

Brand Book



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Our Brand



What is the Oregon Pacific Bank Brand?

Our brand is what sets us apart and makes us unique. Our brand is made up of many things – our logo, our colors, our words and the messaging we use to communicate who we are and why we're different. It's what separates us from our competition. And it's an expression of our culture. Our brand also communicates what we know to be true – our employees, clients, communities and shareholders are our greatest assets.



Our Brand Statement



Oregon Pacific
Bank is all about
relationships.



As a community bank serving businesses and nonprofits, we understand the value of personal service and local decision making. We take pride in establishing genuine relationships and exceeding all expectations. We are problem solvers – our people understand the wants, needs and goals of businesses. Because when businesses and nonprofits grow and succeed, communities thrive.

Why We're Different



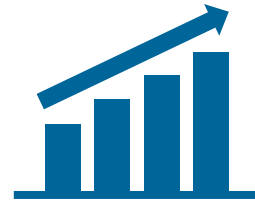
We are locally owned and operated in Oregon.



We make our own decisions and don't answer to distant shareholders.



We can loan to businesses and nonprofits that may not qualify for loans at big banks.



We offer financial, investment and trust management alongside banking.



We've been named one of the "100 Best Companies to Work for in Oregon."



We care about and give back to the communities we serve.

Our Personality

We are friendly, kind, helpful, thoughtful, smart, flexible, responsive, cooperative and collaborative. From the way we answer the phone to the way we follow through on our promises, every action we take and every conversation we have reflects our brand.

Our Clients

Our clients are typically small- to medium-sized businesses and nonprofits of all sizes. We typically work with business owners, CEOs/CFOs, top management and the people who support them in their work.

Our Services

We offer a complete suite of financial management tools, from commercial loans to business checking and mobile banking to merchant services. We also offer investment, fiduciary and trust management services.



What's In A Name?

Oregon Pacific Bank is synonymous with Oregon's grand Pacific Ocean, offering a vast horizon and infinite possibilities for those who do business with us.

In our interactions and communications, we typically say **Oregon Pacific Bank** on first reference and **OPB** on second reference.

Our financial and trust operations are **Oregon Pacific Wealth Management** and **Oregon Pacific Bank Trust Services**, respectively.

Oregon Pacific Bancorp is the holding company for **Oregon Pacific Bank**.

Our Bank Culture



History

Established on December 17, 1979, we are proud to have full-service branches in Coos Bay, Eugene, Florence, Medford and Roseburg and a loan production office in Portland.

Mission

To create value for all we serve through the delivery of meaningful and relevant financial services.

Vision

To be the premier business-minded community bank whose value to the community, shareholders, clients and employees comes from supporting business and nonprofit agencies through banking services, volunteer work and philanthropy.



Deliver On The Promise

"Deliver on the Promise" is the basis of our culture and expectations. Our communities, employees, clients and shareholders are our foundation. And our promise is to treat all equally and be mindful of our impact.

To Our Communities

We promise to be the partner that makes you stronger.

To Our Clients

We promise to put you at the center of everything we do.

To Our Shareholders

We promise to make you proud of your ownership in Oregon Pacific Bank.

To Our Co-Workers

We promise to empower you to make a difference.



Local Leadership

We have our fingers on the pulse of the communities we serve – and it shows. Our Board of Directors is made up of local community members and business professionals, carefully selected to offer valuable guidance and perspective.

Working in tandem with our leadership team, financial decisions are made locally, quickly and thoughtfully. To support economic growth and development, we invest local deposits right back into our communities through local lending.



Culture of Caring

In addition to financial sponsorships and donations, we dedicate a significant amount of time volunteering for many worthy causes.

The bank provides employees four hours of volunteer time during scheduled working hours each month, resulting in more than 4,000 hours of combined service hours each year.

Our employees are invited to wear jeans to work on Fridays in exchange for a \$5 donation that is given to a local charitable organization or a family in need; this program raises over \$6,000 each year.

In addition to donations and general volunteer time, many of our employees serve in leadership positions on influential community organizations.

We are happy to contribute to the social and economic success of the communities we serve, knowing that our contributions truly matter.

Marketing Our Brand

Marketing our brand is much more than a billboard or an ad in a magazine.

It starts with our people and ripples out from there – when having lunch at the sandwich shop down the street, when volunteering for a local nonprofit, when hand-delivering a cashier’s check to a client because they need it today. Every interaction is an expression of our brand.

Marketing also includes intentional advertising in places like TV, radio and print. Our brand messaging extends to the internet and digital devices, as well, whether we’re sending an email, posting to social media or sending a text.

In every instance and at every touchpoint there are opportunities to cultivate our culture and encourage people to connect with our brand. As such, it’s important to consider the content, quality and consistency of our messaging.

Key Messaging

Key messages are the main points of information that we want our audience to hear, understand and remember. These are bite-sized summaries that articulate what we do, why we do it, how we're different, as well as the value of our services. Key messages are important because they serve as the foundation of our branding and marketing efforts and should be reflected in both our written and spoken communications.

Key Messages:

- 1** **Prioritize and define information**
- 2** **Ensure consistency and accuracy**
- 3** **Stay focused when speaking**
- 4** **Measure and track our success**

When Writing:

- Consider the audience and the depth of information.
- Balance what you need to communicate with what the audience needs to know.
- Focus on no more than three points at a time.
- Include any differentiators, as well as any benefits/value.
- Ensure that the message is easy to recall and repeat.
- Use easy-to-understand language and avoid jargon and acronyms.
- Avoid long, run-on sentences.
- Give people a reason and a way to take action.

Effective key messages are:

- ✓ **Concise**
- ✓ **Strategic**
- ✓ **Relevant**
- ✓ **Compelling**
- ✓ **Simple**
- ✓ **Memorable**
- ✓ **Real**
- ✓ **Tailored to the audience**

Key messaging examples

Potential Lending Client

Unlike larger banks, we make all of our lending decisions locally, meaning there's a better chance your loan will be approved and in less time. Our relationship bankers get to know you and your goals. Reach out to us the next time you need a business loan.

Potential Merchant Client

When you bank with us, we'll help ensure that your point of sale transactions run smoothly. As a community bank, we offer a variety of merchant services and business accounts to suit your needs. And we're here to help your businesses succeed. Give us a call – you can always reach us by phone.

Potential Nonprofit Client

We understand the vital role our local nonprofits play in our community. To support your work, we've crafted a variety of custom solutions, including fee-free checking and other discounted services specifically designed for nonprofits. Our local Trust Services professionals can even help potential donors plan gifts to benefit your organization. Contact us to see how we can work together to strengthen our community.

Potential Job Applicant

We're always on the lookout for skilled candidates who believe in the benefits of community banking. We promise to empower you to make a difference, both through your work on the job and in the community, by offering paid volunteer time to support local nonprofits. Build your career while supporting your community. Apply today.

Social Media

We use our social media channels and email to show clients and our communities how we "Deliver on the Promise."

It is where and how we share our clients' success stories, financial tips and nonprofit spotlights. It's also where we celebrate our staff and share all the ways we give back to the communities we serve. Our marketing team oversees our social content, so that it is in alignment with our brand.

We encourage OPB employees to participate and engage with the bank's social media by following along, sharing content and by generating content. The more we engage, the wider our reach and impact.



The Five Ws

When capturing photos to share with the OPB marketing team, also capture "The Five Ws" – the who, what, when, where and why.

How to Provide Social Content

Send all social content – images and The Five Ws – to Marketing Manager Ellen Huntingdon at ellen.huntingdon@opbc.com



Photo Tip: Be sure to check the settings on your phone and email to be sure you're capturing and sending images of the highest resolution. Some email programs automatically shrink images before sending, which can be adjusted in your email preferences or settings.

Social Content Ideas

During your everyday activities, there are several ways you can help generate content for OPB social media to draw interest, highlight our community and clients, and engage our followers.

Community Events, Nonprofits, Volunteering

This could even be things like going to the Rhody Festival, attending a performance at Little Theater on the Bay, visiting the birds of prey at the Cascades Raptor Center, attending a fundraiser or even volunteering to run the booster club snack shack at a high school football game, for instance. We would also love to hear about nonprofit and community events and fundraisers before they happen, so we can spread the word.

Community Improvements, Landmarks

Say someone from your city is hanging or watering flower baskets along Main Street—ask them if you can snap a photo. Is there a mural downtown? Ask someone to snap a photo of you in front of it.

Ribbon-Cuttings

Whether you're a member of your local Chamber or simply attending a ribbon cutting, snap a few photos, so we can help promote this new business.

Clients Who Stop In Regularly

Maybe you have someone who comes in every Friday for cookies and coffee; take a photo of them with one of the bankers and provide their name, where they work and what they do if that applies.

Four-Legged Friends

If you offer dog treats at drive-up, for instance, ask if you can snap a photo of your customer and their furry companion when they come through.

Kudos for Local Businesses

Let's say you're out having lunch with a co-worker, or maybe it's a client meeting, ask your server to snap a photo of you all at the table after your food arrives, then tell us what you love about eating there. Or ask to snap a photo of your server bringing the food to your table and tell us why/how the server did a great job. Get creative! People love to hear about local food, and we love to promote local businesses.

Closing Big Deals

Maybe someone is planning an expansion of their business or is investing in new equipment, or maybe they are starting a new business. Ask if you can take a photo of them or have someone else take a photo of the two of you together on the day you finalize the financing. Tell us who they are, their title and their business and what their hopes and dreams are for their business. Again, be sure to get permission.

Conferences, Finance or Trust-Related Events

Whether you're attending a conference or a class, this is a great time to snap photos of you with colleagues and share your experience.

Our Visual Brand



Our Logos

OREGON PACIFIC BANK PRIMARY LOGO

Our primary logo, which includes our visual mark and name, is our default and should be used most frequently.



OREGON PACIFIC BANK PRIMARY LOGO WITH TAGLINE

This logo includes our visual mark, our name and our tagline. This lock-up is ideal when we want to make a big impression and we have a decent amount of real estate to include it. Examples would be a table drape, a banner, a large print ad, etc.



Logo Variations

These color variations are designed to suit all print and web uses.



PRIMARY



WHITE/REVERSE



GRAYSCALE



BLACK

Logo Usage

Full-color printing

OPB-Logo-CMYK-Main.eps

PMS spot color printing

OPB-Logo-PMS-Spot-Main.eps

Web/digital use

OPB-Logo-RGB-Main.png

1-color black printing

OPB-Logo-Black.eps

Grayscale printing

OPB-Logo-Grayscale.eps

White/reverse

OPB-Logo-CMYK-White.eps

Clear Space

The integrity of the logo requires that no words or images crowd, overlap or merge with the logo. Minimum distance between the logo and other page elements should always be proportional to the height and width of the "O" in Oregon, as it is in the logo. This clear space and separation from other elements provides graphic impact and preserves equity in the logo.



Minimum Size

Each part of the logo needs to be fully readable. The logo must be at least 1 inch wide to ensure optimal print legibility. On-screen size should be 72 pixels minimum. The mark can be used independently and should be larger than .5 inch wide when printed or 36 pixels on screen.



Unacceptable Logo Use

There is a time and a place for breaking the rules – we've all done it. But messing with a logo can be disastrous. To ensure the best reproduction quality, always use original artwork files, as either vector graphics or high-resolution raster graphics. Vector graphics (EPS) are preferred for any printed materials.



Do not change logo colors.



Do not add drop shadows or effects.



Do not compress, stretch, distort or rotate.



Do not place on distracting background.



Do not place on background that reduces contrast.



Do not use low-resolution image.

Colors

Primary Color Palette

Pacific Blue and Shore Pine Green are synonymous with the Oregon Pacific Bank brand and should be used generously.



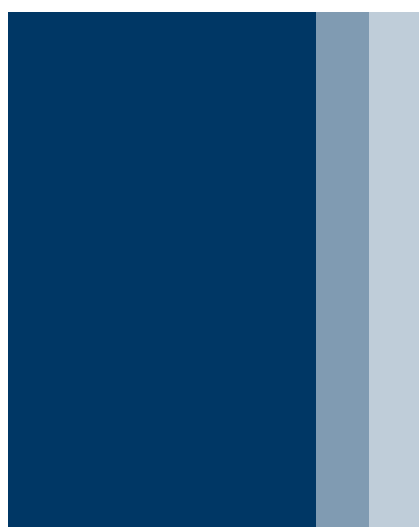
PANTONE 7691
CMYK 100, 44, 0, 15
RGB 0 102 154
HTML 00669A



PANTONE 7490
CMYK 51, 6, 79, 18
RGB 114 153 78
HTML 72994E

Supporting Colors

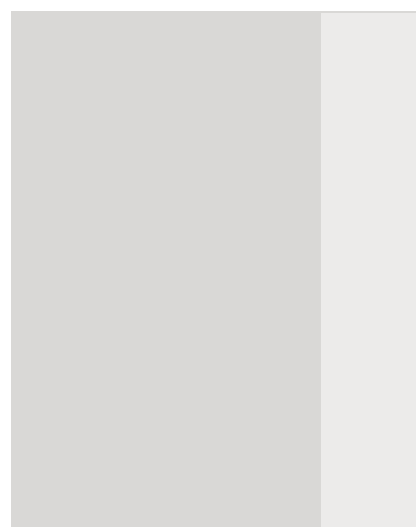
Navy, dark gray and light gray supporting colors add depth and variation to the main palette and can be used in conjunction with – but not instead of – the main palette.



PANTONE 2955
CMYK 100, 52, 0, 58
RGB 0, 67, 112
HTML 004370



PANTONE COOL GRAY 10
CMYK 57, 46, 40, 25
RGB 99 106 107
HTML 636A6B



PANTONE COOL GRAY 1
CMYK 10, 7, 5, 0
RGB 219 219 211
HTML DBDBD3

Typography

Consistently using the following typefaces visually reinforces the brand's graphic identity and ensures legibility.

FONT FAMILY

Adobe Garamond Pro

Adobe Garamond Pro

- Recommended for certain headline applications.
- Available in various weights, but only "regular" should be used.
- Do not use in small caps or all caps.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz0123456789

Adobe Garamond Pro Italic

- May be used for limited amounts of accent text, such as a pull quote.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz0123456789

FONT FAMILY

Effra

Effra Light/Regular

- Recommended for general body copy, headlines and subheads.
- Effra Regular can be used when Effra Light is too thin to print visibly.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz0123456789

Effra Bold

- Recommended for subheads in all caps (see example) and CTAs, or inline text needing emphasis.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz0123456789

Effra Heavy

- Recommended for headlines.

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz0123456789

The Adobe Garamond Pro and Effra font families are available on Adobe Fonts.

Typography Examples

Examples of typography usage can be found throughout the design of this book. The following example shows stylistic variation for a specific campaign, yet it remains true to the OPB brand by following the typographic and color guidelines.

**EFFRA
HEAVY**

The bank for your business

**EFFRA
REGULAR**

Whether you make your product by hand, CNC, Laser or Press Brake, you need financing to take your next big thing to the next level. Our lending decisions are made locally, making it easier for you to keep making.

**EFFRA
BOLD**

Bring your big ideas to us.

Eric Deisler
SVP, Commercial Lending
Team Leader



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PORTLAND | COOS BAY | EUGENE | FLORENCE | MEDFORD | ROSEBURG



EFFRA BOLD, ALL CAPS, TRACKING 50

Graphics

The OPB Tree

The OPB tree may be used as a graphic element in almost all collateral and layouts. It adds texture and visual interest, as well as bolstering brand recognition.

The tree is best used screened back as a textural, background element, like how it is used throughout this guide.

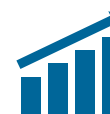
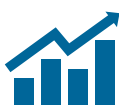
The tree may be represented in Pacific Blue or Shore Pine Green and tints thereof.



Icons

Some designs necessitate icons to illustrate ideas or to incorporate into infographics. This icon set is curated to be cohesive with the OBP brand. If a specific icon is needed but not included, please contact Turell Group. If you source your own icons, please use icons that are of a similar style.

The icon set is provided as an Illustrator file so colors may be modified at the user's discretion. Be mindful of following brand guidelines pertaining to these icons.



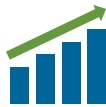
Graphic Examples

2022 HIGHLIGHTS

It was a strong year for us at Oregon Pacific Bancorp, highlighted by the fulfillment of our long-term strategic initiative to establish a presence in Portland, Oregon. We hired a team of experts, each with at least 15 years of experience in the market, for our new loan production office. We are securing a more permanent space and will be seeking regulatory approval for a full-service branch by mid-2023. This should open up new frontiers for us in Oregon's largest metro area.

In addition to Portland, we also added some key personnel in Roseburg and Medford and are proud to promote some of our most dedicated employees into new leadership positions.

Overall, we saw non-PPP loans grow by nearly 25% and realized an annual deposit growth of \$64.2 million. We had a net operating income of \$7.1 million for the year, equating to \$1.01 earnings per share.



Annual non-PPP loan growth of \$94.8 million or 24.42%



Annual deposit growth of \$64.2 million or 10.38%



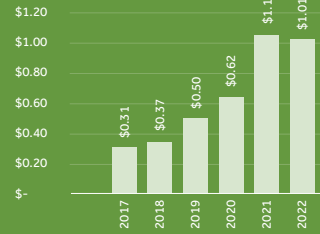
Bank expanded into Portland, opening a loan production office in December



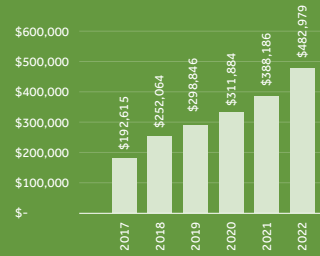
Net operating income of \$7.1 million for the 12 months ended Dec. 31, 2022

ICON USED TO HIGHLIGHT IMPORTANT INFORMATION

EARNINGS PER SHARE



LOANS – NET OF PPP 000'S



DEPOSITS 000'S



ANNUAL REPORT 2022 | 1

TREE USED AS TEXTURAL BACKGROUND

Advertising Policies & Review Process

ALL ADVERTISING

All advertising must be reviewed internally to ensure federal regulatory advertising standards and UDAAP compliance.

The Member FDIC and Equal Housing logos must be applied, as required, and should be legible and clearly defined (not hidden) within the advertisement.



TRUST SERVICES ADVERTISING

All advertising specific to Trust Services should contain the following disclosure: Oregon Pacific Bank's trust department offers products that are not FDIC insured, are not guaranteed by the Bank, and are subject to loss of principal.

The FDIC logo cannot be displayed for advertising, as deposits are not insured.



For information regarding file types, graphic use or templates, please contact:

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