



2025

Annual Report

Community Strong.  
Customer Focused.

# Board of Directors



**Steven G. Dutton**  
*President and Co-owner,  
Dutton Ranch Corp.*



**Barry D. Friedman**  
*President and CEO,  
Friedman's Home Improvement*



**Gary T. Hartwick**  
*Retired, Banker*



**Eric D. McHenry**  
*Retired, Executive*



**Deborah A. Meekins**  
*Retired, Banker*



**James M. Ryan**  
*President, Ryan Mortgage Co.  
Vice Chairman of the Board  
Trustee, Frank P. Doyle Trust*



**Troy J. Sanderson**  
*President and CEO, Exchange Bank*



**William R. Schrader**  
*Retired, Banker  
Chairman of the Board  
Trustee, Frank P. Doyle Trust*



**Marlene K. Soiland**  
*President and CEO,  
Soiland Management Co.,  
Corporate Secretary of the Board  
Trustee, Frank P. Doyle Trust*

# Executive Leadership Team



**Troy J. Sanderson**  
*President,  
Chief Executive Officer*



**Shari DeMaris**  
*Executive Vice President,  
Chief Operating Officer*



**Brian Rober**  
*Executive Vice President,  
Chief Information Officer*



**Kevin Bender**  
*Senior Vice President,  
Chief Banking Officer*



**Jaimie Galeano**  
*Senior Vice President,  
Retail Banking*



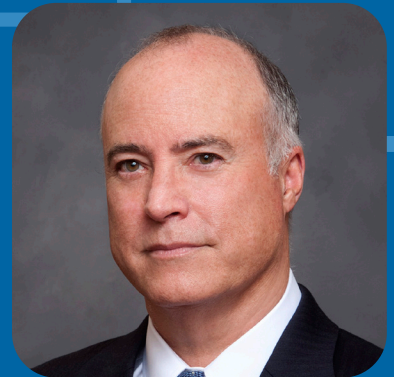
**Holly Hawkins**  
*Senior Vice President,  
Chief HR Officer*



**Jamie Hidalgo**  
*Senior Vice President,  
Risk Management Officer*



**Suzanne Knowlton**  
*Vice President, Director of Marketing  
and Community Relations*



**John Mackey**  
*Senior Vice President, Managing Director  
of Investment and Fiduciary Services*



**Charlotte Radmilovic**  
*Senior Vice President,  
Chief Financial Officer*



**Ali Spitzer**  
*Senior Vice President,  
Chief Credit Officer*



**Paul Yeomans**  
*Senior Vice President,  
Senior Lending Officer*

# Shareholder Letter

Dear Shareholders:

We are thankful for your continued trust in Exchange Bank. In the last year, we have remained constant in our commitment to the prudent management of your investment. As a community bank, we continue to focus not only on financial performance, but also on our core mission of impactful engagement with our customers and our community, working hard to continue to help move them forward in a positive direction.

The past year presented a complex operating environment shaped by economic uncertainty, evolving interest rate conditions, and ongoing political and regulatory considerations. We live in less certain times, and both the velocity of change and the volume of actionable data continue to accelerate and expand. We started 2025 with a strategic plan born of the best information available at that point in time – and then we pivoted as needed throughout the year to adjust to current conditions.

In 2025, we found ourselves with both familiar and unfamiliar challenges. From a deposit perspective, we were again forced to defend our low-cost deposit gathering model as both national and regional interest rate competition remained fierce and non-bank fintech competitors continued to enter our marketplace. On the lending side, the Bank began the year with a challenging loan growth goal, similar to the prior year and similar to current expectations for 2026. Unexpected challenges came in the form of announced tariffs and the uncertainty surrounding their implementation and effects as well as the passage of the economically impactful Big Beautiful Bill. Also, importantly throughout 2025, the Federal Reserve struggled reconciling their dual mandate of low inflation (2%) and full employment which made forecasting interest rate movements even more difficult.

Throughout these challenges, we remained steadfast in our commitment to prudent management and long-term value creation. We grew our deposit base, lowered our cost of funds, increased our net interest margin, grew our loan portfolio prudently, and increased our net income.

The banking industry in general, and the community banking space within it in particular, are rapidly evolving. We believe our performance in 2025 demonstrated our ability to continue to adapt to our changing environment while staying true to our core principles and building value for you, our shareholders.

We are pleased to share with you the 2025 Exchange Bank Annual Report. Included below is a summary of the financial highlights for the year.

## **Financial Performance:**

In 2025, we maintained a disciplined approach to balance sheet and interest rate risk management, preserved strong capital and liquidity positions, and upheld our focus on asset quality. We continued to invest thoughtfully in our people, technology, and operational capabilities to ensure we are well positioned to meet the needs of our clients and communities while supporting sustainable growth.

Net income for 2025 was \$29.97 million, and the Bank paid total dividends of \$8.91 million, equaling a dividend payout ratio of 29.75%, or \$5.20 per share. The net interest margin (NIM) for 2025 was 2.92%. The Bank achieved a return on average equity (ROAE) of 8.70%. The Bank's average equity number on a Generally Accepted Accounting Principle (GAAP) basis includes unrealized losses associated with the Bank's available-for-sale (AFS) investment portfolio. Total assets as of December 31, 2025, were \$3.30 billion.

## **Capital Adequacy:**

The Bank's capital ratios remain well in excess of the regulatory minimums to be considered "well capitalized." As of December 31, 2025, the Bank's regulatory total risk-based capital ratio was 19.71% and the leverage ratio was 11.86%.

## **Asset Quality:**

We ended 2025 with gross loans totaling \$1.73 billion, representing a 6.97% or \$112.87 million increase from December 31, 2024. Nonaccrual loans totaled \$15.89 million, or 0.92% of gross loans, as of December 31, 2025. The Bank held no Other Real Estate Owned (OREO) as of December 31, 2025. Supporting the strength of the loan portfolio is an allowance for credit losses of \$33.87 million, or 1.96% of gross loans. The allowance was considered adequately funded based on the Bank's current expected credit loss model that includes data based on the Bank's own loss history as well as prevalent economic conditions. The credit metrics of the Bank have remained stable.

The Bank's AFS investment portfolio ended 2025 with a market value of \$1.21 billion, down \$154.56 million over the prior year, primarily related to paydowns and maturities in the portfolio. The portfolio has a relatively short effective duration of approximately 3.1 years and generates significant cash flow available to utilize in 2026 for planned loan growth. The Bank continues to maintain our entire portfolio as available for sale, providing full transparency and management flexibility. By maintaining the portfolio as available for sale, the Bank can utilize the portfolio for liquidity purposes, both to pledge for added borrowing capacity and as on balance sheet liquidity for unpledged securities. The Bank's portfolio has unrealized losses that are a direct result of market interest rates and not a result of credit quality related factors. The Bank does not view the temporary nature of the book unrealized losses to be a significant risk to our long-term capital position.

## **Deposits and Liquidity:**

Total deposits as of December 31, 2025, were \$2.88 billion, increasing by 1.51% or \$42.76 million since December 31, 2024. As previously noted, the Bank continues to experience elevated competition for deposits in our market. This, coupled with the interest rate environment, has led the Bank to make strategic decisions to maintain core deposit relationships. Nevertheless, non-interest bearing deposits still made up approximately 30% of total deposits as of December 31, 2025, compared to approximately 32% as of December 31, 2024. There were decreases in low-interest bearing accounts that were offset by increases in higher-interest bearing categories. The Bank

estimates approximately 74% of all deposits were fully insured by the FDIC as of December 31, 2025. During the year, the Bank's cost of funds decreased from 1.44% in 2024 to 1.31% in 2025, due to a marginally decreasing interest rate environment coupled with the paydown in borrowings.

The Bank had borrowings of \$40.00 million as of December 31, 2025, compared to \$140.00 million as of December 31, 2024. As of December 31, 2025, the Bank had available borrowing capacity of approximately \$1 billion. In addition, the Bank's on-balance sheet liquidity (cash and equivalents, deposits held in other institutions, and unpledged AFS securities) remains strong at \$891.19 million or 27% of total assets as of December 31, 2025.

#### **Non-Interest Income and Expense:**

We continued to produce strong non-interest income of \$26.81 million in 2025. We note that this total included approximately \$2.10 million of one-time non-interest income in the form of a life insurance benefit of \$700 thousand and a gain on the sale of bank premises no longer used of \$1.40 million. Still, our Trust and Investment team had a successful year generating \$11.74 million in non-interest income, and they continue to provide good opportunities for income growth at the Bank. All of their offices are performing well and are meeting or exceeding expectations.

Non-interest expense remained relatively constant in 2025, increasing by 1.91% from 2024 to \$78.34 million for the year ended December 31, 2025, compared to \$76.87 million in 2024.

#### **Commitment to Quality and People Development:**

As a community bank, we value our employees and the strong and diverse ties they have in our marketplace. We are proud to announce that once again, and for the 20th year in a row, Exchange Bank was recognized as one of the *Best Place to Work* by the North Bay Business Journal. We continue to focus on opportunities for enhancement for our team through building skill sets and career advancements. By valuing our employees and investing in their future, we serve our community by providing skilled bankers ready and able to help our clients.

#### **Branch Changes:**

In the fourth quarter of 2025, the Bank celebrated the grand opening of a new full-service branch in Marin County and the relocation of our long-term Petaluma West Branch. These significant investments in our retail footprint demonstrate our ongoing commitment to expanding access to personal, relationship-driven banking across the North Bay. These new branches, located in San Rafael and Petaluma, offer a complete suite of consumer and business banking services, along with our trusted community-first approach.

The addition of a full-service branch located in San Rafael will allow Exchange Bank the opportunity to provide enhanced services for new and existing customers in Marin County, building on our previous Trust and Investment Management and Commercial Lending presence in that market.

The beautifully designed Petaluma West Branch has been relocated a short distance from its previous long-term location.

This relocation positions us not only for strategic growth in that market but also demonstrates the Bank's deep commitment to invest in local neighborhoods, strengthen economic opportunity, and build relationships that last for generations.

#### **Community Involvement:**

Throughout the 135-year history of Exchange Bank, great leadership and the commitment to our mission have been paramount to the success of the Bank and have brought the institution to the place it is today. Our prior leaders' commitment to our community continues to inspire us today. In 2025, the Bank continued our tradition of community connection, donating a total of \$755 thousand to over two hundred organizations and contributing more than 4,300 hours of community service. Additionally, 50.44% of the dividends paid by the Bank in 2025, or approximately \$4.49 million, went directly to fund the Frank P. Doyle and Polly O'Meara Doyle Trust scholarships at Santa Rosa Junior College. Our co-founder, Frank Doyle, passed in 1948 and bequeathed all his shares of Exchange Bank stock to the Doyle Trust. Dividends from the Exchange Bank stock paid to the Trust are then passed directly to the Junior College. To date, the dividends have funded more than \$110 million in scholarships.

#### **Continued Commitment:**

Exchange Bank has the largest branch footprint in Sonoma County, including 17 well-located branches deeply embedded in their individual communities. With a 135-year history of connectivity to generations of families and businesses in Sonoma County, the Bank and our team are closely connected to the majority of current and potential customers in this market. As previously noted, the Bank also has retail branches in Roseville and Marin County, as well as Trust and Investment Management offices in Santa Rosa, Roseville, Marin County, and Silicon Valley.

On behalf of the Board of Directors, our Executive Management Team, and our remarkable employees, we would like to take this opportunity to thank you, our shareholders, for your continued confidence and support. Our conservative risk profile, strong capital foundation, and deep community relationships provide a solid platform from which to leverage our long and storied history as the economic cornerstone in our community. We look forward to 2026 and beyond as we build upon the strong foundation we have established together.

Sincerely,



William R. Schrader  
Chairman of the Board



Troy J. Sanderson  
President and Chief Executive Officer

# Financials

## CONSOLIDATED BALANCE SHEETS EXCHANGE BANK AND SUBSIDIARIES

- Unaudited -

December 31, 2025 and 2024

(In thousands, except share and par value amounts)

	2025	2024
<b>ASSETS</b>		
Cash and due from banks	\$ 188,055	\$ 134,672
Short-term investments	213	204
<b>Total cash and cash equivalents</b>	<b>188,268</b>	<b>134,876</b>
Available-for-sale investment securities	1,207,789	1,362,345
Loans and leases	1,731,453	1,618,579
Less allowance for credit losses	(33,865)	(35,099)
<b>Net loans and leases</b>	<b>1,697,588</b>	<b>1,583,480</b>
Federal Home Loan Bank stock	15,000	15,000
Bank premises and equipment, net	17,159	17,241
Bank owned life insurance	76,151	72,266
Other real estate owned	—	—
Accrued interest receivable and other assets	103,173	115,280
<b>Total assets</b>	<b>\$ 3,305,128</b>	<b>\$ 3,300,488</b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Deposits:		
Non-interest bearing	\$ 863,667	\$ 902,315
Interest bearing	2,011,531	1,930,128
<b>Total deposits</b>	<b>2,875,198</b>	<b>2,832,443</b>
Other borrowings	40,000	140,000
Accrued interest payable and other liabilities	43,203	47,236
<b>Total liabilities</b>	<b>2,958,401</b>	<b>3,019,679</b>
Commitments and contingencies	—	—
Stockholders' equity:		
Preferred stock, 1,000,000 shares authorized:		
None Issued or outstanding	—	—
Common stock, \$2.50 par value; 3,000,000 shares authorized; 1,714,344 shares issued and outstanding	4,286	4,286
Additional paid-in capital	46,026	46,026
Retained earnings	352,645	331,591
Accumulated other comprehensive income (loss), net of taxes	(56,230)	(101,094)
<b>Total stockholders' equity</b>	<b>346,727</b>	<b>280,809</b>
<b>Total liabilities and stockholders' equity</b>	<b>\$ 3,305,128</b>	<b>\$ 3,300,488</b>

# Financials

## CONSOLIDATED STATEMENTS OF INCOME

### EXCHANGE BANK AND SUBSIDIARIES

- Unaudited -

For the Years Ended December 31, 2025 and 2024

(In thousands, except per share amounts)

	2025	2024
Interest income:		
Interest and fees on loans and leases	\$ 96,070	\$ 89,096
Interest on investment securities:		
Taxable	30,683	33,358
Exempt from Federal income taxes	2,050	2,266
<b>Total interest income</b>	<b>128,803</b>	<b>124,720</b>
Interest expense:		
Interest on deposits	36,511	33,256
Interest on borrowings	1,813	10,201
<b>Total interest expense</b>	<b>38,324</b>	<b>43,457</b>
<b>Net interest income before provision (reversal) for credit losses</b>	<b>90,497</b>	<b>81,263</b>
Provision (reversal) for credit losses	—	(5,800)
<b>Net interest income after provision (reversal) for credit losses</b>	<b>90,497</b>	<b>87,063</b>
Non-interest income:		
Service charges and fees	3,143	3,337
Trust income	11,742	10,332
Merchant servicing income and interchange fees	5,043	5,030
Income from bank owned life insurance	3,337	2,468
Other income	3,547	2,218
<b>Total non-interest income</b>	<b>26,812</b>	<b>23,385</b>
Non-interest expense:		
Salaries and employee benefits	43,398	42,678
Occupancy and equipment	7,970	7,774
Professional fees	5,463	5,698
FDIC assessments	1,534	1,532
Other expenses	19,977	19,188
<b>Total non-interest expense</b>	<b>78,342</b>	<b>76,870</b>
<b>Income before provision for income taxes</b>	<b>38,949</b>	<b>33,578</b>
Provision for income taxes	8,981	9,725
<b>Net income</b>	<b>\$ 29,968</b>	<b>\$ 23,853</b>
<b>Basic and diluted earnings per common share</b>	<b>\$ 17.48</b>	<b>\$ 13.91</b>

# Exchange Bank Officers

## EXECUTIVE TEAM

### Troy Sanderson

President/Chief Executive Officer

### Shari DeMaris

Executive Vice President/Chief Operating Officer

### Brian Rober

Executive Vice President/Chief Information Officer

### Kevin Bender

Senior Vice President/Chief Banking Officer

### Jaimie Galeano

Senior Vice President/Retail Banking

### Holly Hawkins

Senior Vice President/Chief HR Officer

### Jamie Hidalgo

Senior Vice President/Risk Management Officer

### Suzanne Knowlton

Vice President/Director of Marketing and Community Relations

### John Mackey

Senior Vice President/Managing Director of Investment and Fiduciary Services

### Charlotte Radmilovic

Senior Vice President/Chief Financial Officer

### Ali Spitzer

Senior Vice President/Chief Credit Officer

### Paul Yeomans

Senior Vice President/Senior Lending Officer

### Kathy Sutliff

Executive Assistant

## APPLICATION SUPPORT

### Antonio Becerra

Business Solutions Analyst

### Bryna McCulley

VP/Digital Application Manager

## ATM/DEBIT CARD SERVICES

### Heather Brewer

AVP/Electronic Banking Manager

## BRANCH BANKING

### Kenn Cunningham

AVP/Sales Officer

### Jessica Hidalgo

VP/Regional Sales Manager

### Chrissy Nelson

Relationship Banking Wholesaler

### Beth Ryan

VP/Senior Retail Operations Manager

### Thomas Sands

VP/Regional Sales Manager

### Breanne Sturdevant

VP/Retail Banking Product and Project Manager

### Cassandra Zorn

VP/Senior Regional Operations Manager

## CENTRAL SERVICES/OPERATIONS

### Amy Bravin

Risk Mitigation Analyst

### Nicole Khan

Bank Operations Supervisor

### Stacy Small

VP/Bank Operations Manager

### Erin Williams

AVP/Compliance Quality Control Specialist

### Jessica Zepeda

AVP/Central Services Manager

## COMMERCIAL LENDING

### Ramsay Brown

VP/Commercial Relationship Manager

### Geof Fong

VP/Commercial Relationship Manager

### Jerry Gamboa

SVP/Commercial Banking Regional Manager

### Jamie Ganly

VP/Commercial Relationship Manager

### Chad Hansen

AVP/Commercial Portfolio Manager

### Angelica Nunez-Lopez

VP/Commercial Relationship Manager

### Sean O'Hare

VP/Commercial Relationship Manager

### Jeff Owen

VP/Commercial Relationship Manager

### Bahar Ozgur

VP/Commercial Relationship Manager

### Stacey Powers

VP/Commercial Relationship Manager

### Jesse Sprenger

VP/Commercial Relationship Manager

## CREDIT ADMINISTRATION

### Joe Carbonaro

VP/Real Estate Risk Officer

### Kerrie Chambers

AVP/Retail Lending Supervisor

### April Coleman-Hidalgo

VP/Senior Commercial Underwriter

### Susan Corbisiero

Special Assets Officer

### Lori Crechriou

VP/Special Assets Manager

### June Ingalls

VP/Credit Operations Manager

### Alicia Jessie

VP/Credit Administrator

### Cory Kellogg

VP/Credit Officer

### Joe Maurer

VP/Senior Commercial Underwriter

### Julie Nauer

VP/Senior Commercial Underwriter

### Andrew Pahkim

VP/Senior Commercial Underwriter

### Lachele Plaskett

AVP/Commercial Underwriter

### Jasmine Scott

AVP/Commercial Credit Risk Officer

### Tony Uribe

VP/Credit Administrator

## CUSTOMER CARE CENTER

### Kristie Clay

VP/Customer Care Manager

## FACILITIES AND PURCHASING

### Heather Garbocci

AVP/Facilities & Purchasing Manager

## FINANCE

### Lisa Ganame

VP/Treasurer

### Stacy McKee

VP/Controller

### Lauren Withington

AVP/Assistant Controller

## HUMAN RESOURCES

### Joe Muldowney

Payroll/HRIS Manager

### Sherrie Osborne

AVP/HR Manager

# Exchange Bank Officers

## LEARNING AND DEVELOPMENT

**Laura Hastings**  
*Senior Learning Business Partner*

**Dawn Warner**  
*VP/Learning & Development Director*

## LOAN SERVICE CENTER

**Suzanne Geske**  
*AVP/Compliance Quality Control Specialist*

**Teresa Johnson**  
*AVP/Loan Operations Post-Close Manager*

**Barb Myers**  
*VP/Loan Operations Manager*

## MARKETING

**Karen Serpa**  
*AVP/Marketing Communications Manager*

**Mindy Smith**  
*Community Relations Officer*

## RISK MANAGEMENT

**Angelina Dunham**  
*VP/Risk and Privacy Manager*

**Andrea Gondola**  
*Compliance Analyst*

**Kerri Howard**  
*VP/BSA Officer*

**Morgan Steele**  
*VP/Senior Compliance Officer*

**Rebekah Tyrrell**  
*Enterprise Risk Analyst*

## TECHNICAL SERVICES

**Jody Lee**  
*AVP/Technical Project Manager*

## TRUST - MARIN

**Debbie Campas**  
*VP/Personal Trust Officer*

## TRUST - ROSEVILLE/SACRAMENTO

**Alysia Corell**  
*VP/Personal Trust Officer*

**Michelle Gordon**  
*Investment Officer*

**Tiffany Terrell**  
*AVP/Personal Trust Officer*

## TRUST - SILICON VALLEY

**Cathy Colgan**  
*VP/Personal Trust Officer*

## TRUST AND INVESTMENT MANAGEMENT

**Diana Angell**  
*VP/Personal Trust Officer*

**Max Coughlin**  
*Personal Trust Officer*

**Gail A. Hirsch**  
*Institutional Trust Officer*

**Matthew Kelman**  
*VP/Institutional Trust Fiduciary Manager*

**Andriy Lesyshyn**  
*VP/Personal Trust Officer*

**Emily Menjou**  
*VP/Personal Trust Fiduciary Manager*

**Renee Pilkenton**  
*AVP/Trust Operations & Compliance Manager*

**Dave Rapoport**  
*VP/Investment Officer*

**Andrea Ruiz**  
*Personal Trust Officer*

**Bill Ryan**  
*VP/Investment Officer*

**Karly Seitzer**  
*Institutional Trust Officer*

**Tom Del Signore**  
*Institutional Trust Officer*

## BRANCH MANAGERS

**Cloverdale Branch**  
**Ramiro Rodriguez**  
*VP/Branch Manager*

**Coddington Branch**  
**Cameron Belvedere**  
*VP/Branch Manager*

**Dutton Branch**  
**Alexis Frausto**  
*AVP/Branch Manager*

**Healdsburg Branch**  
**Jim Curry**  
*VP/Branch Manager*

**Larkfield Branch**  
**Veronica Garcia-Rincon**  
*VP/Branch Manager*

**Marin Branch**  
**Nick Bongiorno**  
*AVP/Branch Manager*

**Petaluma East Branch**  
**Ivette Celedon**  
*VP/Branch Manager*

**Petaluma West Branch**  
**Rick Gorman**  
*VP/Branch Manager*

**Reinking Branch**  
**Shaun Vongphakham**  
*VP/Branch Manager*

**Rohnert Park and Cotati Branches**  
**Marbin Morales**  
*VP/Branch Manager*

**Santa Rosa Main Branch**  
**Britt Cooper**  
*VP/Business Banking Manager*

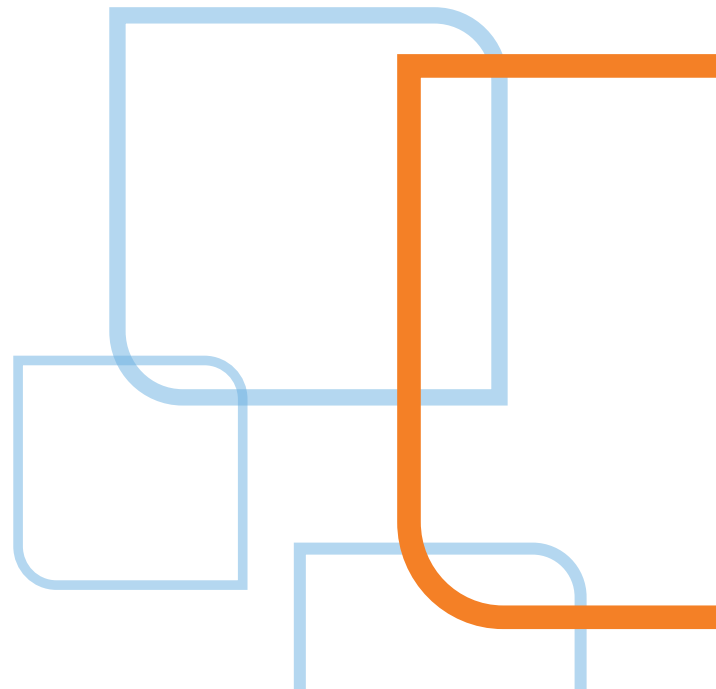
**Sebastopol Branch**  
**Dorothy Rodella**  
*VP/Branch Manager*

**Sonoma Branch**  
**AJ Vazquez**  
*VP/Branch Manager*

**St. Francis Branch**  
**Jessica Dominguez**  
*AVP/Branch Manager*

**Stony Point Branch**  
**Ivan Luna**  
*AVP/Branch Manager*

**Windsor Branch**  
**Santiago Ramirez**  
*VP/Branch Manager*



# 2025 Philanthropy



200+

Nonprofit and charitable organizations supported



4,307

Team member volunteer hours



\$755,000

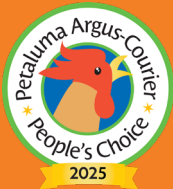
in charitable donations



64

Team members serving on boards or committees

## 2025 Awards & Accolades



SAN FRANCISCO BUSINESS TIMES  
CORPORATE PHILANTHROPY  
AWARD WINNER 2025

## Thank You Sonoma County

We're proud to be your local community bank for 136 years and counting.



A woman is hugging a young child from behind on a wooden pier. The child is laughing and looking towards the camera. The background shows a body of water and a bright sky. The image is framed by a blue and orange border.

# MISSION STATEMENT

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From generation to generation, we invest in people, business and community to build a strong future.

## VISION STATEMENT

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We want to be your bank, making a difference in the communities we serve, to create a better future for generations to come.

## CORE VALUES

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### Commitment

Exchange Bank's legacy is one of financial leadership and community support, which we will continue through responsiveness to the needs of our customers and communities. As a public company, we strive for an attractive long-term return for our shareholders, act as a responsible community citizen and demonstrate leadership in local business and community circles. We support our communities with our money, time and talent.

### Respect

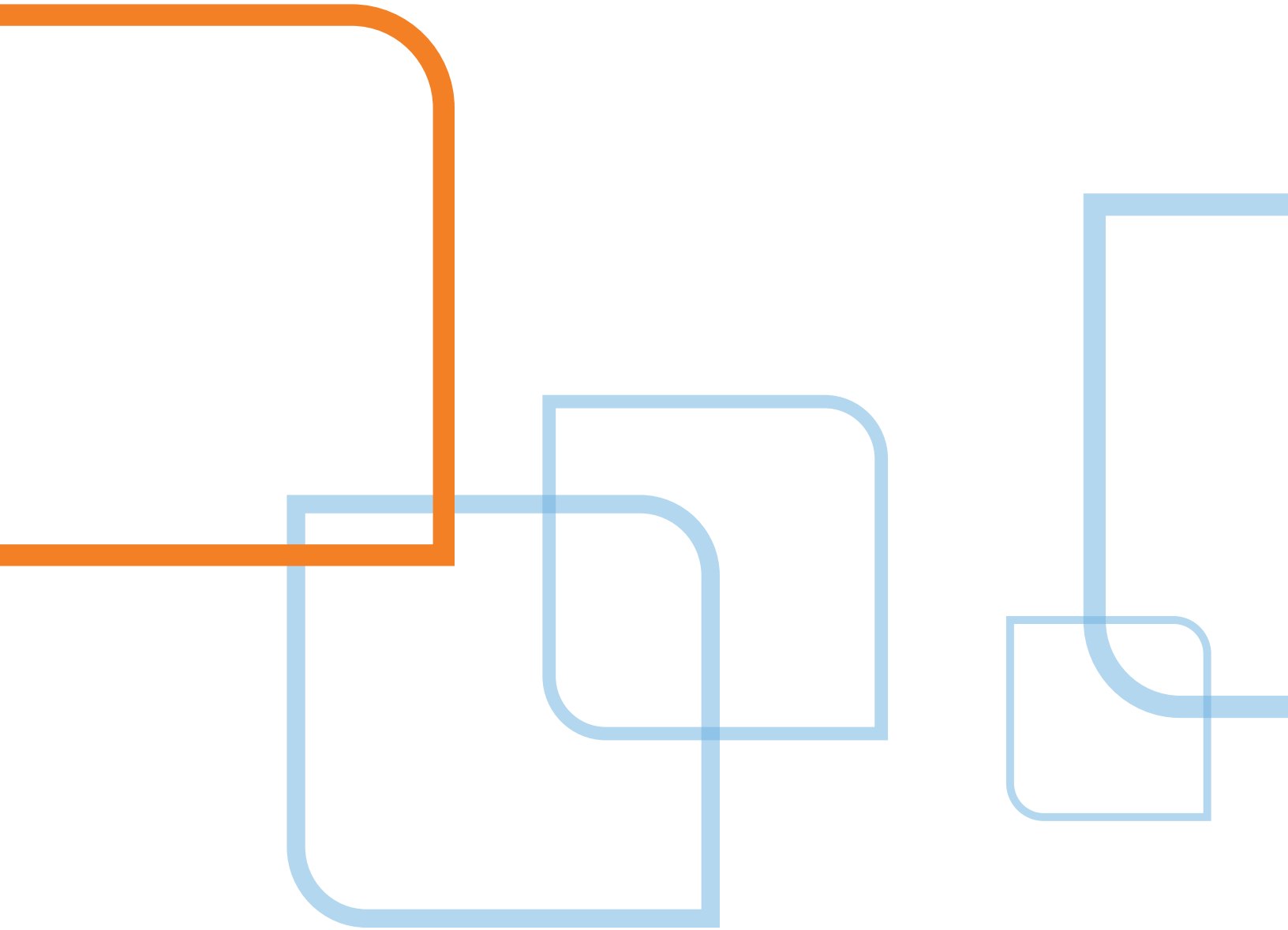
We value the diversity of our customers, employees and communities. We believe that everyone is entitled to be treated with fairness and respect. Our employees are empowered to think independently, act resourcefully, and are charged with the responsibility of representing our values within the organization and in the community.

### Integrity

Our business is grounded in trust. We are committed to acting with the highest standards of personal, professional and organizational integrity and character.

### Teamwork

Together, we are stronger and wiser than any of us individually. We foster a spirit of enthusiasm, professionalism, engagement and fun while working together in pursuit of common goals. We are known as people who care about our customers, our company, our communities and one another.



**EB** Exchange Bank  
Invested in you.

Equal Opportunity Employer

Member  
FDIC



| [exchangebank.com](http://exchangebank.com)