COLUMBIA
COMMERCIAL BANCORP

314 E. Main Street
Hillsboro, Oregon 97123
(503) 693-7500

NOTICE OF ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD APRIL 26, 2013

The annual meeting of shareholders of Columbia Commercial Bancorp will be held at 10:00 a.m. Pacific daylight time on Friday, April 26, 2013 at the Walters Cultural Arts Center located at 527 East Main Street, Hillsboro, Oregon 97123. At the meeting we will ask you to consider and act upon the following matters:

1. Election of nine existing directors, to serve until the next annual meeting of shareholders and until their successors are elected;
2. Such other matters as may properly come before the annual meeting and any adjournments or postponements thereof.

Only shareholders of record at the close of business on March 8, 2013 are entitled to vote at the annual meeting and any adjournments or postponements thereof.

Further information regarding voting rights and the matters to be presented at the annual shareholders meeting is given in the accompanying Proxy Statement. We appreciate your continued interest as a shareholder in the affairs of our Company.

BY ORDER OF THE BOARD OF DIRECTORS

Rick A. Roby
President & Chief Executive Officer

March 15, 2013
Hillsboro, Oregon

YOUR VOTE IS IMPORTANT

We cordially invite all shareholders to attend the annual meeting personally. Whether or not you are able to attend, please be sure to sign, date, and promptly return your proxy in the envelope provided or vote your shares electronically as instructed by our transfer agent or your broker.

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PROXY STATEMENT
ANNUAL MEETING OF SHAREHOLDERS
OF COLUMBIA COMMERCIAL BANCORP
April 26, 2013

This proxy statement is furnished by the Board of Directors of Columbia Commercial Bancorp (the "Company") with respect to its annual shareholders meeting to be held at 10:00 a.m. Pacific daylight time on Friday, April 26, 2013, at the Walters Cultural Arts Center located at 527 East Main Street, Hillsboro, Oregon 97123. At the meeting we will ask you to vote on the election of nine existing directors and any such other matters that may properly come before the annual meeting.

We are delivering to you this Proxy Statement and the Revocable Proxy to provide you with important information about the proposals to be put before the shareholders at the meeting so that you will be more fully informed when voting your shares.

The record date for the meeting was the close of business on March 8, 2013, and only shareholders of record as of that time may vote at the annual meeting. In order to have a quorum to conduct business, a majority of the shares outstanding on the record date must be represented in person or by proxy at the meeting. All shares represented in person or by a valid proxy delivered prior to the time of the meeting will be counted to determine whether or not a quorum is present; an abstention from a given matter will not affect the presence of the shares as to determination of a quorum. If we are not able to obtain a quorum, we may adjourn the meeting until a later time or date.

The Board of Directors is soliciting proxies to be used at the meeting. You do not need to attend the meeting to vote your shares. Instead, you may simply complete, sign, and return your Revocable Proxy by mail or vote your shares electronically as instructed by our transfer agent or your broker.

If you are the record holder of your shares, you may revoke your proxy at any time before the vote is taken at the meeting. You may revoke your proxy at any time prior to the commencement of the meeting by submitting a signed proxy bearing a later date and representing the same shares or by notifying the President of Columbia Commercial Bancorp (personally, in writing, or by mail) of your wish to revoke your proxy. You may also revoke your proxy by oral request if you are present at the meeting.

You may still attend the meeting even if you have submitted a proxy. However, you should be aware that simply attending the meeting will not, of itself, revoke a proxy. In addition, you cannot revoke your proxy for matters where the vote has already been taken.

If your shares are held by a broker, bank, or other nominee holder (in "street name"), you must give voting instructions to your broker or other nominee holder, and you must contact that nominee holder to change your vote or revoke your proxy. If your shares are held in street name, you will not be able to vote your shares or change your vote at the meeting.

We are mailing this Proxy Statement and Revocable Proxy on or about March 22, 2013 to all shareholders of record on the record date. We are paying the entire cost of solicitation of proxies, including expenses incurred by brokers, banks, and other nominees in forwarding soliciting materials to their principals and obtaining authorization for the execution of proxies.

Business of the Meeting

Agenda Item 1. Election of Directors

At the meeting, you are being asked to vote on the election of nine existing directors. Under our Articles of Incorporation and bylaws, directors are elected by a plurality of votes, which means that nominees receiving the most votes are elected, regardless of how many votes they receive. You may not cumulate votes in the election of directors. Rather, each shareholder may cast votes for each of the open positions equal to the number of shares held by that shareholder.

Our bylaws provide for a Board of Directors consisting of not less than five and not more than fifteen directors, with the exact number determined from time to time by resolution of the Board of Directors. The Board has set the number of directors at nine for the present.

The Board of Directors is presenting the following individuals for election to serve until the next annual shareholders' meeting and until their successors are duly elected. All of these nominees are currently serving as directors.

Patrick J. Culligan	**Rick A. Roby**
Todd Gifford	**Jon Schatz**
John M. Godsey, Jr.	**Nicholas Veroske**
Donald B. Kane	**Eugene O. Zurbrugg**
John C. Richards	

If you submit a completed Revocable Proxy, the individuals named as proxy holders will vote your shares as you instruct. If you do not specify your choices, then proxy holders will vote **FOR** the election of the nominees listed above.

If any nominee is not available for election, and you have submitted a signed Revocable Proxy, your shares will be voted for a substitute nominee chosen by the Board of Directors. We believe all nominees will be available for election. We recommend a vote **FOR** the election of all nominees.

Information about our Directors

Patrick J. Culligan, age 65, a Certified Financial Planner, is a principal of BCA Financial Services, Inc. and a member of KMS Financial Service, a registered investment advisory firm. Mr. Culligan is currently Vice-Chairman of the Board and has been on the Company's Board of Directors since formation. He is Chairman of the Bank's Assets/Liability Committee and also serves on the Bank's Loan and Audit Committees.

Todd Gifford, age 49, currently serves as the Chief Operating Officer and a board member of Therapeutic Associates, Inc., a 60 year-old physical therapy company with over 600 employees in four western states and revenue in excess of $52.0 million during 2012. Mr. Gifford has been an employee or officer of Therapeutic Associates, Inc. for over 22 years and is a graduate of the Northwest Bank Directors College. Mr. Gifford was elected to the Company's Board of Directors in April 2011 and serves on the Bank's Audit Committee.

John M. Godsey, Jr., age 68, is a retired principal of Consulting Engineering Services, a civil engineering consulting company providing services throughout the Portland metropolitan area. Mr. Godsey serves on multiple public utility boards and continues to pursue private consulting and real estate development projects. Mr. Godsey has been on the Company's Board of Directors since formation and is Chairman of the Bank's Loan Committee and also serves on the Bank's Asset/Liability Committee.

Donald B. Kane, age 80, retired in 1997 after 26 years as Vice President-Finance of Drake Construction Company. Mr. Kane also served as the Chief Financial Officer, Treasurer, and a Director of Mt. Hood Meadows ski area. Mr. Kane is currently Chairman of the Board of Directors and has served on the Board since the Company's formation. Mr. Kane is also Chairman of the Audit Committee and serves on the Bank's Loan Committee.

John C. Richards, age 70, retired in 2008 and was the former owner of Professional Towing, providing automotive repair and towing services within the southwest Portland metropolitan area. Mr. Richards has been on the Company's Board of Directors since formation and serves on both the Bank's Audit and Asset/Liability Committees.

Rick A. Roby, age 58, has served as the Company's President and Chief Executive Officer since its founding in 1999. Prior to joining the Company, Mr. Roby was President of Sherwood State Bank in Ohio, a position he held for 17 years. Mr. Roby serves on the Bank' Loan Committee and its Asset/Liability Committee.

Jon Schatz, age 50, currently serves as Vice President at ODS Companies. Mr. Schatz has started several successful business entities and earned a Masters of Science in Teaching from Portland State University. Mr. Schatz was elected to the Company's Board of Directors in April 2011 and serves on the Bank's Asset/Liability and Audit Committees.

Nicholas Veroske, age 62, is the President of Willamette Equities, Inc., a real estate investment firm. Mr. Veroske has a wide and varied background in real estate ventures throughout the Portland Metro area and is an original shareholder of Columbia Community Bank and its successor holding company, Columbia Commercial Bancorp. Mr. Veroske holds an MBA from UCLA, a BA from the University of Puget Sound, and is a graduate of the Northwest Bank Directors College. Mr. Veroske was elected to the Company's Board of Directors in April 2011 and serves on the Bank's Asset/Liability Committee.

Eugene O. Zurbrugg, age 68, is the owner of Zurbrugg Construction and Zurbrugg Development and is also active in many other real estate related ventures and non-profit organizations throughout Washington County. Mr. Zurbrugg joined the Board of Directors in 2009 and serves on the Bank's Loan Committee.

Director Compensation – 2012

Directors who are not salaried officers receive fees for attending Board of Director and committee meetings. Each eligible director receives $500 for each Board meeting attended and between $100 and $200 for each committee meeting attended, depending on the committee. In addition, each eligible director receives an annual stipend of $8,250 payable in the beginning of the calendar year, and Mr. Kane receives an additional stipend of $4,400 for serving as the Company's Chairman of the Board. The following table sets forth director compensation for 2012:

Name and Position	Annual Director Retainer	Board and Committee Meeting Compensation	Total	
Patrick J. Culligan, Vice-Chairman and Director	$8,250	$10,600	$18,850	(1,2,3,4)
Todd Gifford, Director	$8,250	$6,800	$15,050	(1,4)
John M. Godsey, Jr., Director	$8,250	$9,500	$17,750	(1,2,3)
Donald B. Kane, Chairman and Director	$12,650	$9,100	$21,750	(1,2,4)
John C. Richards, Director	$8,250	$7,100	$15,350	(1,3,4)
Rick A. Roby, Director & Executive Officer	None	None	None	(5)
Jon Schatz, Director	$8,250	$6,900	$15,150	(1,3,4)
Nicholas Veroske, Director	$8,250	$6,300	$14,550	(1,3)
Eugene O. Zurbrugg, Director	$8,250	$9,100	$17,350	(1,2)

(1) Up to twelve regularly scheduled Board of Directors meetings at $500 per meeting attended.
(2) Up to thirty-three Loan Committee meetings at $100 per meeting attended.
(3) Up to four Asset/Liability Committee meetings at $200 per meeting attended.
(4) Up to four Audit Committee meetings at $200 per meeting attended.
(5) Mr. Roby does not receive any additional compensation for his service as a director of the Company. For more information about his annual compensation as an executive officer, see the chart below.

Information about our Executive Officers

The executive officers of both the Company and the Bank are Rick A. Roby, President & Chief Executive Officer, Director, and Cashier; Frederick S. Johnson, Executive Vice President and Secretary of the Bank; and Bob Ekblad, Chief Financial Officer and Secretary of the Company.

Employment Contracts

We have employment agreements with certain key officers, including Mr. Roby and Mr. Johnson. Mr. Roby's employment agreement dated January 1, 2006 provides for an initial base salary of $188,000, subject to periodic increase at the discretion of the Board of Directors and has a term of five years with an automatic five year renewal as of December 31, 2010. Mr. Johnson's agreement dated January 1, 2006 provides for an initial base salary of $120,750, subject to periodic increase. Each of these agreements also include non-compete clauses for voluntary

resignation and provides that the executive will be entitled to participate in certain benefit plans, including a salary continuation and deferred benefit plan, with acceleration on any payments due to the executive officer under those plans on a change of control in Company ownership or termination of employment without cause.

We have also entered into various benefit plans or arrangements with our executive officers and certain other key officers, including a Salary Continuation Plan (SCP) and a stock incentive plan. The SCP provides for scheduled monthly post-retirement payments for varying years which is funded by life insurance policies that the Bank has taken out with certain insurance companies on the lives of the officers in the plan. The plan has been structured to be as close to revenue neutral for the Company as possible where benefits are accrued for the participant at the same time as tax advantaged insurance asset appreciation on the life insurance policies owned by the Bank are accrued. Information on the stock incentive plan is provided below under "*Stock Incentive Plan*."

Transactions with Related Parties

Banking Relationships

Certain directors and executive officers of the Company and the Bank, members of their immediate families, and certain other affiliates of our directors are customers of and have banking transactions with the Bank in the ordinary course of business. The Bank expects to have such banking transactions in the future. All credit transactions with these parties must be approved by the Bank's Board of Directors. Loans to directors and executive officers of the Company and of the Bank must comply with federal and state laws, which generally prohibit any preferential terms or rates. All outstanding loans and commitments to loan to these parties were made in compliance with applicable laws which require among other things that such loans be maintained and be on substantially the same terms (including interest rates and collateral), as those prevailing at the time for comparable transactions with other persons, and in the opinion of management, did not involve more than the normal risk of collectability or present other unfavorable features.

As of December 31, 2012, we have outstanding loans to five directors or their affiliates and two executive officers. The aggregate outstanding amount of all loans to executive officers and directors was $3,904,830 or 18.2% of the shareholder equity of the Company and 1.60% of the principal amount of the Bank's total loans outstanding as of that date. All of these loans are currently in good standing and are being paid in accordance with their terms.

Other Related Party Transactions

During 2006, the Company purchased land and a building from WARZ Investments, LLC, for $2,000,000 to use as its main branch and headquarters in Hillsboro. We issued a long-term promissory note to that entity in the amount of $2,000,000 which is secured by a pledge of common stock of the Bank. One of our directors, Eugene O. Zurbrugg, is a principal member of the entity. The note is at a fixed rate of 7.30% and requires monthly principal and interest payments of $18,314. The note balance at December 31, 2012 was $1,483,955.

Board Meetings and Committees

Our Board of Directors held twelve meetings in 2012. Four directors attended 100% of those meetings and all directors attended at least 75% of these meetings.

The Company's and Bank's Boards have three standing committees: the Loan Committee, Asset/Liability Committee, and the Audit Committee. The Loan Committee, which meets as needed, generally weekly, approves loans in excess of management's approval authority, reviews the loan portfolio for safety and soundness, monitors concentrations by industry and loan types and oversees the loan policy of the Bank. The Loan committee met thirty-three times in 2012. The Asset/Liability Committee met four times in 2012 and is responsible for monitoring compliance with Board established guidelines for asset and liability management and monitors investments. The Audit Committee reviews the scope of internal and external audit activities and the results of the Company's annual financial statement audit. The Audit Committee met four times in 2012.

The following table sets forth the members of Company and Bank Boards as of March 15, 2013, as well as the committees on which they serve.

Name	Board	Loan Committee	Asset/Liability Committee	Audit Committee
Patrick J. Culligan	X	X	C	X
Todd Gifford	X			X
John M. Godsey, Jr.	X	C	X	
Donald B. Kane	C	X		C
John C. Richards	X		X	X
Rick A. Roby	X	X	X	
Jon Schatz	X		X	X
Nicholas Veroske	X		X	
Eugene O. Zurbrugg	X	X		
Number of Members	9	5	6	5

X: Member of Board or Committee
C: Chairman of Board or Committee

Stock Incentive Plan

The Company's Stock Incentive Plan (the "Plan") was approved by the Company's shareholders in 2004 and allows for the issuance of options, restricted stock, and other types of equity compensation in the form of common shares from a pool of up to 20% of the Company's common shares outstanding. Historically, the Company has only issued options and restricted stock under the program. As of March 15, 2013, awards for 415,866 underlying shares had been granted under the Plan, of which awards representing 301,540 shares have vested and been exercised or issued while awards representing 114,326 shares had expired, been terminated without exercise, or otherwise forfeited. Directors and executive officers as a group have been granted a total of 74.2% of the awards issued under the Plan, calculated based on the number of shares underlying each award.

Options Granted to Directors and Executive Officers as of March 15, 2013:

The following table sets forth the total number of shares of the Company's common stock for option awards granted under the Plan to each of our directors and our executive officers named in this proxy statement as of March 15, 2013. All option grants made to our directors and executive officers named in this Proxy Statement were fully vested and have been exercised or expired prior to March 15, 2013.

Name	Original Number of Option Grants [1]	Percentage of Total Option Grants	Option Grants Currently Exercisable [2]	Exercise Prices [1]
Patrick J. Culligan	12,000	4.48%	0	$2.50 - $2.87
John M. Godsey, Jr.	12,000	4.48%	0	$2.50 - $2.87
Donald B. Kane	12,000	4.48%	0	$2.50 - $2.87
John C. Richards	12,000	4.48%	0	$2.50 - $2.87
Rick A. Roby	96,000	35.82%	0	$2.50 - $2.87
Fred S. Johnson	40,000	14.93%	0	$2.50 - $2.66
TOTALS	184,000	68.67%	0	

[1] Adjusted for 100% stock dividend on both May 1, 2006 and July 1, 2007.

[2] Consists of original number of options granted less exercises and expirations, adjusted for the May 1, 2006 and July 1, 2007 stock dividends.

Restricted Stock Awards to Directors and Executive Officers as of March 15, 2013:

The following table sets forth (a) the total number of shares of the Company's common stock for restricted stock awards granted under the Plan to each of our directors and our executive officers named in this Proxy Statement and (b) the number of shares underlying such restricted stock awards that had not yet vested as of March 15, 2013.

Name	Original Number of Restricted Stock Grants [1]	Percentage of Total Restricted Stock Grants	Unvested Restricted Stock Grants[2]	Fair Market Value of Shares at Time of Grant [1]
Patrick J. Culligan	940	0.64%	0	$3.75
John M. Godsey, Jr.	940	0.64%	0	$3.75
Donald B. Kane	940	0.64%	0	$3.75
John C. Richards	940	0.64%	0	$3.75
Rick A. Roby	38,093	25.76%	0	$1.50 - $15.00
Fred S. Johnson	22,687	15.34%	0	$1.50 - $15.00
Bob Ekblad	8,250	5.58%	0	$2.50 - $13.92
TOTALS	72,790	49.24%	0	

[1] Adjusted for 100% stock dividend on both May 1, 2006 and July 1, 2007.

[2] Consists of original number of restricted stock grants less those already vested, adjusted for the May 1, 2006 and July 1, 2007 stock dividends.

Beneficial Ownership of Certain Shareholders:

The following table sets forth as of March 15, 2013, holding of the Company's common shares by each present director and executive officer named in this Proxy Statement and by all directors and officers as a group. We are not aware of any shareholder who beneficially owns more than 5.0% of the Company's outstanding common stock as of that date.

Name	Number of Shares Beneficially Owned [1]	Percent of Shares Outstanding
Patrick J. Culligan	40,810	1.08%
Todd Gifford	8,000	0.21%
John M. Godsey, Jr.	74,983	1.99%
Donald B. Kane	97,059	2.57%
John C. Richards	74,106	1.96%
Jon Schatz	11,697	0.31%
Nicholas Veroske	62,000	1.64%
Eugene O. Zurbrugg	148,599	3.94%
Rick A. Roby	123,476	3.27%
Frederick S. Johnson	75,387	2.00%
Bob Ekblad	75,366	2.00%
All Directors and Executive Officers as a group (11 persons)	791,483	20.97%

(1) Includes shares held individually by directors and executive officers or their spouses, shares owned jointly with spouses or other persons, shares held in trust for the owner or for the owners' minor children, and shares owned or controlled directly or indirectly by any of the above through partnerships, corporations, or other such entities.

Agenda Item 2. Other Business

We are not aware of any other matters to be brought before the shareholders at the annual meeting. In the event other matters are presented for a vote at the annual meeting, the person or persons holding the proxies will vote them at their discretion in accordance with their judgment on such matters.

At the annual meeting, we will report on our business and shareholders will have the opportunity to ask questions.

Voting at the Annual Meeting

Who may vote?

If you were a Columbia Commercial Bancorp shareholder of record as of the close of business on March 8, 2013, you are entitled to vote at the meeting.

Voting by proxy

You do not have to attend the meeting. You may vote your shares by proxy if you wish. You may mark the Revocable Proxy or vote your shares electronically to indicate your vote on the matters to be presented at the meeting, and the individuals whose names appear on the Revocable Proxy or their assignee(s) will vote your shares as you instruct.

If you submit a proxy with no instructions, the named proxy holders will vote your shares in favor of the nominees for directors. In addition, the named proxy holders will vote at their discretion on such other matters that may be considered at the shareholders' meeting. The Board of Directors has named OTR Transfer, Inc. as the proxy holder and Patrick J. Culligan, John M. Godsey, Jr., and Eugene O. Zurbrugg as the Board Proxy Committee. Their names appear on the Revocable Proxy included with this Proxy Statement. You may name another person to act as your proxy if you wish, but it is not necessary to do so.

Revoking a proxy

If you are the record holder of your shares, you may revoke your proxy at any time before the vote is taken at the meeting. You may revoke your proxy by submitting a signed proxy bearing a later date and representing the same shares or by notifying the President of Columbia Commercial Bancorp (personally, in writing, or by mail received prior to the meeting date) of your wish to revoke your proxy. You may also revoke your proxy by oral request if you are present at the meeting, but you should recognize that your attendance at the meeting without making such a request will not revoke your proxy. You may not revoke your proxy as to a matter upon which a vote has previously been taken.

If your shares are held in "street name," you must give voting instructions to your broker or other nominee holder, and you must contact that nominee holder to change your vote or revoke your proxy.

If your shares are held in street name, you will not be able to vote your shares or change your vote at the annual shareholder meeting.

You may still attend the meeting even if you have submitted a proxy. You should be aware that simply attending the meeting will not, of itself, revoke a proxy.

Please complete, date, and sign the affiliated Revocable Proxy and promptly return it in the enclosed, postage-paid envelope or vote your shares electronically as instructed by the Company's transfer agent or your broker, even if you plan to attend the meeting.

Number of shares that may vote

The authorized capital stock of Columbia Commercial Bancorp consists of 10,000,000 shares of common stock. As of March 8, 2013 there were 3,775,752 shares of common stock outstanding and entitled to vote at the meeting.

How we determine a quorum

Shareholders holding at least a majority of the outstanding shares of common stock must either attend the meeting or submit proxies to have a quorum. If you come to the meeting or submit a proxy, but you abstain from voting on a given matter, we will still count your shares as present for determining a quorum.

How we count votes

The named proxies will vote your shares as you instruct on your proxy. We will not count abstentions for or against a matter submitted to a vote of shareholders. Each share is entitled to one vote.

As of January 1, 2010, brokers who are registered with the NYSE are no longer allowed to vote shares for election of directors absent instruction from the beneficial owner of those shares. As a result, if your shares are held in street name through a broker who is registered with the NYSE, your broker will not be entitled to vote your shares for the election of directors unless you provide instruction to your broker. You should be aware that most brokers operating in the United States are registered with the NYSE, and that this restriction applies even though the Company is not registered on any stock exchange.

Because we do not have any matters on our ballot for which a broker registered with the NYSE would have discretion to vote without instruction, we do not expect to have any broker non-votes cast for the matters being brought to the shareholders at this annual meeting. Therefore, if your shares are held through a broker and you do not provide voting instructions; your shares will also not be considered present for purposes of obtaining a quorum. ***If your shares are held in street name, please be sure to provide voting instructions to your broker so that your shares may be voted at the annual meeting of the shareholders.***

Counting votes in the election of directors

Directors are elected by a plurality of votes, which means that the nominees that receive the most votes will be elected, regardless of how many votes each nominee gets. You may not cumulate your votes in electing directors, but rather, you may vote the total number of shares that you own for each open director position.

What if I do not mark my proxy?

If you submit a signed or otherwise valid proxy without giving voting instructions, the named proxies will vote your shares at their discretion. The proxy holders named on the enclosed proxy form intend to vote **FOR** the Board of Directors' nominees for director or, if any such nominee is not able to serve, for any substitute nominee the Board of Directors may recommend. If you do not sign or otherwise submit a valid proxy, we will not count you as present for determining a quorum, and we will not count your votes.

How many shares do directors and officers own?

As of March 15, 2013 the Company had approximately 206 shareholders of record. Current directors, director nominees, and executive officers of the Company own shares entitled to vote at the meeting. Those shares constitute 20.97% of the total 3,775,752 shares outstanding and entitled to be voted at the meeting. We expect all directors, director nominees, and executive officers to vote **FOR** the Board's nominees for directors although they are not obligated to do so.

Annual Reports and Financial Statements

The Company's 2012 Annual Report including audited financial information for the years ending December 31, 2012 and 2011 is enclosed with this proxy mailing and is also available for your access on-line at www.columbiacommunitybank.com within the "Investor Relations" and "Financial Reports" sections. You may obtain additional copies of this information at no cost to you by writing to Rick A. Roby, President & CEO. This information is not a part of the proxy solicitation materials.

March 15, 2013
By Order of the Board of Directors

Rick A. Roby
President & Chief Executive Officer

NOTE: Your vote is important. Please immediately send in your Revocable Proxy using the envelope provided, or vote your shares electronically as instructed by the Company's transfer agent or your broker.