Quarterly Brief

FALL 2012 | VOLUME 8

Client Spotlight

Spire Payment Solutions

L–R: William S. Ayres, William G. Ayres, John Jordan and Tom Fritts. Not pictured: Kristin Dennis and Mark Ayres.

If your organization is confused or frustrated by the requirements and costs associated with accepting credit and debit card payments, local help is available. Originally established as North Pacific Payment Services by the father-and-son team of **William Ayres, Sr.** and **William Ayres, Jr.,** Spire Payment Solutions has provided full-service payment processing solutions to Oregon merchants since 1992.

In recent years, Spire has enhanced its service offerings in support of local non-profit organizations by providing web-based registration and payment solutions for fundraising events.

An endorsement by software provider AuctionSystems has further increased demand for the Spire Portal system nationwide.

As both a partner and client of Columbia Community Bank, Spire is committed to providing the Bank's clients with the most comprehensive and consistent merchant service support available in the Portland market. **John Jordan,** Spire's client development

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Tips for Safe Banking Online

Online banking provides convenience, instant access to account information, and the ability to initiate transactions. Practicing good habits and using common sense will go a long way toward protecting your identity and keeping your online banking experience secure.

Secure Your Computer

- Keep your computer up to date by setting your computer's operating system to receive automatic updates, or at minimum, download and install updates regularly. Most well-established software vendors provide security updates on a weekly or more frequent basis.
- Use a recent version of your internet browser, like Microsoft Internet Explorer 8. Previous versions have security weaknesses that can leave you at risk.
- Use anti-virus and anti-spyware software from a known provider and set them to update automatically.
- Use a firewall and keep it current.

Good Habits

- Don't click pop-ups or links in emails and don't download files from websites you don't trust.

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Community is What Sets Us Apart

MESSAGE FROM THE PRESIDENT AND CEO

Columbia Community Bank was formed by *local* business people. Our capital was raised *locally,* and our focus is to serve the banking needs of the *local business community.*

We have been able to stay on course throughout our history and even through a very turbulent economic cycle. That economic cycle has created a clamor within the industry to consolidate — with one-time local banks becoming part of ever larger banks from outside Washington County and even outside the state of Oregon.

The latest bank in Washington County to be absorbed by a large out-of-state bank is West Coast Bank, acquired by Columbia Banking Systems (also known as Columbia State Bank). We have received many inquires about this due to confusion of the Columbia State Bank name with that of our bank, Columbia Community Bank. Columbia Community Bank is not part of this acquisition, and has every intention of adhering to our original business plan of remaining an independent community bank, providing the best possible products and services to our clients.

One easy way to distinguish us is that we have "Community" in the middle of our name. It's not just lip service, either. It's how we conduct our business and our lives.

I am very proud of the volunteer service we provide and the donations we make in our communities. This spirit of service and generosity is pervasive within our organization, from our board of directors to each and every employee.

We are here for our community, and we are here for you — through good times and bad. I once again wish to thank you for your business,

Sincerely,

Rick A. Roby
President & CEO

Would you prefer to receive your newsletter electronically instead of in the mail?

Send your request to donnas@columbiacommunitybank.com

You Can Make a Difference to a Child this Season

Columbia Community Bank has been matched with a classroom of three- to five-year-olds through Community Action Organization's Holiday Assistance program. This year, Community Action has 927 preschoolers who are in need of hats, mittens, scarves, socks, and preschool-level reading books.

If you want to make a difference to a child this holiday season, you too can sponsor a child in need. Please contact **Ivonne Addison** at Community Action Organization (971.563.1735 or iaddison@caowash.org) or bring new, unwrapped gifts to any Columbia Community Bank branch before December 10. Thank you for any help you can provide to these preschoolers, who, with your generosity, will be a little warmer and have a book to enjoy this year.

Hats, mittens, scarves, socks and reading books are being collected at Columbia Community Bank through December 10

COLUMBIA COMMUNITY BANK

Employee Spotlight: Regina Micheline

Regina Micheline began her career in banking in 1992 and joined Columbia Community Bank in 2012. Her focus is in residential construction lending and land acquisition and development loans. Her background also includes commercial real estate, appraisal evaluations, and consumer lending.

Regina was born in New Jersey and grew up in Reno, Nevada. She attended the University of Oregon where she received a bachelor's degree in finance and management.

Regina and her husband, **Chad Eldien** (a Hillsboro native), have been married for eleven years and have two sons. Regina spends much of her free time keeping up with her husband and two boys. She is involved in her children's various sports activities and school projects including those at West Hills Christian School and St. Vincent de Paul. Regina also enjoys hiking, traveling and cooking.

Client Spotlight – Continued from Page 1

director, works one-on-one with Columbia Community Bank's business clients to ensure the experience they have with Spire is a seamless extension of the positive experience they have with the Bank.

A long-time Washington County resident, John was a banking officer for more than 20 years, and, much like the team at Columbia Community Bank, understands the difference a local provider makes.

Safe Online Banking – Continued from Page 1

- Be sure the web address for your online banking session starts with HTTPS and not HTTP. The S indicates the site is secure. Also look for the padlock icon in your browser address window.
- When you complete your secure banking session, log off to end your session and close your browser before you move onto other websites.
- Be on guard for phishing attempts. Phishing happens when someone presenting themselves as a legitimate entity asks for non-public or secure information like your account number, username, or password.
- Protect your passwords. New users of online banking need to change the default password to a unique, complex password. Passwords need to be kept secure and not shared with others. Passwords should be changed on a scheduled basis.
- For business users it is a best practice to require dual control when transferring funds, or when originating automated clearing house files or wire transfer transactions.

Monitor Account Activities

- Use online banking to monitor account transactions.
- Setup account alerts to provide you with account balance and transaction information.
- Opt for electronic statements and notices to reduce risk of your documents being accessed or stolen during mailing.

If you have questions about your Columbia Community Bank online banking services please call us at 503.924.2312.

For more information on online banking security visit our website at columbiacommunitybank.com or visit the Federal Trade Commission online security site at http://www.onguardonline.gov/

Upcoming Holidays

Christmas Eve
Monday, Dec 24

Christmas Day
Tuesday, Dec 25

New Year's Day
Tuesday, Jan 1

Quote of the Quarter

"Concentration and mental toughness are the margins of victory."

~ Bill Russell

COLUMBIA COMMUNITY BANK

Bank on Your Community.

There's something to be said
for staying the course...
for remembering who you are,
where you came from,
and what you stand for.

**Columbia Community Bank
is the same independent,
locally-owned bank that opened
its doors over a decade ago.**

At Columbia Community Bank,
decisions are made locally,
so you can get answers quickly
from people you know.
And, your deposits fund loans
to businesses in your community,
helping companies to grow
and create new jobs.

*Bank on your community.
We do.*

EQUAL HOUSING LENDER

Member FDIC

Hillsboro: 314 E. Main St. 503.693.7500
Tanasbourne: 19415 NW Amberwood Dr. 503.924.2320
Durham Rd./Tigard: 7632 SW Durham Rd., Suite 125..... 503.924.2312
Forest Grove: 2811 19th Ave., Suite A..... 503.992.8600
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