

LEWIS & CLARK
BANK



THE COMPASS
NEWSLETTER

WINTER 2015

INTRODUCING
THE NEW & IMPROVED
LEWIS & CLARK BANK
WEBSITE!

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P&A Metal Fab
Made in the U.S.A.

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PARTNERS FOR

MADE IN THE U.S.A.

CLIENT SPOTLIGHT

P&A Metal Fab, INC.

A manufacturing company is much more than a building full of precision machinery. It takes a team of talented, motivated workers to make "Made in the U.S.A." the quality guarantee it is.

This people-powered principle has guided P&A Metal Fabrication in Clackamas for decades, which helps to explain the deep loyalty among staff and customers (many of whom have been with the company for 20+ years).

To P&A Metal, running a successful business is straightforward: provide

everything a customer needs, charge a fair price, and deliver the job on time - every time.

Dan Aronson is P&A Metal's President. Aronson's dad, Phil, started the company out of a two-car garage in 1978. Today, Aronson manages to keep traditions alive and values at the heart of the business, while simultaneously moving the company forward at the blinding speed of technology-fueled innovation.

P&A Metal's 90-plus employees work to meet the demand for customized metal,

“Buying all the equipment in the world, that’s the easy part. Hiring the right people and giving them the latitude to do their job well is key.”

filling orders for companies like Precor, a global leader in fitness equipment, and BMW motorcycles, among others.

P&A Metal’s business-to-business customers count on the state-of-the-art equipment and machine tools to handle their sophisticated metal fabrication needs. Laser cutting, fabrication, tubing, welding, powder coating - it’s all done right by this passionate manufacturer in Clackamas.

In 1991, founder Phil Aronson sold the company to the Kyoshin Giken Company based in Japan, so he could enjoy a well-deserved retirement. His son Dan stayed on in senior management and later in 2007, he and another Japanese entity, Tsuguaki Takahashi, purchased the company and formed a new trans-Pacific partnership that offers the partners greater reach and new opportunities.

The secret to the company’s prosperity is no secret. The Aronson and Takahashi families place a strong emphasis on their employees’ well being and happiness - a value that crosses cultural lines.

“Buying all the equipment in the world, that’s the easy part,” says Aronson. “Hiring the right people and giving them the latitude to do their job well is key. When you decide to take care of your employees, like you should, it alleviates a lot of stress.”

And alleviating the stress of business owners that need to navigate the loan process is a Lewis & Clark Bank duty, and that is why P&A Metal Fab keeps coming back. Being a Bankerpreneur means understanding the financial journey of a business stakeholder, and because we understand the mind set

of running a business, we know people hate getting the runaround. That’s not the kind of service only families appreciate; businesses of all sizes and cultures respect that perspective, too.

To learn more about P&A Metal Fabrication, visit pametal.com



LAUNCHING SOON!

LCB's Website: A New Look and Feel

We are in the process of upgrading our site's design and functionality, and we look forward to presenting a refreshed look and feel. The new modern and clean visual aesthetic will help us communicate even more effectively, while maintaining the same ease of use as the current site.

MANY DEVICES, ONE EXPERIENCE - Today's multi-device driven demands were also a priority in the design process. Whether you bank by PC, tablet, or smart phone, we recognized that the experience needs to be consistent and seamless. By creating a consistent look and feel across all platforms through a simple and easy to navigate site that adjusts to virtually any screen size, website visitors will have a

more enjoyable and productive experience navigating the content.

PARTNER STORIES - Our "Partner Stories" and testimonials remain our most prized branding asset. We will continue to feature them prominently on the site and add new client features throughout the year. Lewis & Clark Bank is rightfully proud of our clients' unique stories and proud of the role the bank plays in their successes.

ONLINE BANKING - If you bank online with us, please note that when you click on the "Login" button near the top left side of the screen, you will be entering the same system you have always used. If you have



UPDATED FEATURES

1. Login button. Always available on every page.
2. Rates. Takes you to our Rates and Services page to compare our current competitive rates.
3. Tools. Takes you to our Resources page with everything you need to start Looking Forward.
4. Social. Links to our social networking sites so you can connect with us.

your pop-up blocker turned on, you may need to turn it off or, on most computers, if you hold down the “Ctrl” key and click the button simultaneously it should open right up. Our online banking system is also under-going a makeover. Please read the article about the online banking upgrade on page 11.

LOCAL RESOURCES - Lewis & Clark Bank gladly partnered with local companies Watson Creative for design and Cascade Web Development for website programming and hosting.

As always, if you have any questions or concerns about the site, or any other matter, we are a quick phone call away at 503-212-3200.

“The new modern and clean visual aesthetic will help us communicate even more effectively...”

UPDATED FEATURES

1. A collapsible menu that follows you regardless of how far you scroll.
2. Partner Stories. We continue to highlight and promote our Partners for Business in our Case Studies page.
3. Modern, with a hint of classic design throughout that adjusts your experience regardless of what device you use to visit our site.



WE ARE
BANKERPRENEURS
WITH THE ETHIC & DRIVE
TO CREATE **SUCCESS.**





AS PROFILED IN FORBES.COM

Bankers Who Think Like Small Business Owners? Really?

-- This article is republished here with the permission of the author, Ty Kiisel and Lendio. Ty Kiisel's originally posted article can be found here: <http://www.forbes.com/sites/tykiisel/2014/08/06/bankers-who-think-like-small-business-owners-really/>



There are community-focused bankers who really make a difference. We often talk about them here. It's important because the economy may be improving and things look like they are getting better, but accessing capital is still a challenge for too many Main Street business owners. These are the same businesses that employ roughly 50% of the workforce and create the lion's share (about 75%) of new jobs.

A month or so ago I read about a bank headquartered in Oregon City, Oregon that called their bankers "Bankerpreneurs." They are taking a different approach to their small-business focused bank — I wanted to talk to them.

Although they aren't part of the Lendio network, they are the type of bank that should be. When I spoke with Colby Schlicker, the bank's marketing director, I was impressed with this relatively new player in the market. Founders and co-presidents Jeff Sumpter and Trey Maust were frustrated at the bank they were at and raised enough capital to open the doors of Lewis & Clark Bank in 2006.

Since that time they've recruited a team of experienced bankers who are dedicated to helping small business owners with construction loans, commercial real estate loans, and other small business loans. Including their headquarters south of Portland, they currently have offices in Bend, Klamath Falls, and West Portland.

So far they might not sound too different from every other small community bank, but I think they are. Here's why:

Offices vs. Branches: They don't have branches. Yes, they do offer all the services you'd expect to find at a traditional bank—except the branch. Instead, they keep costs down by offering online banking services to their business customers. "It costs a ton of money to open a traditional branch," said Schlicker. "We can better put that capital to use in offices that make small business lending more accessible and less expensive for the borrower."

They are part of the disruption: "There's a lot of disruption in small business lending," said Schlicker. "Big banks aren't lending in the smaller dollar amounts most Main Street business owners are seeking and non-bank online lenders are capturing a lot of that market." The bankers at Lewis & Clark Bank haven't simply observed the trend toward online banking, or looking at different criteria to evaluate potential borrowers, and making the small business loans the big box banks might not, they are right in the middle of the evolution of small business lending. And are profitably helping small business owners within their community access the capital they need to grow and thrive.

Bankerpreneurs are bankers that think like small business owners: Sumpter and Maust want their loan officers at Lewis & Clark to put themselves in the shoes of the small business owners they serve. "We're looking for good borrowers who might be in the middle of an unusual situation," said Schlicker. "They likely wouldn't fit into the restrictive set of norms a typical large bank would be looking for." He also suggested that a company big enough to employ a



CFO was probably too big for them. They're focused on helping Main Street business owners. Sumpter and Maust want to work with small business owners who are looking for capital to get things done and they expect their bankers to look at every transaction from the borrower's perspective as well as the banks—this is what they call being a “bankpreneur.” He shared a couple of stories with me of successful business owners who had either circumstances or business models that didn't seamlessly fit into a neat and tidy package. Some of them required the loan officer to do a little digging to understand the business and see the value of offering a loan. Instead of discouraging their bankers from doing this, they encourage it.

They make it simple: Of course it's easy to say, “We make it simple,” but they do more than say the words. The way they approach

a potential small business loan is a pretty straightforward five-step process:

1. *Look Forward*—Instead of starting with questions about credit score or collateral, they want to know what the endgame looks like. What will the financing do and how will it add value to the business?
2. *Business 360*—They evaluate how the borrower's current situation fits with their goals. Is a loan appropriate or are there other things that need to take place to help the small business owner qualify for a loan?
3. *Resource Calculator*—They want to partner the small business owner with someone at the bank to shepherd them through the small business loan process. They want to invest in the

small business owner within their community to help them become better small business borrowers.

4. *Set the Course*—Together, the small business owner and their banker partner set a course to help the small business owner reach their endgame goal.
5. *Green Light*—Once a loan is approved, the bank looks for other opportunities to do business with the small business owner. The goal is to create a long-term relationship and become a partner with the small business owners in their community.

There is no question; access to capital is one of the biggest challenges faced by small business owners. I like what Lewis & Clark is doing to overcome those obstacles.



Marketing Director
Colby Schlicker, at a 2014
Habitat for Humanity
Home Build.



LEWIS & CLARK IN THE COMMUNITY

Why Your Success Is Important To Us And The Local Business Community

By Colby Schlicker

October 13 - 17, 2014 was Community Bank Week here in Oregon. The designation by the State of Oregon was an honor for those of us who work to make community banks successful. It's also a good reason to pause and take stock.

I came to Lewis & Clark Bank from a career in education. It might seem an unlikely route for a teacher. Teachers serve the community directly, and I believe community bankers can do the same.

Which community am I speaking of? There's the larger group that can be defined by geography and municipal borders, and there are the niches within the community -- including the business community -- that all work together to create the vibrant towns and neighborhoods where we live and work.

I used to teach kids in the classroom. Now, for the most part I am fortunate in that I am the one learning every day. I learn from my colleagues, and from all the inspiring busi-

ness owners we interface with. One thing I appreciate as Marketing Director is how we have a unique opportunity to serve the business community in innovative ways.

Some institutions are content to merely trumpet "the idea" of community by throwing the word "community" around, but such notes fall flat without real action on the ground. Community is people; it is not a commodity. It is our employees choosing collectively to support the Children's Center with their own dollars. It is the Bank believing in feeding hungry high school students by supporting the Pioneer Pantry. It is supporting families that have someone serving in the military through the Blue Star Mothers of Oregon.

And, there are other communities we serve that are aligned with the Bank's mission.

What is our bank if not an exceptional resource to the business community? Delivering at this level is what leads us to invest

time and energy in peer-to-peer groups, business forums and strategic lecture series with noted speakers. Our bank-sponsored events are clearly part of our branding strategy, and I believe that face-to-face is the ultimate community-banking app.

At Lewis & Clark Bank, all customer deposits are reinvested right here in Oregon -- in Oregon City, the Portland Metro Area, Bend and Klamath Falls. I think it's safe to say we also know what customers want in a locally headquartered bank. We believe you want a banking partner with the vision to provide businesses and individuals the tools and know-how to achieve success.

Your success is important to the local business community. Like a boomerang, the success comes back. When you succeed, you make a difference for your staff directly, and that ripples out into the cafes and stores near your workplace. Whether you bank at Lewis & Clark Bank or not, we're banking on you.

DID YOU KNOW

PARTNERS FOR RESPONDING 

Priority #1: Feed Hungry Oregon City High School Students

By Mark Ellingson

Oregon City High School Principal, Tom Lovell, has his priorities straight. In fact, they are inscribed on a whiteboard at the school. At the top of his list: **Feed hungry Oregon City High School students.**

Hungry students find it difficult to learn. Currently, 750 OCHS students receive free or reduced-price lunches. Sadly, 74 students at the school this year are homeless.

This unsettling news came my way eight months ago at The Rotary. One morning, fellow Rotarian and recently retired Director of Operations at the school district, Ted Thornstad, described his meeting with Principal Lovell and how they intended to create a program similar to the successful "Backpack Buddies" program in the elementary schools. The result of their efforts is The Pioneer Pantry at Oregon City High School, a new food source for hungry kids.

The pantry provides a backpack full of healthy items. On Fridays the students pack it as full as possible to fend off the hunger of the weekend. Many homeless kids find a place to stay at night by couch surfing with other families. They are often concerned however that they are taking food away from families who don't have enough food of their own.

Here is why this project hit me so hard. As I reflected on my own family and how thankful I am that my kids never had to experience this kind of hardship, I realized that my kids are just two generations removed. My father was raised in poverty. In fact, it took him six years to complete high school and he was the first in his family to graduate from high school. The six years of education was not because we wasn't smart, it was because he was poor. He had to take time from school to work and help provide food for his family. He fortunately found his way out of poverty. I truly believe that his education helped him accomplish this. To me, that is why The Pioneer Pantry is so important and has my attention.

In my opinion, feeding these high school children is not a hand out but a hand up. Statistically, the odds will be much greater for these kids to be successful in life and become productive citizens, when we allow them to focus on their education rather than their next meal. If we can change circumstances of this generation, the impact can be felt for generations to come. Just like it happened in my family.

If you are like me, you have enough going on to fill your time, and you really don't need one more good cause. I understand. You



Mark Ellingson
VP / Relationship Manager

may not have the time to be on the board or organize the pantry; however, you can still help. Your money is helpful! Lewis & Clark Bank will also have a food collection bin in the lobby through New Year's Day. Please, come on in and make a donation.

The Pioneer Pantry is a 501-c-3 non-profit and your donations may be considered tax deductible. Help today by mailing a check made out to The Pioneer Pantry at Oregon City High School. The mailing address is Oregon City High School, 19761 S. Beaver-creek Rd., Oregon City OR 97045. If you would like to help in other ways, give me a call at 503.212.3112.



Nonprofits Lewis & Clark has had the opportunity to work with.

Blue Star Mothers of Oregon

Clackamas Community College Foundation

Rotary of Greater Bend

Boy & Girls Club of Central Oregon

Habitat for Humanity

Rotary of Oregon City

Captain Joseph House Foundation

Oregon City Chamber of Commerce

Sunset Primary School

Children's Center

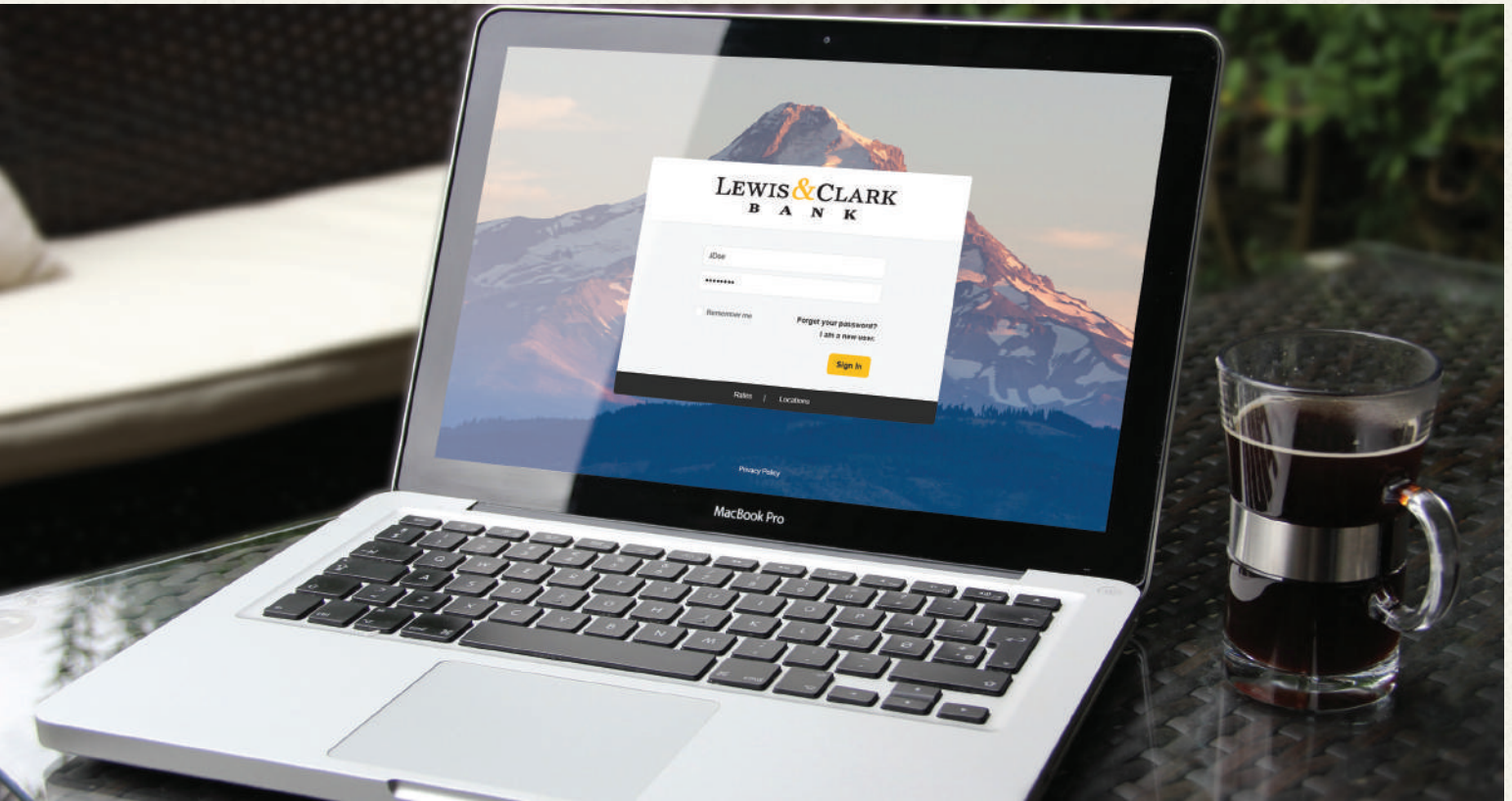
Oregon City Pioneer Pantry

Waldorf School of Bend

CASA

Rotary of Central Eastside Portland

Willamette Falls Medical Foundation



ONLINE BANKING



PARTNERS FOR

CONVENIENCE

Online Banking Is Now Better Than Ever

Online banking is popular with Lewis & Clark Bank's customers thanks to the incredible convenience it offers. We know how central this functionality is to you, and we're excited to introduce several upgrades.

In conjunction with the launch of our new website (see page 3), we have upgraded our desktop version of online banking to a cleaner and easier-to-use interface. Online banking now looks and behaves very much like the new Mobile Banking App we launched this summer—to rave reviews. Now, no matter which device you choose to conduct your banking, you will have a consistent, responsive experience.

The following are just a few of the exciting new improvements to online banking:

1. A consistent look and feel across all your devices.
2. Your most recent transactions are highlighted on the new home page.
3. Easier to navigate bill pay functionality.
4. Improved search functionality, so you can find what you're looking for right away.

For more information, or if you have any trouble logging in, please give us a call at 503-212-3200.

Coming soon!



PARTNERS FOR

HONOR

CLIENT SPOTLIGHT

Blue Star Mothers of Oregon

Locally, 180 American soldiers combined have been lost to not only the Iraq and Afghan wars, but that number includes all fallen active duty since 9/11. The impact of these losses is felt by hundreds of family members and friends in Portland and beyond, including staff here at the bank.

To honor our local men and women who made the ultimate sacrifice for country, Lewis & Clark Bank volunteers our time, contribute funds, and provides banking services to Blue Star Mothers of Oregon. Blue Star Mothers is a non-profit 501-c-3 organization, focused on supporting families of fallen soldiers, known as Gold Star Families, throughout their lifetime of grief.

Here in Portland, plans are underway to construct a VA-approved Gold Star Memorial at Willamette National Cemetery on Mt. Scott Boulevard in SE Portland. The new memorial will be a peaceful refuge where everyone can pay homage and reflect on the sacrifices our fellow citizens have made for our country.

Local Blue Star chapter president and proud Navy mom, Teresa Carroll, says, "What started out as a wild idea has grown and become very real thanks to the help of our supporters and partners. I can't wait for the day we complete the Gold Star Memorial - it will mean a lot to a lot of people."

Andy Brown of Glen/Mar Construction, Inc. is Blue Star Mothers' project coordinator for the memorial build. Glen/Mar is a Service-Related Veteran Disabled Small business located in Clackamas, Oregon. They have done business in the community since 1985.

Blue Star Mothers of Oregon has momentum right now, but the organization needs help to make this dream a reality. If you'd like to make a tax-deductible donation, visit <http://bluestarmothersoforegon.com/donations-2/>. In addition, Blue Star Mothers holds several events during the year, including their annual "Run for the Fallen" each August.

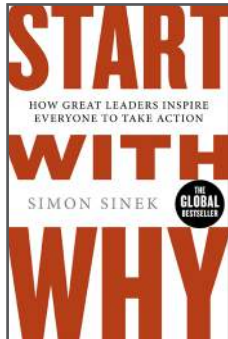
FROM MY DESK



Trey Maust
Co-President/CEO
& Board Member

{ STRATEGIC INSIGHTS }

By Trey Maust



Time is one thing busy entrepreneurs rarely have enough of. Yet, it is critical for hard working business leaders to reserve blocks of time to think, to concentrate and to take in a new book or two.

Reading a book is a leisure-time activity, but it's also a plus from a neurological perspective. A new study conducted by Emory University found that reading a good book causes heightened connectivity in the brain and helps to develop something akin to muscle memory. In other words, sharp minds in and out of business read books.

Of course, finding the truly "good books" takes a bit of research, and research takes time – the very thing busy business people lack. In the interest of informing your next trip to the public library, online resource, or favorite bookstore, we have developed our own list of favorite business books.

- *Start with Why: How Great Leaders Inspire Everyone to Take Action* by Simon Sinek
- *Influence: Science and Practice* by Robert B. Cialdini
- *Little Red Book of Selling: 12.5 Principles of Sales Greatness* by Jeffrey Gitomer
- *Greater Than Yourself: The Ultimate Lesson of True Leadership* by Steve Farber
- *Built to Last: Successful Habits of Visionary Companies* by Jim Collins
- *Strengths Based Leadership: Great Leaders, Teams, and Why People Follow* by Tom Rath and Barry Conchie
- *Multipliers: How the Best Leaders Make Everyone Smarter* by Liz Wiseman
- *Mastering the Rockefeller Habits: What You Must Do to Increase the Value of Your Growing Firm* by Verne Harnish
- *Good to Great* by Jim Collins
- *Leaders Eat Last* by Simon Sinek

According to Pew, the typical American read or listened to five books last year. Of course, there are active readers who read one book each week. These super readers are also likely to recommend books and search for new books on social media platforms like Goodreads.com.

Here are seven more business books to read by the holiday firelight:

- *How to Win Friends & Influence People* by Dale Carnegie
- *Outliers: The Story of Success* by Malcolm Gladwell
- *Freakonomics: A Rogue Economist Explores the Hidden Side of Everything* by Steven D. Levitt
- *Six Pixels of Separation: Everyone Is Connected. Connect Your Business to Everyone* by Mitch Joel
- *The Thank You Economy* by Gary Vaynerchuk
- *Likeable Business: Why Today's Consumers Demand More and How Leaders Can Deliver* by Dave Kerpen
- *The Business of Belief: How the World's Best Marketers, Designers, Salespeople, Coaches, Fundraisers, Educators, Entrepreneurs and Other Leaders Get Us to Believe* by Tom Asacker

Business is a dynamic system. It takes a real quest for knowledge to stay current and informed. If you have already read some of these fine volumes, our hat is off to you. If you intend to read them, and think that you want to discuss the ideas in these books, we welcome your feedback.

We're bankers with an informed opinion. We trust you like it that way.



PARTNERS FOR YOUR JOURNEY

FEATURED ACCOUNTS



For more info:

lewisandclarkbank.com

or call 503.212.3200

Trail Master 55+

Take a look at the account upgrade that you deserve, with the Trail Master 55+ checking account from Lewis & Clark Bank.

To be eligible, you must be 55 years of age or older. A Trail Master 55+ account offers up to two account holders a rate increase of .20% Annual Percentage Yield over our current posted rates on certificates of deposit with terms of 6 through 24 months. Up to 2 account holders will receive complimentary Identity Theft Restoration Service for the life of the account, as well as enjoy the benefits of our basic checking account, ATM service, online banking, and mobile deposit. You'll also receive complimentary checks, have flexibility to write unlimited checks, and cash withdrawals can be made around the world. Fees for using any ATM in the United States are refunded to your account the same day. Call for details.



Pioneer Business Checking

An account with a name that embodies the spirit of Lewis & Clark Bank to help you reach your financial objectives.

For businesses of any size or level of complexity, our banking experts can find an answer to your deposit questions. Not only will you enjoy the basics that any business would expect (online and mobile banking, check writing, and bill pay), but we have the ability to solve your time, location, and cash management requirements. Contact us today and see how our experienced professionals can find a preferred solution for you.

Some information contained in our newsletter is based on sources we believe to be reliable, but its accuracy is not guaranteed. Bank rates quoted are subject to change and current rates should be verified with the Bank. This newsletter is intended for clients and shareholders of Lewis & Clark Bank.

Equal Housing Lender. Member FDIC.

ADDRESS STICKER



We Want To Hear From You

We love hearing from you. If you have stories about your successes or would like to share how Lewis & Clark Bank has helped you, please contact:

Colby Schlicker
Marketing Director

Email
cschlicker@lewisandclarkbank.com
Phone
503-212-3111

Thank you for reading! Happy Holidays!

Join The Conversation

Stay in touch and interact with the us in a new way. See what we are talking about - and it won't be about a banking service or loan product. Rather, Lewis & Clark Bank is engaging in constructive conversations about our community, client success stories, business strategies, and upcoming events. Here are the online platforms where you can find us:

Facebook
<https://www.facebook.com/LewisAndClarkBank>

Twitter
<https://twitter.com/#!/Bankerpreneurs>

Google+
<http://gplus.to/LewisAndClarkBank>

LinkedIn
<http://www.linkedin.com/company/Lewis-&-Clark-Bank>



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