



SUMMITBANK

2025 Impact Report



Headquarters: 96 East Broadway, Eugene, OR 97401



Member
FDIC

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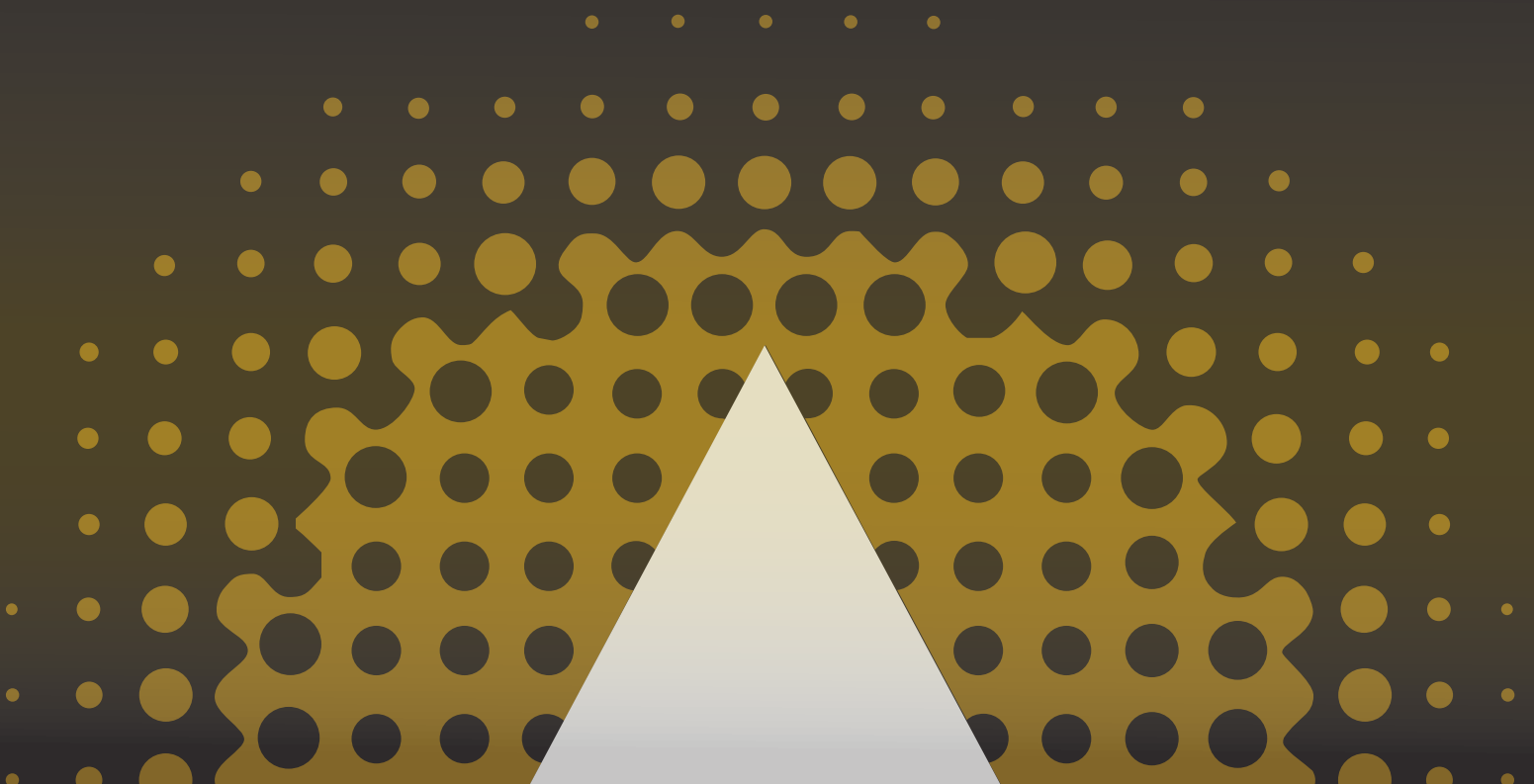
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A note from our CEO, Craig Wanichek



For more than 20 years, Summit Bank has been built on a simple belief: that when a bank truly invests in its community, everyone is stronger for it. This report is the first time we've put that belief into print; not because the work is new, but because the story deserves to be told.

Across our footprint, our colleagues continue to show up in meaningful ways. They volunteered their time, served on nonprofit boards and committees, and partnered with organizations providing housing, food, health services, arts, education, and opportunity for local families and entrepreneurs. The stories and numbers in this report reflect a commitment that goes well beyond the work we do inside our offices and that is something that makes me incredibly proud.

At Summit Bank, we are proud to be locally owned, headquartered in Oregon, and focused on responsible growth. That means being thoughtful about where and how we invest, supporting affordable housing and community development projects, and making sure our sponsorships and donations stay close to home.

We believe strong communities matter, and when our clients succeed and our nonprofit partners have the resources they need, our communities are more resilient and our state is stronger.

I am especially grateful to the colleagues who give their time and talent in service to others. Whether mentoring youth, serving meals, building homes, or lending their financial expertise on a board, they represent the very best of what this bank stands for. I am equally grateful to our clients and community partners who trust us to be part of this work. That trust is something we never take for granted.

Thank you for taking the time to read our first Community Impact Report. I hope you see the care, commitment, and heart behind this work and I hope you feel as encouraged as I do by what we are continuing to build together.

Craig Wanichek

President & CEO
Summit Bank



2025 Impact Report

Community Banking focused on the local route.



"I've never worked for a company that valued community involvement the way Summit Bank does. Not only are we excellent partners to our local businesses and nonprofits in supporting their daily banking needs, but we advocate and volunteer countless hours locally, state-wide, and nationally to support a prosperous, vibrant, and equitable community."

Chloe Chapman, Business Client Advisor in Eugene & Springfield

Our Last 5 Years of Support

Our first impact report

Showing our work

Strong communities do not happen by accident. They are built by people, businesses, and organizations that choose to invest in the places they call home. Across Oregon, that work is happening every day in neighborhoods, schools, small businesses, nonprofits, and local main streets through the efforts of those who are committed to making a lasting difference.

At Summit Bank, we believe being a community bank means doing more than providing financial services. It means showing up, giving back, and helping strengthen the communities we serve through volunteerism, sponsorships, charitable giving, and long term local partnership.

We created this Community Impact Report to reflect that commitment in action, to recognize the meaningful work happening across our markets, and to highlight the impact that is possible when local investment stays close to home.

Hours Volunteered

6,100+

Our colleagues were enabled to volunteer meaningful hours across Oregon

Dollars Donated

\$1.2M+

We supported nonprofits serving housing, food access, health, education, the arts, and other local needs.





2025 Impact at a glance

\$404,275

DONATED

We give directly to the organizations closest to the work, supporting local programs, community partners, and nonprofits that help our communities thrive.

1695

HOURS VOLUNTEERED

From local nonprofits to community programs, our colleagues supported 97 organizations through volunteer service across the communities we call home.

205

ORGANIZATIONS
SUPPORTED

Summit Bank supported 205 organizations through donations, sponsorships, and volunteer service.

DONATIONS & VOLUNTEERING

Areas of Impact with Corporate Donations

Economic Development
39%

Youth & Education
27%

Health and Basic Needs
20%

Community Arts
12%

Animal Welfare
2%

Areas of Impact with Volunteer Hours

Economic Development
41%

Youth & Education
31%

Health & Basic Needs
24%

Animal Welfare
3%

Community Arts
1%



Central Oregon colleagues teaching financial literacy to business owners through BBSI.



Our Downtown PDX & Westside office volunteer shopping for Store to Door.



Our Eugene & Springfield team at our annual United Way Volunteer Day.

Affordable Housing

Building a stronger Oregon, one home at a time.

Every Oregonian deserves a place to call home. Oregon's housing shortage is one of the most pressing challenges facing our communities and at Summit Bank, we believe local banks have a responsibility to be part of the solution.

We partner closely with the State of Oregon, local developers, and innovative housing organizations to finance permanently affordable homes across our footprint. That includes Community Land Trust single family homes, cooperative housing models, and affordable rental housing, all financing structures that require specialized expertise and a genuine commitment to community impact.

We are proud to be one of the only banks in Oregon to provide Community Land Trust construction financing, and the first bank in the state to provide construction financing for cooperative model housing. That's not a distinction we take lightly. It reflects a deliberate choice to go where the need is greatest, even when the path is less traveled.

In addition, our advisors have leadership roles with affordable housing developers.

- Rebekah Pratt is a board member of Proud Ground
- Jamie Louie-Smith is on the finance committee of Cornerstone Community Housing
- Jin Plummer is a board member of DevNW / Community LendingWorks
- Chloe Chapman is a board commissioner for Homes for Good, Lane County's housing authority.

By the numbers

Affordable Homeownership

127

permanently affordable homes financed through construction and/ or permanent financing.

123

permanently affordable homes currently under committed construction.

By the numbers

Affordable Homeownership Continued

104 homes in the pipeline through supporting state and local funding applications.

1 of only 4 banks statewide participating in the Amplify Fund through Network for Oregon Affordable Housing, providing below-market accelerated mortgages to first-time homebuyers in Community Land Trusts.

Affordable Rental Housing

1300+

units of affordable rental housing financed through construction and/or permanent financing.

- Active participant in NOAH's permanent loan fund since 2011, supporting hundreds of affordable rental units annually
- Doubled our commitment to NOAH's pool in 2026



Bankers on Boards

Gary O'Connell

- Junior Achievement
- Business Oregon
- Synergy By Association

Craig Wanichek

- Independent Community Banks of America
- Eugene Chamber of Commerce
- Oregon Bankers' Association
- City of Eugene
- Cascade Health Solutions

Aaron Walker

- Cascade Capital Funding

Jenny Bennett

- Onward
- Eugene Area Board of Commerce
- Young Presidents Organization
- Jerry's Home Improvement Center

Chris Hemmings

- Oregon Bankers Association
- FOOD for Lane County

Ashley Horner

- National Association of Government Guaranteed Lenders (NAGGL)
- City of Eugene

Rachael Baker

- Healthy Families of the High Desert
- MountainStar Family Relief Nursery

Chris Barron

- Washington County Chamber of Commerce

Anna Berg

- 4 All MuttKind Animal Rescue
- Pacific Northwest Cattle Dog Rescue

Jordan Burcham

- Central Oregon FUSE

Carly Carmichael

- Deschutes Children's Foundation

Chloe Chapman

- Homes for Good
- Springfield Young Readers
- University of Oregon

Alyssa Clare

- Relief Nursery

Jill Cummings

- Redmond Economic Development Inc.
- Rimrock Trails Treatment Services

Michael Deming

- Community Supported Shelters

Matt Dynice

- Bend/Redmond Habitat for Humanity

Jake Hartough

- Serendipity Center

Stacy Koos

- Springfield Area Chamber of Commerce

Roger Lee

- Central Oregon Employers Council
- Economic Development for Central Oregon
- Evergreen Business Capital

Maarty Leunen

- Redmond Chamber of Commerce

Jamie Louie-Smith

- Kids FIRST
- Lane Community Health Council

Megan Moreland

- Kids FIRST

Pam Morris

- Kids FIRST

Devon Myers

- The Big Yard

Tanner Nelson

- OAK Street Child Development Center
- Risk Management Association Eugene

Greg Oakes

- Community Access Services
- Rotary Club of Beaverton

Don Paumier

- City Club of Central Oregon
- Central Oregon Society of HR
- Central Oregon Employers Council

Christine Perlow

- Friends of The Children Lane County

Jin Plummer

- Community LendingWorks
- DevNW
- Riverview Center for Growth
- Waypoint Community Church

Andy Schaer

- Sisters of St. Mary of Oregon Foundation

Zak Sundsten

- Council on Aging of Central Oregon
- Economic Development for Central Oregon
- Rotary Club of Bend

Dan Wahlin

- Pilgrim Lutheran Christian School

Kristen Warner

- BrightSide Animal Center

Steve Watts

- Gigi's Playhouse – Portland LLC
- Meals on Wheels People

Steve Wheeler

- Risk Management Association

70+
Board
Roles

Three
Integral
Oregon
Markets

Dozens of
Community
Partners

Organizations Supported

4 All MuttKind Animal Rescue. Adelante Mujeres. Alliance of Therapy Dogs. Alvord-Taylor Inc. American Cancer Society. American Heart Association. American Red Cross. Angel Hair Foundation Inc. Ballet Fantastique. Beaverton Area Chamber of Commerce. Bend North Little League. Bend Parks and Recreation District. Bend South Little League. Bend-Redmond Habitat for Humanity. Beyond Stillness: Stories After Stroke. Big Brothers Big Sisters of Central Oregon. Black Cultural Initiative. Boys and Girls Club of Portland. Boys and Girls Clubs of Emerald Valley. BrightSide Animal Center. Bushnell University. Business Oregon Finance Committee. Casa of Lane County. Casa of Oregon. Cascade Capital Funding. Cascade Health. Cascadia Wildlands. Catholic Community Services of Lane County Inc. Catholic Youth Organization (CYO). Central Oregon Employers Council. Central Oregon FUSE. Charlemagne at Fox Hollow PTO. City of Bend. City of Eugene. CityTeam Ministries Portland. CLF Network. Community Access Services. Community Action. Community LendingWorks. Community Outreach through Radical Empowerment (CORE). Community Supported Shelters. Community Vision. Council On Aging of Central Oregon. CREW Portland. Crook County 4-H Association. Cultivate Bend. Deschutes Children's Foundation. Deschutes County 4-H. DevNW. Direction Service Inc. Douglas Gardens Elementary. Duck Athletic Fund. Duer's ATA Martial Arts, LLC. Economic Development for Central Oregon. Emerald Christian Academy. Emerald Kidsports. Energy Youth Basketball Club. Eugene Chamber of Commerce. Eugene Country Club. Eugene Education Foundation. Eugene Emeralds Baseball Club. Eugene Metro FC. Eugene Police Foundation. Eugene Science Center. Eugene Symphony Association Inc. Evergreen Business Capital. Family Access Network. Ferrari Club of America. Festival of Trees. Food for Lane County. Friends of Sheldon Water Polo. Friends of the Children - Portland. Friends of The Children Lane County. Gigi's Playhouse - Portland LLC. Greenhill Humane Society. HappyLucky. Healthy Families of the High Desert. High Desert Food and Farm Alliance (HDFFA). Holt. International Children's Services, Inc.. Homes for Good. Hope Youth Services. Hospice of Redmond. Independent Community Bankers of Accountants Portland Chapter. Junior Kids FIRST. Kidsports. Kiwanis Club of Lane Arts Council. Lane Community Health Lane County 4-H Association. Lane International. Looking Glass Community McKenzie Business Association. McKenzie Trust. Meals on Wheels People. Missing High School. MountainStar Family Relief Muscular Dystrophy Association of Eugene-Springfield. NAGGL. New Hope O'Hara Catholic School. Oak Hill School. OBA Education Foundation. Onward Central Oregon. Oregon Bach Festival. BankPAC. Oregon Business & Industry Oregon Community Warehouse. Oregon Development. Oregon FBLA. Oregon Region Sports Car Club of America. Oregon State Bar. Oregon Trail Council, Cascades. OSU Foundation. Our Community Birth Center. Pacific Northwest Cattle Dog Rescue. Parenting Now. Pearl Buck Center. Pilgrim Lutheran Christian School. Pine Ridge Elementary School. Play it Forward. Pleasant Hill Education Foundation. Portland Metro Chamber of Commerce. Positive Community Kitchen. Proud Ground. Redmond Chamber of Commerce. Redmond Economic Development Inc. Redmond Executive Association Foundation Inc.. Relief Nursery. Ridgeline Montessori Public Charter School. Rimrock Trails Treatment Services. Risk Management Association. Risk Management Association Eugene. RiverRim Community Association. Riverview Center for Growth. Rotary Club of Beaverton. Rotary Club of Bend. Rotary Club of Eugene. Rotary Club of Forest Grove, Oregon. Rotary Club of Redmond. Save the Bee. Serendipity Center. Serenity Lane. Shadow Hills Country Club. ShelterCare. Sisters of St. Mary of Oregon Foundation. Sole to Soul. Soroptimist International of Eugene. Sponsors Inc. Springfield Area Chamber of Commerce. Springfield Education Foundation. Springfield Public Library Foundation. Springfield Ronald McDonald House at the PeaceHealth Heartfelt House. Springfield Young Readers .SquareOne Villages. Store to Door. Stroke Awareness Oregon. Summit High School. Sunriver/ La Pine Economic Development (SLED). Sunstone Montessori School Inc. The Big Yard. The Broadway Rose Theatre Co. The Family Justice Center of Washington County. The John G. Shedd Institute for the Arts. The Lawyers' Campaign for Equal Justice. The Oregon Club of Eugene-Springfield. The Portland Metro Chapter of the Risk Management Association. Thurston High School. Trauma Intervention Programs, Inc.. Tumalo Community Elementary School. Twin Rivers Rotary. United Way of Lane County. University of Oregon. University of Oregon Foundation. Washington County Chamber of Commerce. Waypoint Community Church. We Believe in Portland. West Tuality Habitat for Humanity. Willamalane Park Foundation. Willamette Family Inc. and Safety Alliance. Hope Project. Hosea Incremental Development Alliance. America. Institute of Management Achievement. Juniper Golf Committee. Redmond. KLCC Public Radio Foundation. Council. Lane Council of Governments. County Youth for Christ. Lions Club Services. Marist Catholic High School. Community Land Trust. McKenzie River Middle Housing Fund. Mountain View Nursery. Multnomah Bar Association. Central and Western Oregon. NAACP Christian College. New Life Church. OAK Street Child Development Center. Eugene. Opportunity Foundation of Oregon Bankers Association. Oregon Association. Oregon Cancer Foundation. Department of Land Conservation and Friends of. Shelter Animals. Oregon Oregon Sports Authority Foundation. Inc. Boy Scouts of America. OSU



“At Summit Bank, there is a refreshingly personal approach to business banking...they are investing time with their clients. What stands out most is the ease of access to our banker. Whether we have a quick question, need guidance on a financial decision, or require timely support, we always know who to call—and that they’ll pick up. That level of personal attention is rare, and it’s been invaluable to our organization’s ability to operate smoothly and confidently. We’re grateful to have them alongside us as we continue serving our community.”

Lori McKee Walker
Executive Director, Store to Door







"Ophelia's Place has happily partnered with Summit Bank since the day we opened in 2005. Summit Bank has always exuded the 'small bank' feel and the professionalism and integrity of a 'large bank.' At Summit relationships are valued, nurtured, and fun!"

Verna Wise Matthews
Executive Director, Ophelia's Place

