021	2020
Cash and amounts due from banks	\$5,311	\$6,293
Interest-bearing deposits at other financial institutions	145,960	171,618
Securities available for sale, at fair value	243,033	146,813
Securities held to maturity, at cost	1,326	1,318
Other investments, at cost	1,480	1,351
Loans	357,917	317,871
Allowance for credit losses	(6,372)	(6,349)
Net Loans	351,545	311,522
Premises and equipment, net	22,537	20,346
Accrued interest receivable	2,838	2,405
Other assets	3,130	3,486
Total Assets	\$777,160	\$665,152
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits		
Demand, non-interest-bearing	\$270,699	\$210,835
Savings and interest-bearing demand	390,764	343,550
Time	29,575	31,757
Total Deposits	691,038	586,142
Securities sold under agreement to repurchase	24,509	17,715
Accrued interest payable	17	24
Other liabilities	940	765
Total Liabilities	716,504	604,646
SHAREHOLDERS' EQUITY		
Common Stock (no par value, stated value \$3.125 per share)	4,053	4,036
Additional paid-in capital	330	281
Retained earnings	55,244	54,467
Accumulated other comprehensive income	1,029	1,722
Total Shareholders' Equity	60,656	60,506
Total Liabilities and Shareholders' Equity	\$777,160	\$665,152

AUDITOR & STOCK INFORMATION

INDEPENDENT PUBLIC ACCOUNTANTS AND AUDITORS

Moss Adams, LLP – 601 W. Riverside, Suite 1800, Spokane, WA 99201-0663 | (509) 747-2600

MARKET MAKERS FOR BAKER BOYER BANCORP STOCK

Jefferies Group, Inc. – 520 Madison Ave., New York, NY 10022 | (212) 284-2300

VIRTU Financial, Inc. – 1633 Broadway 41st Floor, New York, NY 10019 | (646) 682-6000

Monroe Financial Partners, Inc. – 100 N. Riverside Plaza, Suite 1620, Chicago, IL 60606 | (312) 327-2530

BNY Mellon | Pershing – 1 Pershing Plaza, Jersey City, NJ 07399 | (800) 445-4467

UBS Capital Markets, LP – 480 Washington Blvd., Jersey City, NJ 07310 | (201) 318-5900

Wedbush Securities – 1000 Wilshire Blvd., Los Angeles, CA 90017 | (213) 688-8000

DIRECT CONTACTS FOR STOCK REPURCHASES

Mark Hess, Executive Vice President/Chief Operating Officer | (509) 526-1315

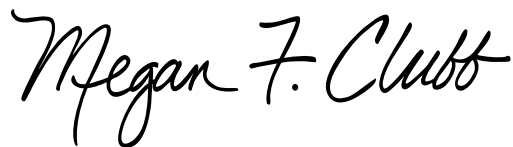
Mark H. Kajita, President/Chief Executive Officer | (509) 526-1412

CORPORATE AND INVESTOR INFORMATION

Baker Boyer Bancorp is a Washington corporation registered under the Bank Holding Company Act of 1956 as a bank holding company. The Company's shares are not registered under the Securities Exchange Act of 1934. As of April 1994, the Company's shares were listed on the Over-The-Counter (OTC) Bulletin Board under the symbol BBBK. As of December 31, 2021, there were 1,298,520 shares of common stock issued and outstanding. General shareholder account inquiries should be directed to the Company's Chief Operating Officer at the following address and telephone number:

Mark Hess, Executive Vice President/Chief Operating Officer
7 W. Main St., P.O. Box 2175, Walla Walla, WA 99362
(509) 525-2000 | (800) 234-7923

I, the undersigned, hereby attest to the correctness of information contained in the Annual Report of Baker Boyer Bancorp and its wholly-owned subsidiary, Baker Boyer National Bank. This Annual Report is also furnished to customers of Bancorp pursuant to the requirements of the Federal Deposit Insurance Corporation (FDIC) to provide an annual disclosure statement. This Annual Report has not been reviewed for accuracy or relevance by the FDIC.



Chair of the Board
Baker Boyer Bancorp

Member FDIC

BOARD OF DIRECTORS



MEGAN F. CLUBB
Chair, Baker Boyer Bancorp,
Retired, President and CEO,
Baker Boyer National Bank
Walla Walla, WA
Chair of the Executive
Compensation Committee



MARK H. KAJITA, CPA
President and CEO
Baker Boyer National Bank
Walla Walla, WA



JON S. BREN
Secretary to the Board of Directors
Retired Board Director,
Baker Boyer National Bank
Walla Walla, WA



RUSSELL S. COLOMBO
Retired, Sr. Credit Administrator, SVP
Baker Boyer National Bank
Walla Walla, WA
Member of the Audit Committee



CHARLES H. EGLIN
Retired Building Contractor
Former Owner, Tri-Ply Construction
Yakima, WA
Chairman of the Audit Committee



DAVID B. GORDON
Retired General Manager,
Northwest Grain Growers
Walla Walla, WA
Member of the Executive
Compensation Committee



MARTHA C. HUBER
Former Director
J.M. Huber Corporation
Edison, NJ
Member of the Executive
Compensation Committee



J. ERIC KIMBALL, CPA
Certified Public Accountant
Owner, J. Eric Kimball CPA
Walla Walla, WA
Member of the Audit Committee



CLIFFORD "KIP" W. KONTOS
Captain, Alaska Airlines
Walla Walla, WA
Member of the Executive
Compensation Committee



MICHAEL MAHONEY
Senior Managing Director,
Falcon Point Capital LLC
San Francisco, CA
Member of the Executive
Compensation Committee



JASON H. PRATT
Director of Supportability,
Microsoft
Seattle, WA
Member of the Audit Committee

*To contact the Board of Directors,
please email info@bakerboyer.com.*

THE EXECUTIVE COMMITTEE



JOSHUA ALLINGTON

Executive Vice President
Chief Banking Officer
allingtj@bakerboyer.com



ROB BLETHEN, CFP®

Executive Vice President
D.S. Baker Advisors
blethenr@bakerboyer.com



VESNA DODGE, JD, CTFA

Executive Vice President
Asset Management
dodgev@bakerboyer.com



KAIN EVANS

Executive Vice President
Chief Technology Officer
evansk@bakerboyer.com



MARK A. HESS, CFA

Executive Vice President
Chief Operating Officer
hessm@bakerboyer.com



MARK H. KAJITA, CPA

Chair of the Executive Committee
President & CEO
kajitam@bakerboyer.com



JOLENE RIGGS

Executive Vice President
Chief Financial Officer
riggsj@bakerboyer.com



JESSICA LONG

Assistant Vice President
Executive Project Manager
Senior Executive Assistant
Secretary of the Executive Committee
longj@bakerboyer.com

THE CONTINUITY & ADVISORY TEAM



**BRIAN
BUSH**



**DORSEY F.
BAKER**



**NATHAN B.
CAMPBELL**



**TOM
CAMPBELL**



**RILEY
B. CLUBB**



**AMY
HESS**



**ELIZABETH
A. HILL**



**TESSA
KIMBALL**



**REBECCA J.
OLSON**



OUR LOCATIONS

MAIN OFFICE

7 W. MAIN ST.
WALLA WALLA, WA 99362

EASTGATE BRANCH

1931 E. ISAACS AVE.
WALLA WALLA, WA 99362

PLAZA BRANCH

1530 PLAZA WAY
WALLA WALLA, WA 99362

WHEATLAND VILLAGE BRANCH

1500 S. CATHERINE ST.
WALLA WALLA, WA 99362

KENNEWICK OFFICE

1149 N. EDISON ST.
KENNEWICK, WA 99336

YAKIMA FINANCIAL CENTER

921 SEATTLE SLEW RUN
YAKIMA, WA 98908