

Company Profile

Headquartered in Chico, California, Tri Counties Bank is the largest community bank in the Sacramento Valley. Tri Counties Bank is a wholly-owned subsidiary of TriCo Bancshares (NASDAQ: TCBK).

The first branch of Tri Counties Bank opened in a trailer on Pillsbury Road, in Chico, on March 11, 1975. Today, with assets over \$2 billion, Tri Counties Bank is a full-service bank, offering corporate and small business banking, consumer, and financial services. We are locally grown and proudly independent with 58 branches and growing, from Bakersfield to the Oregon Border, from the Sierra Nevada to the wild north coast.

Wholesale Banking

Tri Counties Bank offers specialized loans for business customers including: commercial loans and project financing, real estate financing, asset-based financing, agricultural lending, letters of credit, lease financing, equipment loans, customized cash management services, merchant card services and specialized depository services.

Retail Banking

- The bank offers a full line of consumer deposit products. It also provides loans to individual borrowers for various purposes, including secured and unsecured personal loans, home equity loans and lines of credit, and vehicle loans.
- Additionally, the bank offers specially designed loan products for small businesses and some SBA program financing through Business Banking.
- Tri Counties Bank supermarket branches are open 7-days a week to provide added convenience and service.
- The bank operates a network of over 65 ATMs, a 24-hour telephone banking center and customer service center that is open 7-days a week.
- Tri Counties Bank credit card services are provided through ELAN® and VISA®.
- Real estate loans are available for construction, purchase, and refinancing of residential owner-occupied and rental properties.
- Tri Counties Bank also offers Internet Banking Services such as online banking, online bill pay and online cash management for small business and commercial clients.
- Brokerage and investment services are offered at Tri Counties Bank locations through the Bank's affiliation with Raymond James Financial Services, Inc.

