

FIRST COMMUNITY BANK

Division of Glacier Bank

2023

COMMUNITY IMPACT REPORT

*Presented by the
First Community Bank CRA Committee*



CEO MESSAGE



Dear Friends,

I have a quote framed in my home that reads, *“One Person Can Make a Difference and Everyone Should Try”*. This is by President Kennedy. As a small community bank, we have spent the last year being very intentional on how we can make an impact in our communities. Our Bank purpose is to “Build our communities one dream at a time!” Dreams come in many shapes and sizes. I invite you to enjoy our Community Impact Report and hopefully you will see that everyone can make a difference and indeed we must all try!

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im·pact
/im pak(t)/

· the effect or influence of one person, thing, or action, on another.

Similar: effect, influence, impression, footprint, results

BANK PURPOSE & LEADERSHIP

MISSION

To build our communities one dream at a time.

HOW WE DO IT

We accomplish our mission through intentional focus in lending, donations, service, education, and employee development.

OUR LEADERSHIP

Shelly Holt | President & CEO

Bryan Jack | EVP, Chief Financial Officer

Jason Robinson | EVP, Chief Lending Officer

Brady Stratton | SVP, Marketing & CRA

Dan Jenkins | SVP, Chief Credit Officer

Destinee Anderson | SVP, BSA & Deposit Operations

Leanne Hartman | SVP, Retail Division Manager

Mike Padovich | SVP, Business Development

Zack Brown | SVP, Senior Operations Officer

OUR ADVISORY BOARD

Kevin Garn | Board Chairman

Randy Chesler | President & CEO, Glacier Bancorp

Shelly Holt | President & CEO, First Community Bank Utah

Beth Noymer Levine

Brad Wilson

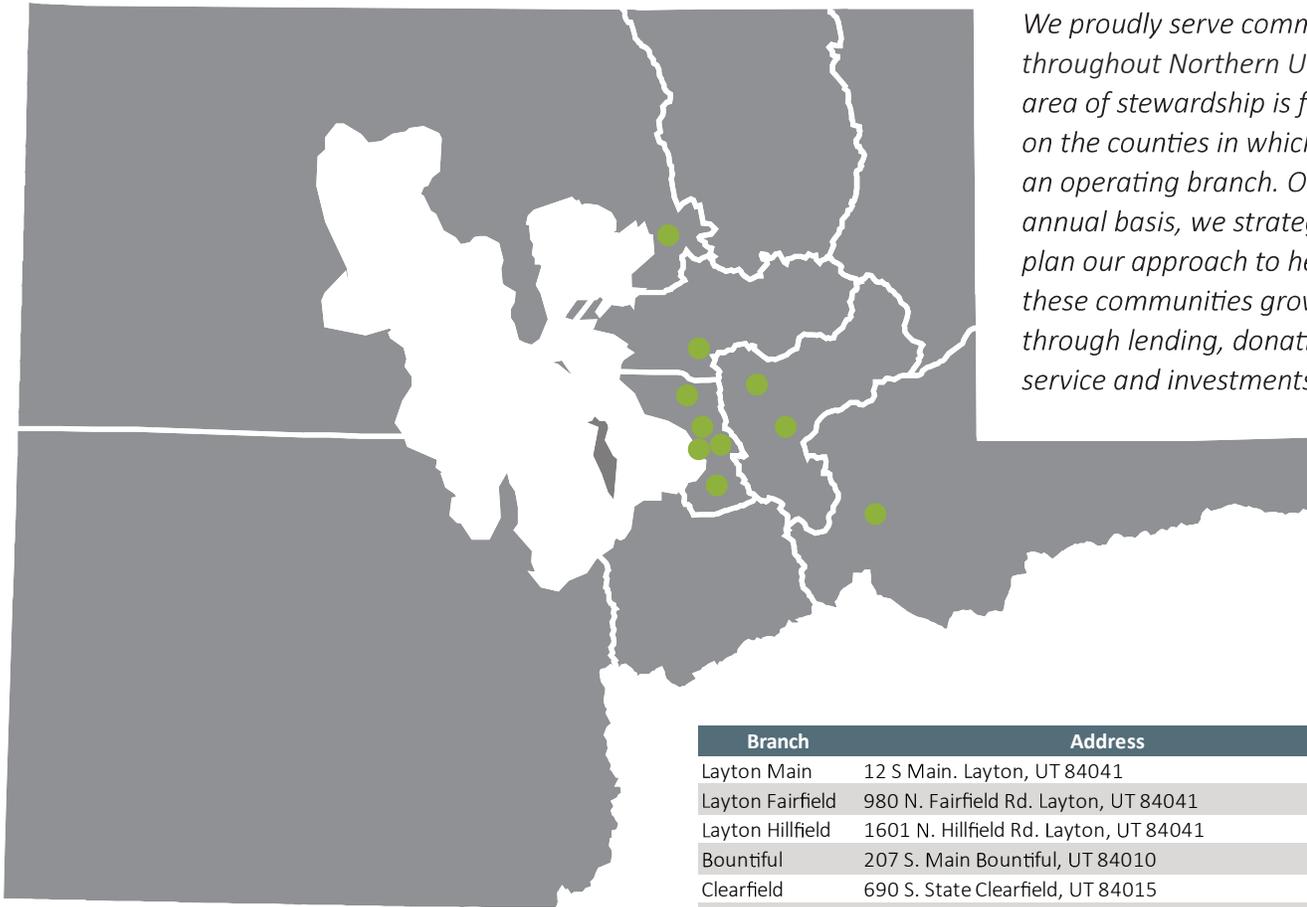
Catherine Smith

Mike Christensen

Peter Ellison

Sheldon Killpack

WHERE WE SERVE



We proudly serve communities throughout Northern Utah. Our area of stewardship is focused on the counties in which we have an operating branch. On an annual basis, we strategically plan our approach to helping these communities grow through lending, donations, service and investments.

Branch	Address	County
Layton Main	12 S Main. Layton, UT 84041	Davis
Layton Fairfield	980 N. Fairfield Rd. Layton, UT 84041	Davis
Layton Hillfield	1601 N. Hillfield Rd. Layton, UT 84041	Davis
Bountiful	207 S. Main Bountiful, UT 84010	Davis
Clearfield	690 S. State Clearfield, UT 84015	Davis
Brigham City	110 S. Main Brigham City, UT 84302	Box Elder
Park City	1776 Park Ave. Suite 101 Park City, UT 84060	Summit
Morgan	120 N. State St. Morgan, UT 84060	Morgan
Mountain Green	5015 W. Old Highway Rd. Mountain Green, UT 84060	Morgan
South Ogden	1840 E. Skyline Dr. Ogden, UT 84403	Weber



FUN FACT: First Community Bank is part of Glacier Bancorp, a regional bank holding company with 17 divisions in the Western United States. Our customers have access to branches in over 144 communities in Arizona, Colorado, Idaho, Montana, Nevada, Utah and Washington!



To the following employees for helping with our lending efforts:

- Alina Allen
- Brayden Bouwmeester
- Breann Garfield
- Bryan Jack
- Cam Payne
- Cathryn Jensen
- Chance Hyer
- Cheyenne Lenares
- Cindy Beecher
- Colton Thompson
- Dallen Root
- Daniel Jenkins
- Danielle Poulson
- Dawn Brandvold
- Dustin Hoopes
- Elizabeth Lang
- Emily Schuck
- Gabrielle Jones
- Jacob Terry
- Jaden Long
- Jason Robinson
- Jeff Cummings
- Jessica Wright
- Katelyn Aspittle
- Kathy Graham
- Kelly Gipson
- Kent Vance
- Kevin Johnson
- Kim Reeder
- Kristi Lenares
- Kristie Barney
- Lindsay Stratton
- Lisa Anderson
- Marianne Martin
- Matt Ford
- Meisha Vandertoolen
- Melissa Johnson
- Micah Olson
- Patrice Pearmain
- Patrick Barlow
- Reagan Risbeck
- Shelby Montgomery
- Traca Wardell
- Tyler Fonnesebeck
- Vickie Simpson
- Wendellyn Stoufflet
- Wendy Tingey
- Will Metcalf-Zunie

LENDING IMPACT

When businesses and individuals choose First Community Bank for their financial partner and depositor of choice, we are able to lend those funds back into the community. Unlike other peers whose investments often go toward regional or national developments, FCB invests directly in projects that help your local economy grow and flourish. Our team of lending professionals dedicate their time and talents to providing quick and personalized solutions that are tailored to helping you reach your dream.

\$265,104,846

800 Total Loans in 2023

\$245,329,075
Commercial

\$9,312,580
Consumer

\$10,463,190
Real Estate

\$26,011,142 CRA Eligible

CRA (Community Reinvestment Act) loans are those that go towards helping community revitalization, stabilization, affordable housing, and community service. These efforts include helping businesses retain jobs and economic development in under-served demographics.

County	Total Loans
Box Elder	\$ 13,170,972.00
Davis	\$ 128,765,703.00
Morgan	\$ 10,389,446.00
Salt Lake	\$ 55,085,047.00
Summit	\$ 17,961,500.00
Wasatch	\$ 2,971,500.00
Weber	\$ 36,760,677.00

SHOUT OUT

To the following employees for helping with our donation efforts:

Aleaya Cleverly
 Anna Batt
 Brady Stratton
 Chelsea Blietschau
 Chelsey Smith
 Chloe Galovich
 Cori Ellis
 Dawn Brandvold
 Gayla Mecham
 Harley Burnett
 Jentrie Sargent
 Jeremy Roth
 Kelly Carter
 Kennedy Keeton
 Krysta Reichert
 Makean Verdugo
 Tracy Mitchell



FUN FACT: Since the beginning of our Community Spotlight Program in 2020, we have donated **\$289,380** to essential, non-profit organizations in Northern Utah.



GIVING IMPACT

First Community Bank approaches donation and giving with intentional focus to help those in the greatest need. Through our *Community Spotlight Program*, we engage customers in giving back as well. Each FCB branch selects 2-3 non-profit organizations in their community to showcase throughout the year. Every time our customers open a checking account, they are given what we call a “free give”- a \$25 donation token which they can give to one of the branch-sponsored charities. At the end of our annual Community Giving Month in August, we donate the collected funds to these community partners!

\$185,936

66 Total Donations in 2023

\$110,000

CRA qualified donations to organizations serving low-to-moderate income demographics

County	Total Donations
Box Elder	\$ 15,660.00
Davis	\$ 114,108.55
Morgan	\$ 20,249.70
Summit	\$ 22,611.69
Weber	\$ 13,306.10



DONATION RECIPIENTS *Denotes 2023 Community Spotlight Recipients

*Acts Six Soup Kitchen

Ampelis Foundation

*Bountiful Community Food Pantry

Brigham City Kiwanis Club
 Brigham City Rotary Club
 Carden Memorial School
 Clearfield High School
 Centerpoint Legacy Theatre
 Community Wireless of Park City

*Cottages of Hope

Davis Arts Council
 Davis Chamber of Commerce
 Davis County Farm Bureau
 Davis Education Foundation
 Davis School District Foundation

*Drage Second Chance Ranch

Farmington High School Bands

*Futures Through Choices

Genesis Project

*Habitat for Humanity Northern Utah

Jewish Family Services

Joy Foundation
 Lantern House
 Layton City Parks and Recreation
 Layton High PTSA
 Layton High School
 Morgan County Fair

*Morgan County Food Pantry

Morgan Education Foundation
 Morgan High School
 Morgan MTB Race Team
 Morgan Rodeo Club
 Morgan Trojan Track
 Morgan Warriors

*Mountains Community Housing

Mtn. Ops

*New Hope Crisis Center of Box Elder

North Summit Unite
 Northridge High School

On Pitch Performing Arts

*Open Doors

Operation Hero
 PCRA Circuit

*Peace House

Rally for the Cure

*Red Barn Farms

*Safe Harbor

*Senior Charity Care Foundation

SPAVF
 Steven Christensen DDS
 Sun Hills Golf Corporation
 Tiburones Baseball

*Tri-City Exchange

*Turtle Shelter Project

USU Extension
 Utah State University
 Waterfowl Foundation
 YMCA Northern Utah

SERVICE IMPACT

Giving back to our communities doesn't just center around money. Every employee at First Community Bank has an annual service goal they are asked to achieve. With the help of our amazing service coordinator, Chelsea Blietschau, employees are able to find opportunities either during or after work hours where they can contribute their time and talents in meaningful ways.

1008.4 HOURS

Total documented service given in 2023



41
Organizations Served

88%
Employees Who Served

196.35
CRA Qualified Hours

County	Total Service Hours
Box Elder	84.95
Davis	608.90
Morgan	101.00
Summit	27.50
Weber	95.75
Salt Lake	90.30

SHOUT OUT

Thank you to the following employees who serve on various boards in our communities.

- Angela Price | Davis Chamber of Commerce Executive Board
- Brady Stratton | Safe Harbor Crisis Center
- Bryan Jack | Young Investor's Society
- Dawn Brandvold | Davis Arts Council, YMCA of Northern Utah, Layton City RAMP
- Desmond Hoogs | Brigham City Kiwanis Club
- Kim Reeder | Box Elder Chamber of Commerce, Acts Six Soup Kitchen, Utah State Ambassadors, Brigham City Rotary
- Maria Odle | Heritage Museum of Layton, Layton City RAMP, UBA Women in Banking
- Meisha Vandertoolen | Bountiful Rotary
- Shelly Holt | Utah Bankers Association
- Toker Burningham | Heritage Community Theater
- Traca Wardell | Morgan County Chamber of Commerce, Community Economical Opportunities Morgan

FINANCIAL LITERACY IMPACT

Utah is the only A+ state in the nation for financial and economic literacy education.¹ In order to maintain this status, businesses, non-profits and schools have to be intentional with how they use available resources to teach the next generation. First Community Bank actively promotes financial literacy through the various channels listed below. We know that education is a catalyst for success in financial management for both individuals and businesses alike.

¹Utah leaders evaluate ten-year financial literacy effort; treasurer.utah.gov

18,968
Total individuals taught

685.21
Total learning hours

FINANCIAL FOUNDATIONS (EVERFI)

218
Students Enrolled
633.46
Learning Hours

JUNIOR ACHIEVEMENT

189
Students Taught
51.75
Learning Hours

FCB BULLETIN ARTICLES

888
Article Views

SOCIAL MEDIA CAMPAIGNS

17,673
Individuals Reached
through organic impressions

SHOUT OUT

Thank you to the following employees who helped spread financial literacy through our different programs.

Alex Bassett
Andrew Crow
Angela Price
Brady Stratton
Breann Garfield
Cathryn Jensen
Chance Hyer
Chelsea Blietschau
Colton Thompson

Dawn Brandvold
Elizabeth Barton
Emily Schuck
Jeremy Roth
Jessica Carey
Kathy Graham
Kent Vance
Kim Reeder
Lindsay Stratton

Lisa Anderson
Maria Odle
Melissa Johnson
Mike Padovich
Porter Jones
Rachael Stephenson
Robin Riches
Shelby Montgomery
Shelly Holt

Sophia Muirhead
Wendellyn Stoufflet
Zack Brown

CUSTOMER IMPACT

It is the vision of First Community Bank to have everyone come in as a customer and leave as a friend. This is accomplished through intentional application of customer service standards throughout the branches and abiding by our bank's value of "I will do the right thing." It's easy for us to say we have above and beyond customer service but don't take out word for it. Here is what the community thinks.



This is an overall rating of the FCB Branches taken from Google Reviews.

"I wanted to take a minute to thank you for all your help today. I know you are busy, and you didn't give up, even when I was ready to do so. I appreciate all you do to help us all!"

-Maria

"We are so thankful for the help and support that we receive on a continual basis with First Community Bank. We have been with them 7 1/2 years and look forward to building and growing our company with their support."

-Jim

"In all my years, this the first time I had a bank with someone to help with problems. I'm just grateful you looked at all."

-Roger

EMPLOYEE IMPACT

Our employees are our greatest assets and we have taken an intentional approach the past few years to create opportunities for them to learn, grow, and progress in their banking career. We allow the employee to take the initiative for their development and are there to offer the tools they need to succeed. The following employees were engaged in educational opportunities sponsored by the bank during 2023. They are not only the future leaders of the bank but also the ones who will continue to build our communities in the long run.

PACIFIC COAST BANKING SCHOOL

Jaden Long (1st Year)

UTAH BANKERS ASSOCIATION EXECUTIVE DEVELOPMENT PROGRAM

Charlotte Thompson
Kim Reeder
Melissa Johnson
Toker Burningham

FCB LEADERSHIP ACADEMY

Andrew Crow
Chance Hyer
Chelsey Smith
Danielle Poulson
Dawn Brandvold
Emily Schuck
Jessica Carey
Leanne Hartman
Misty Hardy
Sophia Muirhead
Wendellyn Stoufflet

FCB MENTORING PROGRAM

Alex Bassett
Cheyenne Lenares
Colton Thompson
Jacob Terry
Katelyn Aspittle
Kristi Lenares
Larie Crocker
Matt Ford
Rachael Stephenson

SUCCESSFUL SUPERVISOR COURSE

Angela Price
Charlotte Thompson
Cindy Beecher
Daniel Jenkins
Dawn Brandvold
Destinee Anderson
Emily Schuck
Jessica Carey
Kelly Gipson
Kristi Lenares
Lisa Anderson
Maria Odle
Matthew Brenchley
Meisha Vandertoole
Melissa Johnson
Mike Padovich
Toker Burningham
Zack Brown

DAVIS COUNTY CHAMBER LEADERSHIP INSTITUTE

Mike Padovich
Traca Wardell

36%
Employees enrolled in
educational/training
courses



THE NEXT CHAPTER

COMING IN 2024

14 New Community Spotlight Recipients

Employee Birthday Donation Program to 501(c)
Non-Profit Organizations

Increased Financial Literacy Reach Through
Partnership with ABC4 Utah

Financial Literacy Grant & Partnership with
Utah Jump\$tart Coalition

Updated Online & Mobile Banking Experience
for Customers to Increase Financial Access &
Control

*Thank you to the individuals, businesses and
community partners who trust us with their
banking relationship. The impact we are able to
make would be impossible without you!*

WANT TO LEARN MORE?



WWW.FCBUTAH.COM
801-813-1600

Our impact goes above and beyond what we do in our communities. We offer multiple financial solutions for both individuals and businesses. We invite you to check out our offerings by scanning the code above. We would love to have the opportunity to help you reach your own financial dreams!

“Be the change you wish to see in the world.”
-Mahatma Gandhi

BUILDING OUR COMMUNITIES

FIRST COMMUNITY BANK

Division of Glacier Bank

ONE DREAM AT A TIME

Member
FDIC

