QUARTERLY BRIEF

SUMMER 2010 | VOLUME 6

CLIENT SPOTLIGHT

Gastroenterology Specialists of Oregon

Gastroenterology Specialists of Oregon (GSO) has four clinics in the region, providing convenient access for patients seeking diagnosis and treatment of diseases of the digestive system. Two of the clinics also house endoscopy centers.

The professionals who make up GSO have taken deliberate steps to distinguish themselves from other providers. "We truly function as a group," said **Dr. Michael Sheffield.** "Our providers strive to be interchangeable within the practice so more than one person can see a given patient," he said. "Patients want good service, but are often unwilling to wait for one particular doctor."

The providers at GSO are committed to the highest standard of care. They hold twice-monthly education sessions to discuss what's new in the field; there is a formal peer review process in place; and a quality assurance committee monitors performance to ensure outcomes that exceed national benchmarks.

"We came to Columbia Community Bank because we needed a service-oriented banking partner," Sheffield said. "When you are busy, you need a certain level of service and knowledge from your bank, and we've found it here."

Local Doctor Shares Haiti Relief Experience

"This is something I'd been wanting to do for several years," said **Dr. Jon Mason,** of Gastroenterology Specialists of Oregon, about his medical relief trip to Haiti earlier this year. "And I will do it again – no question," he added.

Dr. Jon Mason treats a Haitian child

Mason was among the last of eight crews sent to Haiti by International Medical Relief (IMR), an organization that began sending crews almost immediately after the disaster. "By the time we arrived (about 8 weeks after the quake) much of the earthquake trauma was taken care of," he said. "We were treating post traumatic stress and helping to run the general hospital." Almost all of the hospital's doctors and nurses were killed in the earthquake, and about two-thirds of the hospital buildings in the four-block complex were destroyed.

"We had phone conversations with our team in advance and were prepped on what to expect, but the conditions were worse than I even imagined," Mason said. "The positive thing is that the Haitian people are wonderful. They are patient and kind. They have strong family ties and they take care of each other," he said.

While a relief trip like this one was something Mason had long been interested in doing, he did have some concerns.

"I practice gastroenterology, so I had trepidations about how much help I'd be able to offer," he said. "But when you get there and realize that it's you or nothing, your old skills come back pretty quickly."

Because they are carrying supplies and medicine, security for the relief crews is an issue. In exchange for protection, the IMR crew set up clinics at the police station, treating 600-700 people a day and sleeping on the roof at night.

"I would like to go back to Haiti in the future and see the progress," Mason said, noting that the IMR will return in June to establish a long-term presence. You can learn more about the medical relief experience and see photos and video footage at www.SpreadTheAloha.com.

INSIDE *"Economic Winter" is Over*

"Economic Winter" is Over

MESSAGE FROM THE PRESIDENT AND CEO

Summer is almost here and there are finally brighter days ahead!

Together we have endured almost two years of an "economic winter," and the signs of a real recovery are finally growing beyond the green shoots we talked about in 2009. Almost all small business manufacturers – and small businesses in general – are beginning to talk about increases in business activity and orders.

Columbia Community Bank has been actively seeking new business loans to facilitate the recovery and help small businesses create new jobs. We are pleased to hear news of planned expansions and hiring from some of our larger manufacturers in Hillsboro and across Washington County.

Even the real estate sector that has suffered mightily is showing modest indications of improvement. This sector has been a challenge for Columbia Community Bank and many other community banks involved in residential construction.

Columbia Community has worked with clients to resolve very difficult credit issues, and throughout this process maintained a "well capitalized" position to protect our clients and shareholders. I want to thank the local investors who provided additional capital at a time when capital has been very difficult for any community bank to obtain.

New financial regulations are now being considered by the Congress to put a stop to the "too big to fail" mentality, and put laws in effect that will help avoid a repeat of the 2008 Wall Street debacle. I support this type of reform and recently visited Washington, D.C. to express to our senators and representatives the thoughts and ideas of Independent Community Bankers of Oregon and the Oregon Bankers Association. It was refreshing to have our elected officials acknowledge the importance of community banks in their role as financier of small business, since small businesses create the majority of jobs in the United States.

Thank you again for your continued support.

Sincerely,
Rick A. Roby, President & CEO

CCB Exhibits at Oregon Dental Conference

It was another great experience for Columbia Community Bank at the Oregon Dental Conference this past April. More than 5,000 dentists, staff, and key advisors attended the conference and classes held April 8-10 at the Oregon Convention Center.

There was a steady flow of dental professionals and advisors who stopped by the Columbia Community Bank booth to say hello or introduce themselves and their colleagues and talk about our banking services. Each year, numerous new relationships get their start at this event, while existing relationships grow stronger.

Rich Cool and Mary Grimes at the Oregon Dental Conference

Our participation in the dental conference is one of many ways we reinforce our commitment to the dental industry.

Employee Spotlight: Jill Stephens

Jill Stephens is the branch operations manager for Columbia Community Bank's Tanasbourne office. Along with general operations and customer service, she is responsible for audit certifications, supervision of tellers (working as one as needed!), and ensuring proper maintenance of the building.

"I'd retired from another bank, and wasn't sure I was going to go back to work again," Jill said. "I had worked with **Tom Raabe**, (Branch Manager for Forest Grove) at another financial institution in the past. He called me out of retirement when an opening came at the bank's Tanasbourne Branch. I was fortunate to have been offered the position to work with great people at a great institution."

Jill began her banking career in 1972, and remained focused on the industry except for a five-year run selling real estate in California. She worked for national and regional banks before coming to Columbia Community Bank two years ago.

"Working for a community bank really is different," Jill said. "Everyone has an important role regardless of their title. I'm working with a fantastic group of professional, intelligent people, and I enjoy coming to work."

Jill and her husband have three married sons and four grandchildren. "My husband and I are empty-nesters, but our nest is rarely empty," Jill said. One family is in Portland, another is in Hillsboro, and another is in Modesto, California. "My kids and grandkids are the highlight," Jill said. "We love going to soccer and baseball games, and keep a houseboat at Lake Shasta for family vacations.

Upcoming Bank Holidays

Independence Day, July 5
Labor Day, September 6

Quote of the Quarter

"In summer, the song sings itself"

~ William Carlos Williams

Who do You Know?

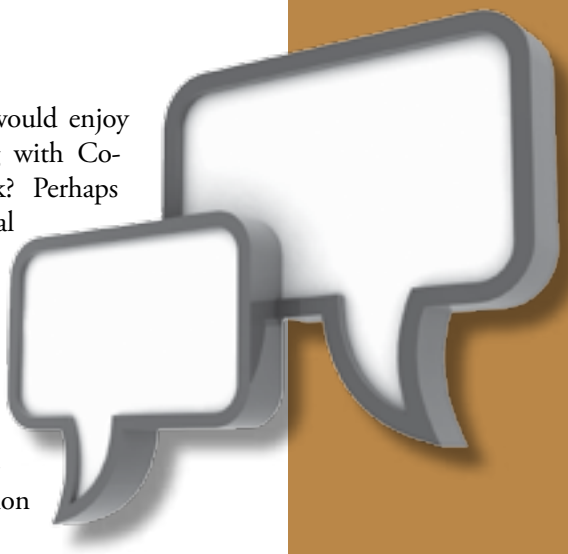
Columbia Community Bank is looking for new client relationships — both personal and business — to increase total deposits. Growing deposits at our bank enables us to continue local lending, which means reinvestment in our own community and strengthening of the local economy.

Columbia Community Bank has been serving Washington County for eleven years. Over that period, we've come to identify the strengths that distinguish our bank from others: the experience of our bankers; the quality of our client base; and the fact that we are a local bank. Decisions are made by people who live and work in the communities we serve.

We've also developed strengths in key service areas, including:

- Dental and professional industries
- Church and non-profit organizations
- Manufacturing and wholesale industries
- Senior accounts (living trusts and estate accounts)
- Personal bank accounts

Who do you know who would enjoy the experience of banking with Columbia Community Bank? Perhaps someone who owns a local business? Someone who would benefit from a banker who fully understands FDIC insurance? A family member, friend or acquaintance who would welcome the personal and professional attention our bankers deliver?



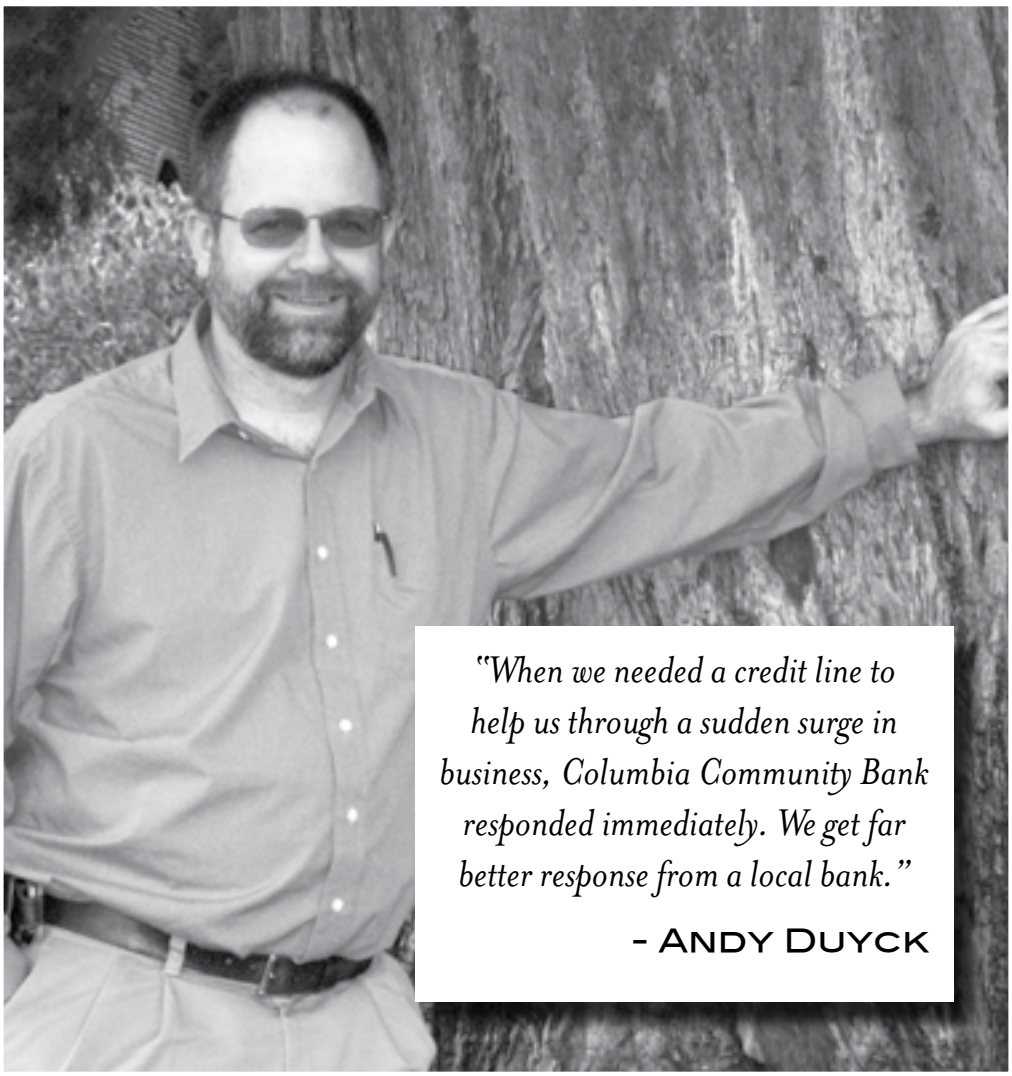
If you already bank with Columbia Community Bank, we thank you for being a valued client, and appreciate your business and support. Our goal is to find more people like you who we can invite to bank with us.

If you haven't yet made the move to Columbia Community Bank, we welcome the opportunity to provide you the same exceptional service and financial solutions that we offer our existing clients.

What Our Clients Say

Why I Bank Locally

Andy Duyck, Duyck Machine



"When we needed a credit line to help us through a sudden surge in business, Columbia Community Bank responded immediately. We get far better response from a local bank."

- Andy Duyck

Visit www.columbiacommunitybank.com for more information about the bank.

Member FDIC

Equal Housing Lender

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
www.columbiacommunitybank.com

Columbia Community Bank