



# Corporate Citizenship Report

2024

**PLUMAS  
BANK** 



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On the cover: Sierra Buttes, Plumas County, California

# A Message From Our CEO

Plumas Bank is committed to serving its stakeholders – clients, employees, communities, and shareholders – by providing opportunities and support for connection, development, and meaningful returns. Since our launch 44 years ago, we have focused on understanding the unique needs of our clients and communities, creating trusted solutions for long-term success.

We've invested in technological advancements such as online business loan applications and enhanced treasury management services, allowing us to offer specialized solutions while preserving the personal touch that distinguishes a community bank.

Our dedication extends to our team members, who are recognized and valued for their contributions. They enjoy competitive compensation, professional development opportunities, and wellness incentives, resulting in dedicated teams who guide the lasting success of local businesses and positively influence local economies.

Shareholders benefit from the stability provided by our experienced management team and strong corporate governance practices, leading to well-executed strategies and superior corporate financial returns and metrics.

The symbiotic relationships we've nurtured within the communities we serve foster thriving businesses and thriving citizens. Their well-being drives our success.

The 2024 Corporate Citizenship Report highlights our efforts to support our stakeholders. From waiving certain fees for charitable organizations, first responders, and military personnel to aligning employee and business interests through a shared incentive plan, we are deliberate in enhancing our community impact.

Thank you for your ongoing trust and collaboration as we work together to shape a vibrant future for generations to come.



Sincerely,  
Andrew J. Ryback  
Director, President and CEO  
Plumas Bank and Plumas Bancorp

## HERE. For Good.



Chico, California

# Introduction

## About Plumas Bank

Plumas Bank was established in 1980 and is headquartered in Quincy, California. Our branch network extends to 15 full-service branches, including 13 branches in northern California and two branches in northern Nevada. Additionally, we have two lending offices and a loan administrative office across Northeastern California, Northwestern Nevada and Southern Oregon.

Plumas Bank combines the relationship-based, local service found at a neighborhood bank with the reach and leverage of a larger financial institution. Our focus continues to be on small- to middle-market lending, covering the business, government-guaranteed, retail and agricultural sectors.



## Awards and Recognition

Plumas Bank and Plumas Bancorp are honored among best-in-class banking institutions as noted by annual recognitions for performance. The awards are based on key performance indicators that signal positive value to potential investors and indicate an institution's ability to deliver consistent results year over year.

### Annual Bank Honor Roll 2022 – 2024

- Publicly traded with assets greater than \$500 million  
By *Keefe, Bruyette & Woods, Inc.*

### Bankers Cup 2017 – 2023

- Recognizing the top 10% of Community Banks publicly traded with assets between \$500 million and \$10 billion  
By *Raymond James & Associates*

### CB Top 10 2015 – 2023

- Recognizing the top 10% of Community Banks with assets between \$1 billion and \$5 billion  
By *CB Resources, Inc.*

### 'Super Premier' Performing Bank 2015 – 2023

- Based on criteria such as capital adequacy, asset structure, growth, and more  
By *The Findley Reports*

### Bison Select Financial Institution 2018 – 2023

- Publicly traded banks without formal sell-side coverage  
By *D.A. Davidson*

### Best Performing Community Banks 2023

- KBRA Analytics rating of C or higher  
By *Independent Community Bankers of America*

### Top Performing Community Banks 2023

- Publicly traded with assets under \$2 billion  
By *American Banker*

### SM-All Stars Class of 2019, 2020 & 2022

- Publicly traded on a major exchange with a market cap below \$2.5 billion  
By *Piper Sandler (previously Sandler O'Neill + Partners)*

### Top 100 Community Banks 2019 & 2022

### Top 2% of Community Banks 2018

- With assets under \$3 billion  
By *S&P Global Market Intelligence*



## Our Approach to Corporate Citizenship

In 2022, Plumas Bank developed a formal Corporate Citizenship program to inform stakeholders about relevant practices and policies that impact our clients, communities and team members.

Our Corporate Citizenship working group leads this endeavor, with oversight provided by the Board of Directors through the Corporate Governance and Compensation Committee. Responsibilities for Corporate Citizenship activities are also shared with a number of other committees including Audit and Risk, Branding and Strategy, Executive, Finance and Loan. With Corporate Citizenship permeating throughout our organization, our activities will continue to develop, allowing us to deliver on our promise to be Here. For Good. To show our commitment to stakeholders, our Corporate Citizenship working group engaged with independent consultants at Nasdaq Corporate Solutions to assess our Corporate Citizenship performance and support us in establishing a comprehensive strategy for the effective management of Corporate Citizenship risks and opportunities.

## Stakeholder Priorities

Understanding the priorities of our stakeholders is an essential part of our Corporate Citizenship strategy and will guide our ongoing efforts. In 2022, Nasdaq Corporate Solutions supported us by conducting a Corporate Citizenship materiality assessment designed to help us identify the issues most important to internal stakeholders as well as leverage insights from various external stakeholders, including certain investors, ratings agencies and sustainability frameworks.

As a result, we identified the following topics as Plumas Bank's Corporate Citizenship priorities, as shown below.

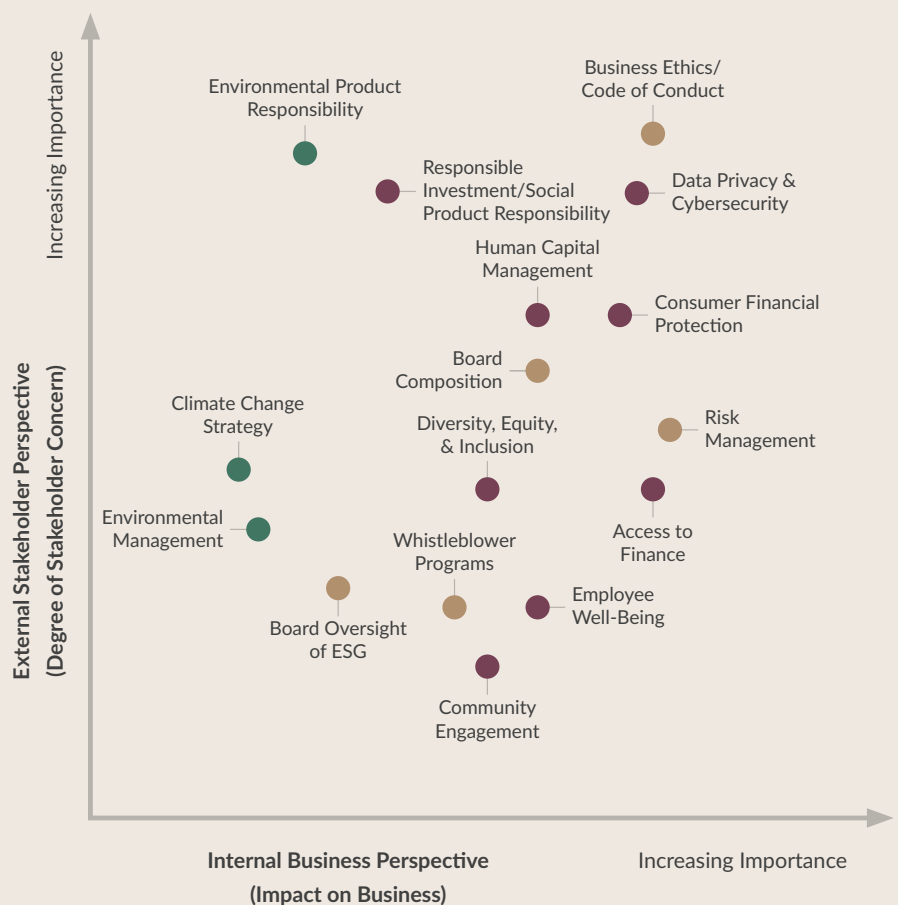
To ensure we follow best practices in this report, we referenced globally recognized reporting frameworks, including the Sustainability Accounting Standards Board (SASB).

## Corporate Citizenship Materiality

### Priority topics across internal & external stakeholders:

1. Business Ethics/Code of Conduct
2. Data Privacy & Cybersecurity
3. Consumer Financial Protection
4. Responsible Investment/Social Product Responsibility
5. Human Capital Management
6. Environmental Product Responsibility
7. Risk Management

- Environment
- Social
- Governance



# Social

## Consumer Financial Protection

Plumas Bank works to build strong communities. Founded on local relationships, the bank's duty is to safeguard the financial interests of our clients. As a lending organization, client prosperity is intrinsically linked with our own.

As the compliance landscape continues to evolve, consumer financial risk continues to be a priority. The Board of Directors takes overall responsibility for client financial protection. Plumas Bank's strong internal training program ensures that client protection permeates throughout the entire organization, and our diligent compliance team works to keep the bank aligned with regulatory best practice.

Protecting clients is part of Plumas Bank's culture. Before launching a new product or service, we undertake in-depth assessments to analyze potential risks. Where we perceive a risk, we build controls into our processes to mitigate them. For example, in 2023 we implemented additional controls through our online banking system and enhanced transaction visibility for clients in the online banking portal.

## Client Support

Plumas Bank offers a program of support to help clients maintain a stable financial footing and has policies in place that address debt-collection practices. This program of support includes Checking Navigator, an online educational tool which provides clients with information about managing their checking accounts and overdraft protection.

Plumas Bank offers services to clients which promote their financial well-being and considers client circumstances. As such, we offer the following services on a discretionary basis according to policy and procedure:

- Insufficient funds fees and overdraft fees may be waived in the event of client hardship.
- The Fresh Start Repayment Plan allows continuing use of a checking account in the event that a client's ability to repay an overdraft has been impaired. Fresh Start participants are encouraged to complete Checking Navigator training.

- Plumas Bank considers loan deferments in the event of borrower hardship.

Plumas Bank's client support practices reflect an intention set by bank leadership to provide quality banking services tailored to meet individual needs with integrity.

## Client Education

An informed community is a resilient community. We encourage financial literacy among our clients to equip them with the knowledge and skills needed to manage money effectively. Employees also significantly increased the number of hours of financial literacy provided in schools in 2023. We offer online education programs free of charge and educate our clients in the branches and by providing cyber-awareness, fraud prevention and detection literacy information at business client sites. We offer educational tips on our website blog, in our client e-newsletter, via our social media channels and in press releases for community education. Some educational topics featured on our blog include the importance of lifetime saving, understanding the economy and guidance on how to prevent identity theft.

## Customer Communications

Plumas Bank places a strong emphasis on client relationships, and we offer a flexible banking service that prioritizes individual needs. In 2023, clients completed a survey regarding their loan application process. We use this information to recommend improvements to the client experience.

## Complaint Handling

We view complaints as a valuable source of feedback that helps us refine our products and services to better suit the needs of the communities we serve. Our clients have a number of ways to contact us with their concerns, including through our online banking platform, social media sites, website and in person. Anything identified as a complaint is routed through our internal processes and will be reviewed by leadership. Depending on the severity of the complaint, a member of our executive team discusses the issue with the client if required.

## Human Capital Management

To build a strong business, you need to build a strong team. We invest in our employees, empowering them to grow as professionals and individuals. This culture of professional improvement is encouraged by our leadership and supervisors, and also driven by team members whom we empower to take charge of their careers.

## Employee Development

All team members complete a wide range of online training courses on an annual basis. This involves courses tailored to specific job functions as well as general courses that are important for all employees covering compliance, cybersecurity, fraud prevention, workplace standards and ethics and diversity, among others. The content offered on our training platform – and that provided by external providers – is constantly under review, to ensure it is relevant and tailored to our needs as an organization.

We also provide assistance for external education to help employees hone existing skills and acquire new competencies in areas that align with business goals.

In 2024 we implemented a formal leadership development program to inspire and empower emerging leaders by providing essential training and resources on pertinent subjects including:

- Effective communication
- Managing performance
- Team building
- Strategic thinking
- Building a culture of accountability

## Higher Education

Each year we support employees pursuing education, including at banking schools, offering up to \$5,000 annually towards vocation-related higher education courses. In 2023, one employee earned a graduate level certificate from the Graduate School of Banking at Colorado and another employee is currently enrolled in the program. Additionally, an employee earned a Master's Degree in Finance and other employee educational pursuits include an MBA and National Check Professional certification.

## Benefits

We offer a comprehensive benefits program including health insurance, an employee assistance program, and a 401k match up to three percent. To ensure we maintain a competitive salary offering, we review our remuneration levels annually. Plumas Bank has exceeded minimum wage requirements since 2018 and again raised base pay as of April 1, 2023.

# 20h

Average hours of mandatory online training per employee in 2023

# 53

Employees completed outside training

# 4,700+

Total training hours in 2023 (average 24 hours per employee)

# 99%

Overall training completion rate across our workforce

# \$128.5k+

Invested in outside training in 2023

### Recent certifications completed by employees

Project Management Institute  
Project Management  
Professional Certification

Pacific Coast Banking School  
Business of Banking Certificate

ACAMS Certified  
Cryptocurrency Asset Specialist  
Certification





## Work-life Balance

To help employees maintain a sustainable work-life balance, we piloted remote and flexible working schedules, and use the Vitality platform to incentivize health and fitness. Under this program, we cover the cost of a fitness tracker which enables employees to earn points from activities as well as attendance at regular medical and dental check-ups. These points equate to dollars that can be spent in the Vitality online store.

Employees can also recognize their colleagues' outstanding efforts through a formal reward and recognition program by Awardco. Supervisors can award team members points that convert into a wide range of promotional items, such as hotel stays, gift cards and logo wear.

## Retention

At Plumas Bank, we stand behind our team members and communities. Employees who are regularly scheduled to work at least 20 hours per week are eligible to participate in the Company's cash non-equity incentive plan which is payable annually once the Bank exceeds the 50th percentile of return on assets compared with peers calculated as of September 30th each year. Additionally, the Board of Directors and management have awarded stock options to all titled positions to further align employee and shareholder interests and provide a significant retention incentive. By creating a culture which promotes employee well-being and development, we've been rewarded with passion, loyalty and dedication from our team, some of whom have been with Plumas Bank for more than 35 years. In the 2024 employee survey, an increasing number of employees indicated the bank provides opportunities to grow and develop. We also found an increase in the percentage of overall positive responses to survey questions year over year.

## Diversity, Equity and Inclusion (DE&I)

Our workforce and leadership reflect the communities we serve, and our team members and directors have strong roots in the local areas. This gives us a unique perspective and a deep understanding of client needs.

Across our operations, we support diversity and gender equality. As we grow, we continue to add expertise and greater diversity to our board membership.

Plumas Bank exceeds the Nasdaq diversity listing rules that were mandated in 2021 for smaller reporting companies. Additionally,

### Plumas Bank's Loyal Workforce

**57%** have been with us for at least 5 years

**34%** have been with us for at least 10 years

**13%** have been with us for at least 20 years

we have clear policies on affirmative action, non-discrimination and harassment. Our marketing policy ensures our advertising fairly reflects the ages, sexes, races, national origins, religions and cultures of the people in our communities and service footprint.

## Community

Plumas Bank has longstanding roots in the rural regions of Northern California, which we continue to serve today. While we have grown as a business, we continue to think local at every level of our organization. We participate in many grassroots activities, from attending county parades to organizing community photography competitions celebrating the beautiful region in which we live and work.

Many of our branches have been remodeled to include gathering spaces that can be reserved by groups and organizations. Often, these spaces play an important role in community cohesion and offer a variety of resources including wi-fi, conferencing capabilities, and a professional setting.

The Dixie Fire Collaborative Group, which has funded rebuilding efforts in Greenville after the devastation of the Dixie Fire, has utilized the community space at the Greenville location on an ongoing basis along with a tourist association, an organization in support of military personnel, Rotary, American Legion and others.

The Chico, Reno, Tahoe City, and Yuba City branch community spaces are utilized regularly by a variety of entities including educational institutions, local government entities, and local or incoming businesses.

## Branch Donation Program

Our branches have their own community engagement programs, through which they make monetary and time-based donations. The four key areas covered by this program are:

**Literacy and education:** For example, facilitating courses on the importance of saving, how to build credit and improving financial literacy for people of all ages.

**Health and wellbeing:** Supporting activities and organizations that promote health in our communities; for example, sharing the importance of exercise, eating healthy, and emotional wellness on social media.

**Helping distressed citizens and families:** Providing food, clothing, shelter and/or transportation for low-to-moderate-income (LMI) families, seniors, veterans and underserved populations.

**Local economic development:** Supporting local organizations and non-profits in building prosperous communities; for example, making donations and affordable housing loans to help LMI individuals.

## Access to Finance

At Plumas Bank, we understand our important role in providing financial services to relatively isolated and underserved communities. We structure our loan and deposit products to be as accessible as possible. Loan applications and processing have been enhanced with the implementation of additional software and improved efficiencies in lending procedures resulting in online business loan application availability.

Our small business lending department is very active and supports the creation of jobs through financing acquisitions and start-ups. We offer monthly service fee waivers (subject to certain qualifications) to charitable organizations, first responders and military personnel.

## Donations & Sponsorships

\$56,000

2023 Donations

\$88,000

2023 Sponsorships

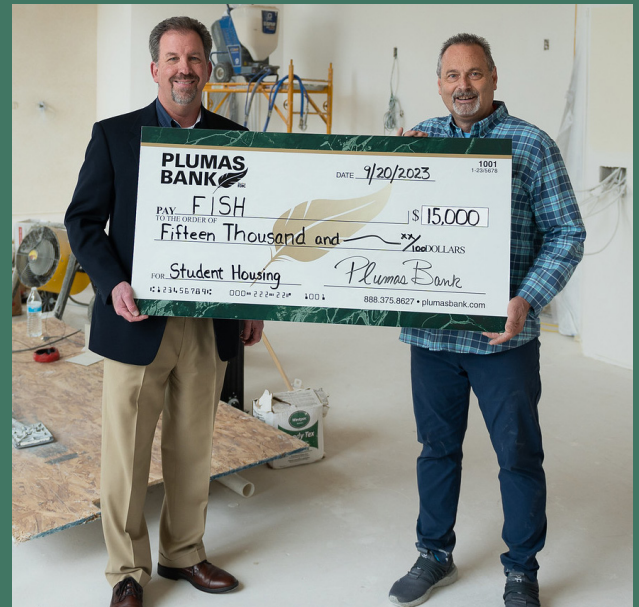
\$144,000

2023 Sponsorships & Donations

## Community Investments

We have provided investments for a range of community reinvestment projects, including:

- Two \$250,000 deposits in minority or women owned depository institutions, which aim to meet the needs of minority groups.
- A \$1 million investment in a municipal bond for the purpose of rehabilitating a school where the majority of the students are eligible for free or reduced-price lunches and a separate \$900,000 bond for the same purpose.
- Two \$50,000 equity-like investments in a Community Development Financial Institution (CDFI), which is a private-sector financial institution that provides financial products and services, along with training and technical assistance to underserved local communities.
- A \$2.5 million Low-Income Housing Tax Credit investment (LIHTC) for an affordable housing project in Carson City, Nevada.
- A \$2 million bond to rehabilitate an affordable housing apartment complex for 118 low-middle income families in Marysville, California.
- A \$698,246 mortgage-backed security investment backed by mortgages made to low-income borrowers in Reno, Nevada and Redding, California.



## Case Study: FISH (Friends in Service Helping)

Plumas Bank funded the FISH Student Housing Revitalization Project in Carson City in 2023 with a \$15,000 donation and a loan tailored to their unique donation-based funding status. FISH, whose goal is to move locals from poverty to prosperity, built a student housing complex comprised of three 3-story buildings, including two 18-unit apartment complexes and a commercial building. Locals who join a trades program can utilize the subsidized housing which includes multi-room units appropriate for families. The students, in turn, make a commitment that to keep their housing, they work hard to earn good grades, meet community standards on campus and in dorms, take advantage of life-skills training on the FISH campus and possibly even work in the commercial building, which will house offices and a restaurant space.

## Time donated to CRA-qualified community projects in 2023

(including as Board members)

**497** hours of community service

**124** hours of economic development

**91** hours of financial literacy for 3,026 students

**\$65,000**

2023 Donations to CRA Qualified Community Projects



# Governance

At Plumas Bank, we believe a strong governance program is the foundation for a sustainable and well-managed company, and we aim to meet and exceed the expectations for publicly traded banks in this regard.

Our experienced Board of Directors combines decades' worth of organizational knowledge with the fresh perspectives of newer members. Only one Plumas Bank employee – President and CEO, Andrew Ryback – is a member of the board, and his role is separate from that of the Chairman, adding further levels of accountability and oversight. The other eight board members are fully independent.

Directors are highly engaged with attendance at required meetings consistently exceeding minimum thresholds and no director serves on the boards of more than three public companies, as required by the Corporate Governance & Compensation Committee Guidelines. These Guidelines are reviewed annually along with the Corporate Governance & Compensation Committee Charter. The minimum Plumas Bancorp stock ownership requirement of \$150,000 within three years of appointment is consistently met by all directors.

## Succession Planning

The Corporate Governance & Compensation Committee provides oversight of succession planning for both directors and executives. In extensive conversations on this matter, diversity remained a key focus alongside critical skills and community representation. In addition to succession plans, long term planning and leadership development continue to be a focus of the Board and management.

## Business Ethics and Code of Conduct

The culture of Plumas Bank is characterized by a strong focus on ethics underpinned by our corporate governance structure. In this regard, our leadership team sets the example of ethical behavior, upholding the letter and spirit of the law.

The board provides oversight for ethics across the organization and annually approves our Code of Ethics, which is then reviewed and signed by employees.

All new team members undergo training on diversity, unconscious bias, California Consumer Privacy Legislation and the Fair Credit Reporting Act. The board participates in live training on the Graham-Leach-Bliley Act, Bank Secrecy Act, Bank Protection and Security and Regulation O. All employees are also trained in Fair Lending, Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) and Elder Financial Abuse Prevention and Detection.

We strive to make our policies and approach to ethical issues as transparent as possible.

Our whistleblower policy outlines the process for reporting unethical behavior and includes a non-retaliation statement. An employee intending to make a report is advised to place a call to the California State Attorney General's whistleblower hotline. The Attorney General will then refer the call to the appropriate government authority for review and possible investigation. Alternatively, written correspondence, emails, or calls may be communicated to the chairman of Plumas Bank's Audit Committee or the internal auditor on a confidential basis. Any whistleblower reports received by the team will be investigated following the standard escalation procedures.

Our stance on bribery and corruption is covered in our Code of Ethics, which sets out definitions and restrictions around personal gain, acceptance of gifts and conflict of interests, in relation to Plumas Bank's business dealings. Elements of our bank protection and security program further address our approach to bribery and corruption.

Our anti-money laundering policy is approved by the board and our compliance with the relevant regulations in this area (Bank Secrecy Act, OFAC, USA Patriot Act) is audited annually.

We have clear escalation policies that apply to our employees. Employees are encouraged to discuss issues with their supervisors in the first instance but have the option subsequently to approach the Human Resources manager.

## Enterprise Risk Management

At Plumas Bank, we identify and manage risks through a comprehensive enterprise risk management program (ERM), supported by regular reporting and internal auditing. The board provides oversight of the bank's risk activities through a framework designed to properly identify, measure, monitor and control the various risks associated with operating a safe and sound financial institution.

Our compliance and risk structure provides oversight of risk across the organization by deploying three lines of defense:

- 
1. Real-time business monitoring.
  2. Risk-based compliance testing and periodic risk assessments.
  3. Internal auditing, to maintain comprehensive, independent and ongoing audit oversight.
- 

The Board of Directors, through the Audit and Risk Committee, has direct responsibility for the risk profile of the organization by providing guidance on strategies and risk appetite, staying apprised of significant risk exposures, and ensuring that risks are appropriately managed. The board assigns the responsibility for the overall management of the ERM program to the President/CEO in concert with other executive officers.

The bank has formed an ERM committee involving every unit of the bank to give us a particularly strong footing from which to identify and manage risk. This group meets periodically to track risks in cyber, credit, interest rate, liquidity, operational, compliance, reputation and strategy areas.

## Enterprise Risk Assessment

The ERM committee undertakes an annual process to identify the top risks to the bank. For the last two years, the top risks included:

1. Adverse impacts on operations and reputation associated with cyber—breaches, ransomware and IT— related disruption.
2. Adverse impact on earnings, business service levels and reputation due to rising environmental threats related to our geographic location (including drought, fire, extreme weather and climate change).

Once we have identified our top risks, we develop initiatives and target-driven plans to mitigate these risks, tracking these efforts quarterly.

## Data Privacy and Cybersecurity

Identified as one of our top organizational risk areas, data privacy and cybersecurity is an intensely important aspect of our work at Plumas Bank. Fundamentally, we rely on the trust of our clients in order to carry out services on their behalf. Therefore, protecting their data and information against threats is a critical business priority.

While the board provides oversight of IT governance, effective information security is a team effort involving the participation of every user who interacts with data and systems.

The Technology Steering Committee includes members from several business units to ensure that information security permeates our organization. The committee meets quarterly to review and discuss information security policy — including incidents, strategy updates, products and planning — reporting its findings to the board on a regular basis.

## Cyber-risk Management

At Plumas Bank, we have a risk-based approach to information security and cybersecurity. Under our IT strategic plan, we have developed a program to identify, analyze and mitigate threats, translating them into risks to the organization and the information we protect.

Under this plan we conduct regular risk assessments of each area of technology delivery, covering everything from our payment systems to IT infrastructure. A program of regular planned and unplanned audits — and tests of critical information security controls— are conducted internally and by third-party auditors. Third-party feedback from these tests has confirmed that our management and control processes are satisfactory, and our overall program is strong.

Our controls are developed around industry standards, integrating best practice from the National Institute of Standards and Technology (NIST) and other industry, state and federal agencies. We also maintain a robust third-party management program, vetting vendors annually and periodically through Service Organization Controls testing and financial statements.

We have made considerable investments in best-in-class, defense-in-depth technical tools to help us protect our clients' information. We are constantly upgrading our systems to stay one step ahead of malicious operators, taking full advantage of AI-driven tools to help identify fraud and cyber-attacks in real time.

## Cyber-risk Training

We operate an extensive annual training program on IT security with formalized coursework and mandatory online training for employees on cyber and information security, identity theft prevention and GLBA/privacy. Our employee completion rate for this training is 99%.

Individuals responsible for oversight of information security/GLBA receive ongoing education through internal training, conferences, forums, webinars, industry information sharing and peer networks.

Additional training is offered through industry-leading resources on specific cybersecurity topics such as social engineering, safe web browsing and the safe use of email. We also conduct regular digital and physical phishing training sessions, increasing the sophistication of these sessions over time.

## Climate Change Risk

We operate in rural communities where the risk of major wildfires and climate-related events has grown in the last decade. We therefore face the unique challenge of delivering high-speed, real-time banking and transactional systems to remote branch locations and customer base. We also acknowledge an increasing risk to our IT infrastructure, and that of the entire region, in terms of power outages and catastrophic loss to data centers.



Lakes Basin, Plumas County, California

Broadly speaking, we anticipate risks from climate to grow in the coming years. As such, we've developed an IT strategy that involves redundancy as well as scalability, and have taken the following steps:

- Migrated systems out of our region to ensure we are not reliant on any given location.
- Leveraged the increasing power of secure Cloud computing – including hybrid-technical Cloud environments – to migrate data.
- Outsourced our IT infrastructure to increase our backup capability.

Plumas Bank also maintains a business continuity plan covering IT resilience and disaster recovery, which is updated on an ongoing basis and approved annually by the board. Information and status updates on business continuity management controls and initiatives are provided to the board during the Executive Vice President/Chief Information Officer's monthly report.

# Environmental

## Our Approach

Plumas Bank supports the transition to a sustainable economy by building environmentally friendly business practices and ensuring our loan activity is sustainable. We conducted an assessment of electrical utility usage by our facilities in 2023. Electrical usage was offset by solar panel systems at the Chico, Quincy, Truckee, and Yuba City branches.

## Climate Resilience and Operations Risk

Responsibility for environmental issues is distributed across several committees at Plumas Bank. Our Enterprise Risk Management committee tracks risks from climate change across our business, including our physical operations, data security and loan portfolios.

Our IT team continues to leverage key technology partnerships that facilitate greater resilience including shifting processing to data centers outside of our region —employing secure Cloud servers where appropriate — to safeguard our clients' data from unnecessary risks.

## Environmental Product Responsibility

Although our products are financial in nature, banks have a key role to play in supporting the transition to a sustainable economy.

- We offer loans that can be applied to sustainable initiatives such as solar, helping our clients to invest in solar power for their businesses, reducing the initial financial burden, and making renewable energy a more attractive option.
- We offer our clients checking and savings accounts with e-statements and online services, reducing paper statements and correspondence.

## Sustainable Operations

Making more climate-friendly decisions is a priority for us at Plumas Bank. We are conscious of our role as a leader in our communities and recognize the importance of conserving resources.

- We have xeriscaped certain branch landscaping areas to make them more water-efficient, introducing native or drought-

tolerant plants and other materials such as stone, woodchips and sand.

- The majority of our lighting is provided by energy- efficient LEDs.
- We routinely consider sustainable alternatives when choosing office supplies.
- Solar panel systems offset energy usage at the Chico, Quincy, Truckee, and Yuba City branches.
- We're tracking our energy use across our properties.

## Using Technology

Throughout our history, we've embraced technology to reduce our carbon footprint. We retooled our lending platform to offer online business loan applications, which has created efficiencies in resources and reduced paper usage. Implementation of new branch transaction software in 2023 further reduced paper usage across our institution. Proxy materials were provided electronically with the option to request full sets beginning in 2021. Over the past few years clients have increased online banking usage 77%.

## Case Study

In 2024, Plumas Bank was amongst the first 10% of the approximately 1,000 banks in the San Francisco Federal Reserve District to implement FedNow as a receiving institution. FedNow facilitates the immediate transfer of funds between participating financial institutions, reducing the time and cost associated with traditional payment methods such as checks or Automated Clearing House (ACH) transactions. The service is designed to support various payment use cases, including person-to-person transfers, bill payments, and business-to-business transactions which will be implemented with the release of supporting technology over the next couple of years.





## The Sustainability Circle: Supporting Partners That Care for Our Land

Whereas most people immediately consider the environment when they hear the term “sustainability,” the reality goes well beyond.

At its core, sustainability is an acknowledgment that seemingly unrelated parts of our world are interconnected. Practices that are sustainable must be supported continuously, so that the needs of the present don’t compromise those of the future.

“Plumas Bank’s leadership believes environmental and economic sustainability are permanently intertwined,” said Andrew Ryback, president and CEO of Plumas Bank. “We are dedicated to helping partners who are dedicated to caretaking our land and resources, because we know they will be critical to the success and well-being of our clients, employees, and communities for generations to come.”

The bank promotes economic sustainability — practices that inspire long-term financial growth through positive impacts on social, environmental, and cultural aspects of communities — by forming professional partnerships with non-profit agencies dedicated to resource conservation.

To learn more about this sustainable circle of economic and environmental life, read the words of our conservation partners in the following.

### Feather River Resource Conservation District

The Feather River Resource Conservation District promotes economic and ecological sustainability through a variety of habitat restoration measures.

And relationship banking is a critical component of its fire recovery and reforestation process. Being on a first-name basis with bankers helps to connect them with funding resources so they can focus on the restoration work on the ground:

**“Many of our projects are high-dollar amounts that require individual accounts. The supportive Quincy branch team is always available to set up new accounts and assist with transfers. It’s helpful to have a local branch we can walk into when we have a question or an issue comes up.”**

*Michael Hall, District Manager, Feather River RCD*



## Modoc Resource Conservation District

The Modoc RCD is also dedicated to conservation efforts focused on forest, watershed, and soil health through local outreach and education.

The agency prides itself on establishing working relationships that break down barriers faced by special districts in the state of California, namely grant funding that typically pays for projects upon completion.

*“This leaves a gap in funding. Plumas Bank has helped keep us going by utilizing a line of credit, enabling us to pay our obligations and wait for grant funds. We also have savings and checking accounts and love the personal service that the bank provides. It is nice to have a financial partner that we can rely on.”*

*Lani Estill-Cockrell, Business Manager,  
Modoc Resource Conservation District*



## Plumas Audubon Society

This member-supported non-profit has a goal to promote understanding, appreciation, and protection of the biodiversity of the Feather River region.

And the two-decade-plus reciprocal relationship between Plumas Bank and this non-profit agency serves as a symbolic model of the interconnected nature of biodiverse habitats:

*“The Plumas Bank team is invested in our success, just as we are invested in the success of the restoration and conservation of our natural ecosystems.”*

*Piers Strailey, President, Plumas Audubon Society*

## Plumas Bank’s guiding principle: “Here. For Good.”

Our commitment to contributing to a sustainable economy and environment — achieved by supporting the agencies that care for the land that our very communities are built upon — is reflected in these client comments and in the work we proudly do, every day.

# Conclusion

Thank you for your interest in Plumas Bank.

Throughout our 44-year history, we've always supported you — our clients, our employees and our communities. Together, we've weathered times of great opportunity and challenge. We're proud of the Corporate Citizenship activity we've shared in this report because we believe it makes us a fairer, more equitable and more resilient organization, better equipped to support you for the next 44 years.

Fundamentally, treating people well and protecting our environment are sound business practices. With this in mind, we reconfirm our commitment to being your bank through thick and thin.

**We Are Here. For Good.**