

BAKER BOYER NATIONAL

BAKER BOYER



2022 ANNUAL
REPORT

Making History

MAKING HISTORY

A Letter to our Shareholders



Mark H. Kajita

No one can deny that we have been living through history. A Pandemic is something that we had only seen 100 years ago. The ensuing turmoil that it left in its wake, the millions of kids who have been affected by schools going online, the severe economic downturn in the Pandemic's early days, and the loss of social interactions which led to feelings of melancholy, all have had to be confronted and overcome. But gradually we continue to overcome these obstacles. These challenges that have embedded within us fear and dread. We are not fully healed, that is for sure, but we are prevailing.

I often think about history and the significance an event can have on a person's character and how they perceive the world. Only years later can we assess the impact that living through history will have on future generations and the impact it will have on the trajectory of both the world and the U.S. The ironic thing is that few people understand that they are living through history. Only years later when books are written about the extraordinary events that have taken place will the children and grandchildren of those who lived through it ask about it. "What was it like?", "How did you cope?" These will be the questions that will be asked, and only then will most people realize that they were a part of history.

We can look back at some hints to the past. During the Spanish Flu Pandemic in 1919, the Depression of 10 years later and the following World War, the times were bleak and seemed unconquerable. But what emerged was "The Greatest Generation." A

generation steeled by adversity and imbued with the sheer grit to overcome. A generation that saw the likes of our parents and grandparents. They taught us about values and that complaining would not put food on the table. The generation that saw education and the G.I. Bill expand their horizons and their future. Two of our own past Presidents were part of this "Greatest Generation." Baker Ferguson and Vern Kegley both fought in World War II and lived to take the helm of Baker Boyer later in life. They were part of the generation that overcame all the obstacles in front of it and prevailed. They went on to create wealth and prosperity for the country and parent a generation of change and progressive thought. In short, they went from living through history to one of making history.

Throughout the entire Pandemic, Baker Boyer, like a beacon, continued to guide and advise our clients and communities toward a brighter future.

During that time, it was comforting for me personally to know that W.W. Baker, the President of Baker Boyer from 1919 through 1948, faced more trials and tribulations than I have. He not only persevered but led the Bank to prosperity. I am often struck by a simple statement my predecessor Megan Clubb, Baker Ferguson's daughter, once told me: "The Bank has been around for 150 years. We have survived much worse." Knowing that should give all our shareholders confidence and trust that our values and the stewardship of our communities, our clients, our employees, and our shareholders is a social contract that will not be broken. We see you all as stakeholders, who have trusted the Board and Management to not only live history but make history.

So, what is the difference between living through history and making history?

I contend that living through history means you are passively marching through time along with others. I think of it more akin to being a ball on the ocean, just moving with the waves. In contrast, making history means you are active as you march

through time. You are steering your own course, unwilling to just passively go where the waves take you. Yes, sometimes this is hard. Sometimes it seems daunting. But if you don't make history, don't be surprised if you end up where everyone else is heading. It's this passivity that leads people to blame others, feel helpless and despair. By being active and strategic, you take your own destiny in your hands. You are setting your own course for a better outcome and a better future for generations to follow.

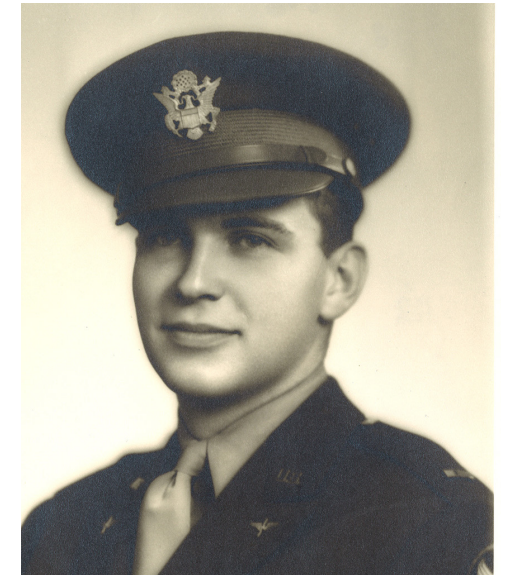
"We see you all as stakeholders, who have trusted the Board and Management to not only live history but make history."

- Mark H. Kajita

Making history is part of Baker Boyer's own past. Throughout our decades in existence, we have always innovated and moved forward with one eye on the future and the other on our stakeholders, guiding all of us toward a better future. The Pandemic was no different. During it, we offered over \$76 million through the Paycheck Protection Program (PPP) on more than 500 loans to our small business community, we provided meals to our first responders, gave aid to our food banks and assisted our youth as they endured the Pandemic. But at the same time, we increased our investment in technology, continued on our path toward hiring advisors that our clients will need as the future unfolds, and opened our largest Bank building built since our Headquarters at Second and Main in Downtown Walla Walla. We were determined to not just live through history but make it.

In 2022, we weathered through high inflation and downturns in the equity markets. While at the same time, we have held exploratory meetings on future needs of entrepreneurs so we can assist the growth and strengthening of small businesses in our community. We effectuated a plan to reopen our branches, while at the same time began the process of revamping many of our core systems so they better meet the future needs of our clients.

(Continued)



Army 2nd Lt. W. Baker Ferguson served as Baker Boyer President from 1965 to 1982



Retired Air Force Lt. Col. Vernon D. Kegley served as Baker Boyer President from 1982 to 1985



Air Force Lt. Col. Vernon D. Kegley

But the future we want to make is filled with adults who are still in school.

We saw a need to educate our youth, so they can better understand their own finances and be prepared to improve their own financial health now and for decades to come. We did this by partnering with EVERFI, to bring the Baker Boyer Finance Academy to 16 schools in all three of our communities: Yakima, the Tri-Cities, and the Walla Walla Valley. This year, our first, we have had over 513 students graduate from our Academy, and three received a Baker Boyer Finance Academy college scholarship. In 2023, we are hoping to expand the program to include even more schools.

In 2022, we saw much of the fruits of our actions taken many years ago.

As we have striven to guide and advise our clients and their businesses, we are seen as an active partner with our small-business owners. These are relationships we have built on trust over years and even decades. Over the same period, we had built up a large loan loss reserve – the reserve we set aside for loans that we may take a loss on. In 2022, the Bank saw historic lows in the number of our loans we considered to be partially in trouble. Because of that we found it prudent to reverse some of that loan loss reserve. As a result, we have reported negative loan loss provision of \$3.1 million in additional income after taxes. A large portion of that income will be added to our equity balance at the Baker Boyer Bancorp level.

Although the year has been turbulent in the markets, our wealth management group continued to report strong revenues. For the year ending December 31, 2022, wealth management revenues were \$11.3 million, just 2% below the same time period a year before. At the same time, we continue to see strong loan growth with our gross total loans for 2022 at \$351 million. This is after all PPP loans submitted for forgiveness were forgiven. In fact, when you look back at the 2019 average loan balance, total loans have grown an astounding 22.3% in those three years. At the same time our loans have strengthened, which led to our loan loss reversal mentioned above.

All of these things have led to a net income after taxes of \$7.6 million for 2022. An apt way to say goodbye to the Pandemic.

Post- Pandemic, what does 2023 have in store for our strategies?

First, we will be completing some of our core system upgrades. This should help with efficiencies, especially around the onboarding and processing of our loan portfolio. We anticipate this will be completed in the first quarter of 2023. Next, we will be working on projects to improve our client experience and communication with all of our stakeholders. I am very pleased with the recent client survey results and the client experience satisfaction ratings. But we can always get better. We will be studying the results and improving our processes and communication with clients in order to provide an even stronger experience of empowerment. We will be continuing to research and scope out the needs of our entrepreneurs and what kind of education, training, and space they would need to be successful, both as a startup as well as a mature company. And finally, we intend to continue to support our community by giving back. Please visit our website at bakerboyer.com to review our most recent annual giving report.

All of these things will take resources. We understand that, but also know if we don't invest now, we will just be living through history. That's not our ethos, we want to make history.

In conclusion, the society you want in the future is the one you build right now. At Baker Boyer, we take that duty seriously and strive to make our communities and our society one that our children and grandchildren can prosper in.

So, what will Americans of the future do? Will they simply live through history, or will they make history? Time will tell but whatever the outcome, Baker Boyer, with your support and the support of our communities, will continue to make history.



A handwritten signature in dark ink, appearing to read 'Mark'.

Mark H. Kajita
President & CEO

FINANCIAL HIGHLIGHTS

Record net income of **\$7.55** million, a **41%** increase over the prior year.

The loan portfolio increased **\$11.6** million ending at **\$351** million as of December 31, 2022. This equates to a **3.4%** increase over the previous year.

Trust and investment management fees were down less than **2%** from the previous year, despite a stock market correction in which the S&P 500 fell nearly **20%** over the course of the year.

Trust assets under management totaled **\$1.43** billion at 2022 year-end.

Cost of interest-bearing liabilities increased from **.05%** to **.06%** from previous year.

Net charge off to average loans ended with net recovery of **0.21%**.

CORPORATE GIVING

2022 Year In Review



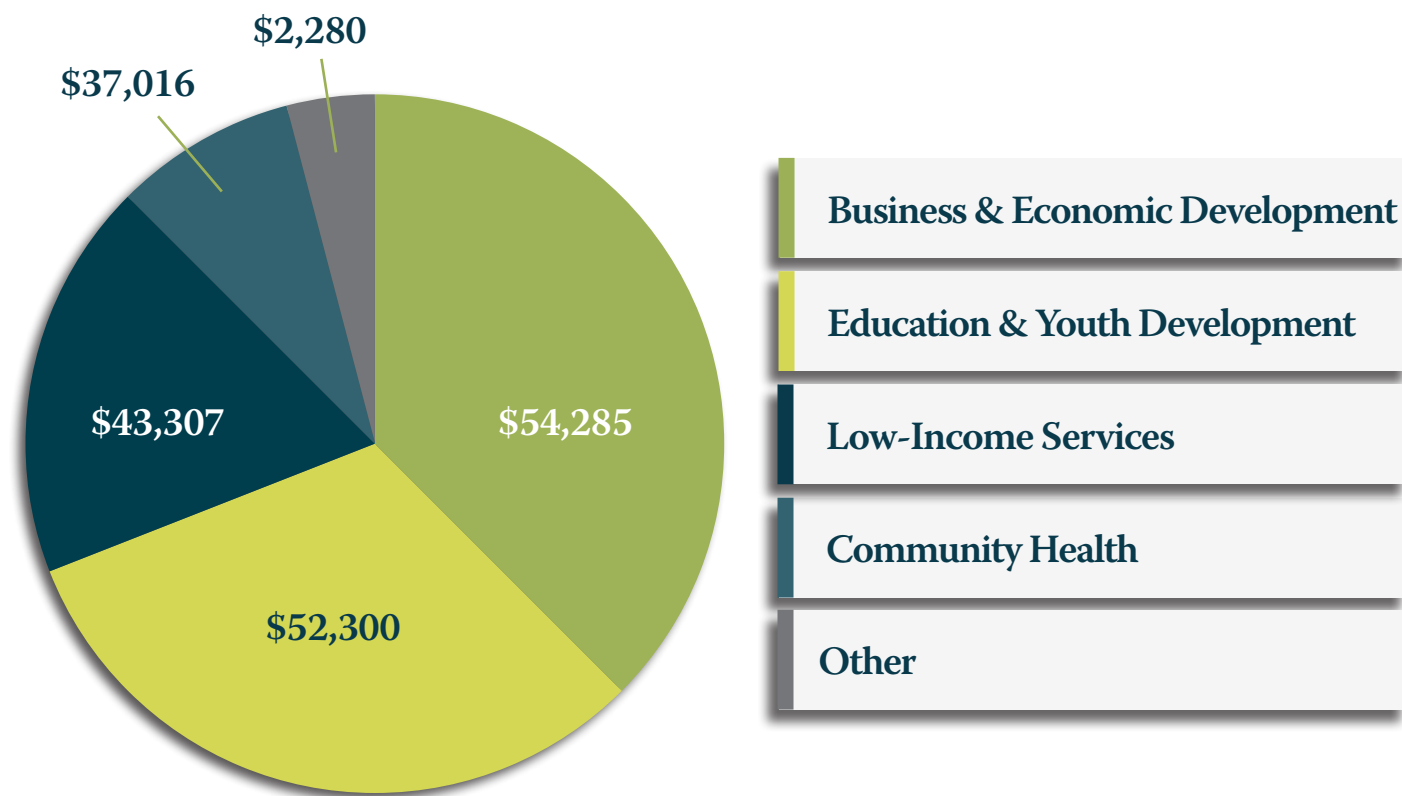
\$189,000+

Baker Boyer's corporate gifts to community nonprofit and civic organizations, programs, and events totaled more than \$189,000 in 2022.



80

Baker Boyer made charitable gifts and sponsorships to 80 organizations last year.



See our Annual Giving Report to read more about our community impact efforts in 2022.



A FLOOD OF SUPPORT FOR THE MILL CREEK COALITION

Over the generations, Baker Boyer and the Walla Walla community have come together in collaboration to serve the public. That's the Walla Walla Way. There's no better example of that commitment than the formation of the Mill Creek Coalition.

Mill Creek is located at the bottom of the Blue Mountains with a 97-square-mile watershed that directs water through the Walla Walla basin toward the Columbia River. Before the Mill Creek Coalition was formed, two major flood events threatened the Walla Walla Valley.

The first was in 1931 causing major damage to businesses, residential areas, and destruction to roads, bridges, farmland, livestock and more. Due to the extensive damage, Congress passed the Flood Control Acts of 1938 and 1941, which gave way to the construction of the Mill Creek Control Plan and the Mill Creek Channel. The U.S. Army Corps of Engineers completed the project in 1948.

After a flood in 1996, vulnerabilities in the aging channel were exposed, causing mounting concern in the community. If the levees or channel fail next

time, it could have a major impact on people's lives, businesses, and the economy.

In 2013, Baker Boyer representatives met with Port of Walla Walla Commissioners, Mike Fredrickson and Paul Schneidmiller, and Downtown Walla Walla Foundation then-President, Tom Baffney and discussed concerns about the current infrastructure. Due to the complexity of several groups bearing some ownership over this project, the next steps were clear. With support of the Board, Baker Boyer brought together a team from the city, county, port,

and the Confederated Tribes of the Umatilla Indian Reservation and the Corps. Since the flood zone includes federal infrastructure, it took an act of Congress - along with local coordination and

funding- to secure funding for studies needed on the aging system. It took five years for Congress to accept the petition for the study. In 2018, it became known as the Mill Creek Flood Control Project. "One of the things I'm the most proud of is to use the resources of the Bank to bring people together to solve something that was really unsolvable by any one organization", said Kajita.

"There was palpable fear in the community during '96 because the water was getting so close to overflowing that we realized we just dodged a bullet."

- Mark Kajita, President & CEO

The 2020 Flood

In February of 2020, Walla Walla Valley saw its worst flood event in 25 years. Experts reported it was possibly the worst in terms of volume of water, which further highlighted the importance of the Mill Creek Flood Control Project. Baker Boyer employees, along with members of the community, came together to help those in need, whether it was helping fill sandbags to distribute or making sandwiches for volunteers. After the damage was assessed, Baker Boyer offered a \$2 million dollar interest-free loan to the city of Walla Walla to assist in the rebuilding of the Walla Walla Valley's freshwater pipe.

1. "Flood Scenes, 1931." Whitman College and Northwest Archives, Walla Walla Photographs Collection, WCMss066, Box 26, Folder 112. 2. "Flood Scenes, 1931." Whitman College and Northwest Archives, Walla Walla Photographs Collection, WCMss066, Box 26, Folder 116. 3. "Spokane Street Bridge, View Looking NE, 1931 Flood." Whitman College and Northwest Archives, Walla Walla Photographs Collection, WCMss066, Box 26, Folder 124.

A HISTORY OF MAKING HISTORY

Baker Boyer has a history of making history, not just living through it. This timeline features a few moments in time where Baker Boyer has been a leader in our communities, making history in the process.



1866

Whitman Seminary

Dorsey Baker donated land to build the Whitman Seminary. In 1883, through territorial legislature, Whitman College was chartered to become a four-year college, offering degrees in liberal arts and sciences.¹



1911

Baker Building

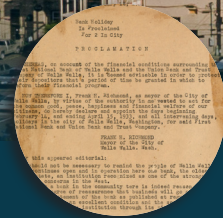
Construction of the Baker Building finished in 1911, the third and final building of the Bank that stands today.



1927

Funding the Marcus Whitman Hotel

W.W. Baker, the fourth president of the Bank, encouraged and secured final funding to build The Marcus Whitman Hotel. He managed the sale of stocks to raise the final \$150,000 needed – the equivalent of \$2.2 million today – in a little more than a month.



1933

Doors kept open through the Great Depression

The city of Walla Walla's Mayor declared that Baker Boyer could remain open due to its sound financial health and practices while issuing a proclamation that other banks in the area had to close under a federal declaration.



1958

First drive-thru

Walla Walla's first drive-thru banking service opened at Baker Boyer's Eastgate branch, leading the way in banking innovation.



2000

Walla Walla Valley Wine Alliance

The great-grandson of founder Dorsey Baker, Baker Ferguson, was a key player in the start of the wine industry and founding one of the first wineries in the Walla Walla Valley, L'Ecole No 41. Later, his son-in-law, Marty Clubb, and current owner of L'Ecole, would work with Darcey Fugman-Small to formally organize the Walla Walla Valley Wine Alliance.



2002

Watershed Alliance

Megan Clubb, Board Chair, joined key community members to launch the Walla Walla Watershed Alliance to restore and maintain the ecological, cultural, and economic health of the Walla Walla Basin.²



2013

Mill Creek Coalition

Initiated by Mark Kajita, President & CEO, the Mill Creek Coalition was formed to solve the flood control issue presented in the Walla Walla Valley.



2019

Yakima Financial Center

Ground was broken to build the Baker Boyer Yakima Financial Center, the largest building project since its Walla Walla headquarters in 1911.



2020

Mill Creek Flooding

Baker Boyer offered a \$2 million dollar interest-free loan to the city of Walla Walla to assist in the rebuilding of the Walla Walla Valley's freshwater pipe.³



1861

It all started with the Baker Boyer mercantile in 1861. The mercantile included a safe to help keep miners' gold securely stored during the Idaho Gold Rush. In 1869, Baker Boyer Bank was established.

Photo Credit 1. Seminary Building, circa 1866. Whitman College and Northwest Archives, Whitman College Facilities Records, WCA067, Box 16j
Photo Credit 2. Confederated Tribes of the Umatilla Indian Reservation Photo Credit 3. Greg Lehman / Walla Walla Union-Bulletin

FINANCIAL HIGHLIGHTS

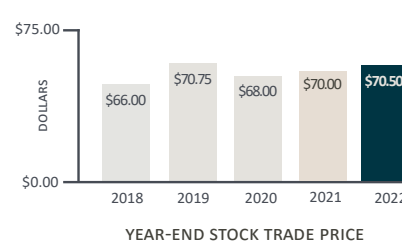
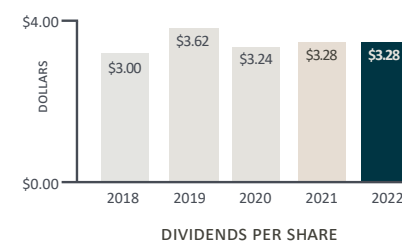
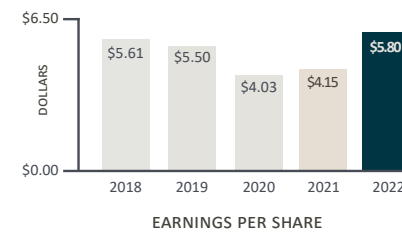
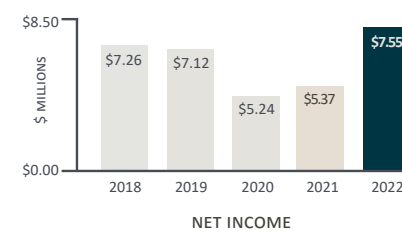
(Unaudited, Dollars in Thousands Except Per Share Amounts)

YEAR-TO-DATE	12/31/22	12/31/21	% CHANGE
Net income	\$7,552	\$5,374	40.5
Cash dividends paid	4,275	4,252	0.5
Return on average assets	0.95%	0.69%	
Return on average shareholders' equity	16.01%	8.86%	
Weighted average number of shares outstanding	1,285,195	1,279,872	

PER SHARE	12/31/22	12/31/21	% CHANGE
Earnings	\$5.80	\$4.15	39.8
Cash dividends paid	3.28	3.28	0.0
Book value	31.78	45.58	(30.3)
Book value (exc UGL*)	49.15	46.54	5.6

AT YEAR END	12/31/22	12/31/21	% CHANGE
Total assets	\$764,599	\$812,528	(5.9)
Total loans	351,437	339,793	3.4
Allowance for credit losses	(3,418)	(6,532)	(47.7)
Total investment securities	340,646	309,804	10.0
Interest bearing deposits at other financial institutions	34,223	132,903	(74.2)
Total deposits	688,597	724,788	(5.0)
Total shareholders' equity	41,439	59,186	(30.0)
Total shareholder's equity (exc. unrealized gains/losses)	64,087	60,432	6.0

DAILY AVERAGE FOR THE YEAR	12/31/22	12/31/21	% CHANGE
Assets	\$795,624	\$777,160	2.4
Loans - net	345,669	357,917	(3.4)
Investment securities	347,824	244,359	42.3
Interest bearing deposits at other financial institutions	66,358	145,960	(54.5)
Deposits	722,799	691,038	4.6
Shareholders' equity	47,163	60,656	(22.2)
Shareholders' equity (exc UGL*)	64,087	60,432	6.0



FIVE YEAR HIGHLIGHTS

(Unaudited)

PER SHARE	2022	2021	2020	2019	2018
Earnings**	\$5.80	\$4.15	\$4.03	\$5.50	\$5.61
Cash dividends	3.28	3.28	3.24	3.62	3.00
Book value, year-end	31.78	45.58	47.39	45.65	42.71
Book value, year-end (exc UGL*)	49.15	46.54	45.64	44.93	43.07

FOR THE YEAR (dollars in thousands)	2022	2021	2020	2019	2018
Net income	\$7,552	\$5,374	\$5,235	\$7,117	\$7,262
Cash dividends	4,275	4,252	4,191	4,686	3,882

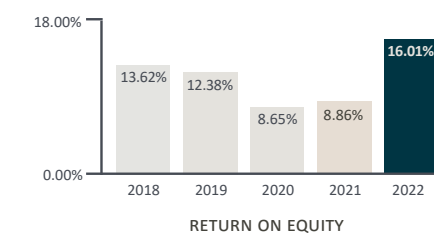
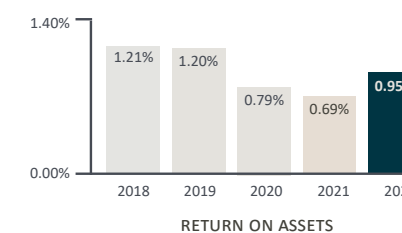
PERFORMANCE MEASURES	2022	2021	2020	2019	2018
Return on average assets	0.95%	0.69%	0.79%	1.20%	1.21%
Return on average equity	16.01	8.86	8.65	12.38	13.62
Yield on average earning assets - fully taxable equivalent	2.88	2.87	3.47	4.17	3.84
Average cost of interest-bearing liabilities	0.06	0.05	0.07	0.23	0.10
Net interest margin - fully taxable equivalent	2.84	2.84	3.43	4.02	3.77
Average equity to average assets ratio	8.05	7.47	8.38	9.49	9.32
Dividend payout ratio	56.61	79.12	80.06	65.84	53.46
Net (recoveries) charge-offs to average loans	(0.21)	(0.05)	0.02	(0.04)	(0.01)
Year-end ratio of allowance for credit losses to total loans	0.97	1.92	1.83	2.26	2.18

EMPLOYMENT	2022	2021	2020	2019	2018
Number of Full-Time Equivalent Employees at Year-End	183	187	188	203	175

*UGL refers to unrealized gains and losses. Unrealized gains and losses on available-for-sale securities are recorded as accumulated other comprehensive income found in the shareholders' equity section of the balance sheet. These gains (losses) represent changes in the fair value of securities due to mark-to-market accounting requirements.

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

2022: 1,285,195
 2021: 1,279,872
 2020: 1,285,712
 2019: 1,282,903
 2018: 1,282,006



AVERAGE DAILY BALANCE SHEETS

(Unaudited. Dollars in Thousands)

ASSETS	2022	2021
Cash and amounts due from banks	\$5,819	\$5,311
Interest-bearing deposits at other financial institutions	66,358	145,960
Securities available for sale, at fair value	346,490	243,033
Securities held to maturity, at cost	1,334	1,326
Other investments, at cost	1,633	1,480
Loans	345,669	357,917
Allowance for credit losses	(4,755)	(6,372)
Net Loans	340,914	351,545
Premises and equipment, net	22,399	22,537
Accrued interest receivable	3,072	2,838
Other assets	7,605	3,130
Total Assets	\$795,624	\$777,160
LIABILITIES AND SHAREHOLDERS' EQUITY	2022	2021
Deposits		
Demand, non-interest-bearing	\$283,302	\$270,699
Savings and interest-bearing demand	413,065	390,764
Time	26,432	29,575
Total Deposits	722,799	691,038
Securities sold under agreement to repurchase	22,928	24,509
Other borrowed funds	1,522	0
Accrued interest payable	15	17
Other liabilities	1,197	940
Total Liabilities	748,461	716,504
SHAREHOLDERS' EQUITY	2022	2021
Common Stock (no par value, stated value \$3.125 per share)	4,074	4,053
Additional paid-in capital	687	330
Retained earnings	57,624	55,244
Accumulated other comprehensive income	(15,222)	1,029
Total Shareholders' Equity	47,163	60,656
Total Liabilities and Shareholders' Equity	\$795,624	\$777,160

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, 2022, there were 1,303,939 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



JOSHUA ALLINGTON
Executive Vice President
Chief Banking Officer
allingtj@bakerboyer.com



ROB BLETHEN, CFP®
Executive Vice President
D.S. Baker Advisors
blethenr@bakerboyer.com



BRIAN BRUGGEMAN, CFP®, CTFA
Executive Vice President
Chief Innovation Officer
Director of Financial Planning
bruggemanb@bakerboyer.com



RILEY B. CLUBB
Co-owner, Harvust
Walla Walla, WA
Member of the Audit Committee



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
Chair of the Audit Committee



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



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



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



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

CONTINUITY & ADVISORY TEAM



**BRIAN
BUSH**



**DORSEY F.
BAKER**



**NATHAN B.
CAMPBELL**



**TOM
CAMPBELL**



**AMY
HESS**



**ELIZABETH
A. HILL**



**TESSA
KIMBALL**



**REBECCA J.
OLSON**



OUR LOCATIONS

MAIN OFFICE

7 W. MAIN ST.
WALLA WALLA, WA 99362

EASTGATE HOME LOAN CENTER

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