

FIRST COMMUNITY BANK

Division of Glacier Bank

2025

COMMUNITY IMPACT REPORT

*Presented by the
First Community Bank CRA Committee*

Member
FDIC



CEO MESSAGE

Dear Friends,

Welcome to the third year of our Community Impact Report. Community is at the very heart of our bank- in fact it's literally our middle name. We see so much need and also so many people and organizations trying to do good and offer hope. It is our honor to provide this report on what we've been able to do to make a difference. Thank you to our employees, our customers, and our communities for joining us to make 2025 one of the most impactful years we have had.





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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 Officer

Dan Jenkins | SVP, Chief Credit Officer

Destinee Anderson | SVP, BSA & Deposit Operations Officer

Leanne Hartman | SVP, Retail Division Director

Mike Padovich | SVP, Business Development Officer

Selena Line | SVP, Human Resource Director

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, Mike Christensen,
Sheldon Killpack, Paul Ritchie, Johnny Clawson, Chris Hatch



FUN FACT: Every year, FCB sends out an annual culture survey, inviting all employees to grade our internal culture and offer suggestions for improvement!

OUR CULTURE

Culture is at the heart of everything we do at First Community Bank. It's more than a concept—it's how we operate day in and day out. Our team is dedicated to living our values in every interaction, with each other and with our customers. By fostering a positive, values-driven environment internally, we extend that same trust and integrity to our communities and business partners, paving the way for sustainable success.



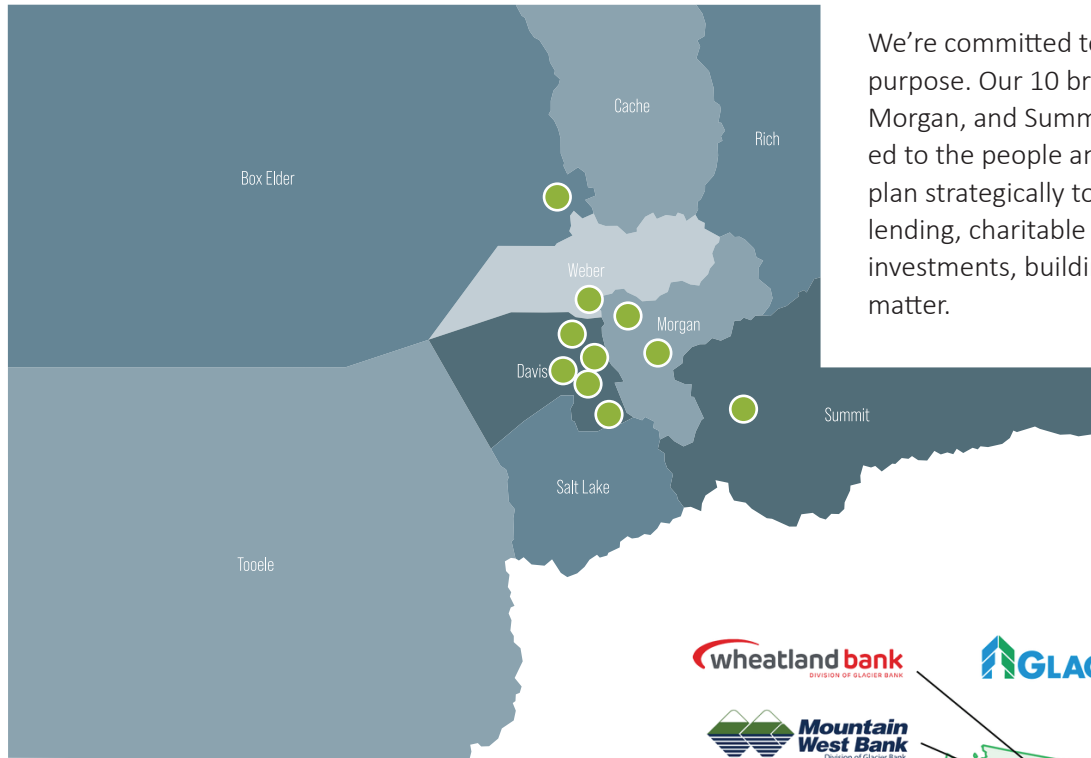
Left: The FCB Hoopla Team, also known as the Culture Keepers. Pictured Larie Crocker, Erica Payan, Alex Bassett, Trey Cornell, Shelly Holt, Jacob Palomec, Daniel Poulsen, Lindsay Stratton, Shelby Montgomery, Brady Stratton, Jessinia Nava, Maycee Thompson, Sophia Muirhead. Right: FCB employees attending a Quarterly Celebration Event.

BANK VALUES

Our values are more than guidelines, they're the heart of who we are. They shape every choice we make and every interaction we have. When something doesn't fit with those values, we walk away. Because staying true to what we believe in is how we build trust and make a real difference.

- I will build positive and lasting relationships
- I live my word
- I've got your back
- I am responsible for a healthy and respectful workplace
- I will seek for and provide solutions
- I will learn and grow
- I will advocate our culture
- I will do the right thing
- I will look inward and own my outcomes

WHO WE SERVE



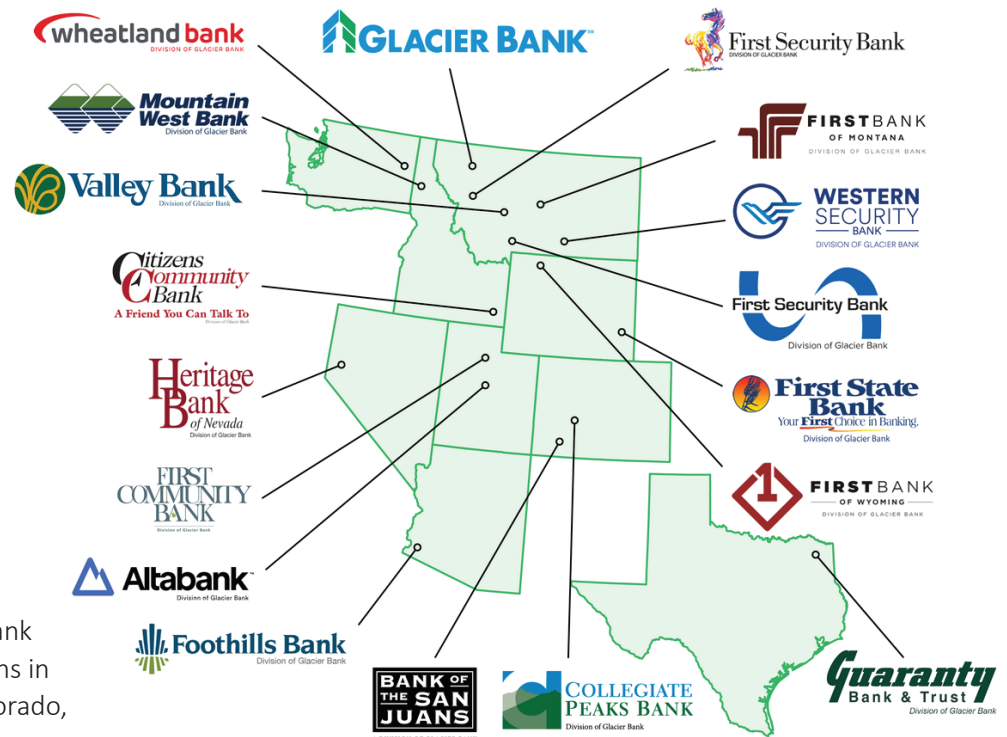
We're committed to serving Northern Utah with care and purpose. Our 10 branches across Davis, Weber, Box Elder, Morgan, and Summit Counties allow us to stay closely connected to the people and businesses we support. Each year, we plan strategically to strengthen these communities through lending, charitable contributions, volunteer service, and investments, building growth that lasts and dreams that matter.

PROUD MEMBER OF



Glacier Bancorp

We are a member of Glacier Bancorp, a regional bank holding company with 18 divisions and 285 locations in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, Nevada and Texas. This family of banks offers our customers an expanded network of service throughout the western United States.

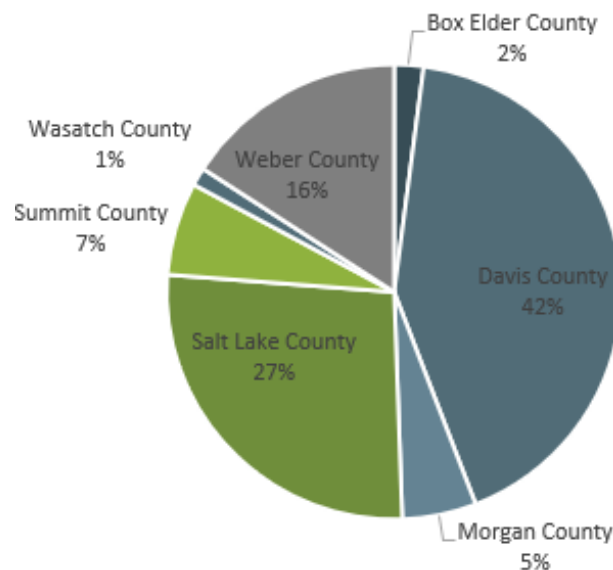


LENDING IMPACT

When you choose First Community Bank as your financial partner, you're doing more than opening an account, you're helping your community thrive. The money you deposit stays local, reinvested right back into the neighborhoods we all care about. While other institutions might send funds to national projects, we focus on what matters here: driving local growth and success. Our lending team works side by side with you to provide quick, personalized solutions that help turn your goals—and your dreams—into reality.

\$241,150,879
314 Total New Loans in 2025

County	Total Loans
Box Elder	\$ 5,020,479.00
Davis	\$ 101,481,101.00
Morgan	\$ 12,704,897.00
Salt Lake	\$ 64,600,058.00
Summit	\$ 15,938,657.00
Wasatch	\$ 3,115,825.00
Weber	\$ 38,289,862.00



\$218,183,052
Total Commercial



\$7,775,602
Total Consumer



\$15,192,225
Total Real Estate

\$21,976,310 CRA Eligible 2025

CRA loans are all about lifting up our communities. They help revitalize neighborhoods, create affordable housing, and support essential services. These efforts also make a big difference for local businesses, helping them keep jobs and grow in areas that need it most. It's about making sure everyone has the chance to thrive.



FUN FACT: FCB has a full team of 44 lending experts including Commercial Lenders, Consumer Lenders, Underwriters, Processors, and Operations Personnel. These individuals are all locally-based, ensuring a collaborative and streamlined approach for customers. When you have questions or need assistance, you will have multiple direct lines you can reach out to!



The Impact of Local Leadership on Lending

At FCB, local leadership makes all the difference. We understand the unique dynamics of our economy, and that insight allows our lending team to provide quick, straightforward answers and approvals, without the delays of a large corporate hierarchy. This speed gives businesses the competitive edge they need to close deals and meet critical deadlines.

Photos of funded project in 2025.

GIVING IMPACT

At First Community Bank, giving back is part of who we are. We focus on helping those who need it most and we love inviting our customers and employees to join us. Through our Community Spotlight Program, each branch picks a few local nonprofits to highlight during the year. When you open a checking account, you get a “free give”, a \$25 donation token you can direct to one of those charities. Then, during Community Giving Month in August, we combine all those gifts and donate them to our community partners.

We also have our Employee Birthday Donation Program. When it’s an employee’s birthday month, we donate \$200 to a cause they care about. It’s our way of celebrating supporting what matters most to our team.

\$215,909

132 Total Donations in 2025

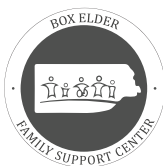
\$135,450

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

We were honored to partner with the following non-profits in 2025, showcasing them as part of our *Community Spotlight Program*.



Pregnancy Care Center
HONORING LIFE. UPLIFTING WOMEN.



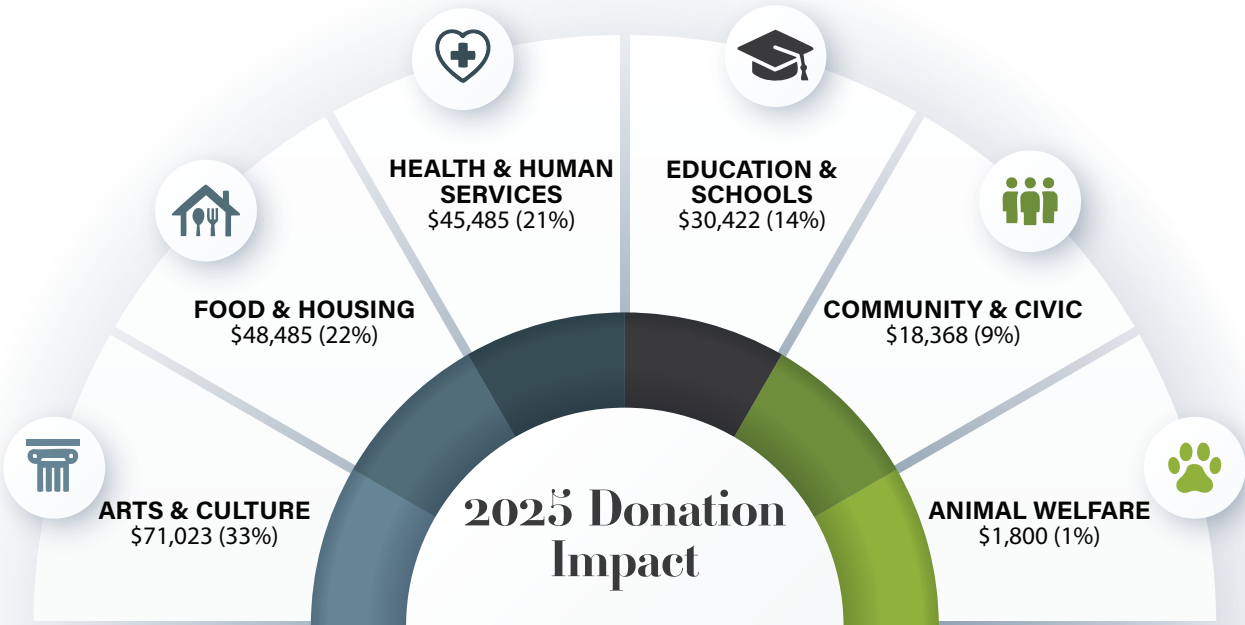
DONATION RECIPIENTS 2025

A New Beginning Animal Rescue
Acts Six Soup Kitchen
ALCO Construction
Autism Council of Utah
Autism Solutions Academy
Best Friends Animal Society
Beverly's Terrace Plaza Playhouse
Bountiful Davis Arts Foundation
Box Elder Family Support Center
Brigham City Fine Arts Center
Brigham City Kiwanis
Brigham City Rotary Club
Catholic Community Services
Clearfield High School
Corrine City
Davis Arts Council
Davis Education Foundation
Davis High School
Farmington High School
Golden Bark Foundation
Grand View For Good
Habitat For Humanity Northern Utah
Habitat For Humanity Summit County
Henefer Rodeo Club
Heritage Theatre
Hope After Polygamy
Hopebox Performing Arts
Huntsman Cancer Institute

Jewish Family Services
Joy Foundation
Lake View Elementary
Layton High School
Layton Parks and Recreation
Mercy Housing
Morgan County Fair
Morgan County Food Pantry
Morgan County School District
Morgan Education Foundation
Morgan MTB Race Team
Morgan Rodeo Club
Mountain Green Elementary
No One Fights Alone
North Summit Unite
Northridge High School
Ogden Nature center
On Pitch Performing Arts
Open Doors
Operation Conquer Hunger
Peace House
Playing For Life Foundation
Postpartum Support International
PRCA Wilderness Circuit
Pregnancy Care Center Brigham City
Ronald McDonald House Charities
Safe Harbor Crises Center
Salt Lake County Animal Services

Sarah Jane Adams Elementary
Second Chance for Homeless Pets
Sky Dance Company
South Ogden City
Special Olympics Utah
Spy Hop Productions Inc.
Steven Christensen DDS- Operation Smile
Sunhills Golf Course
Syracuse Arts Academy
Syracuse High School
The Hoop Factory
To Write Love On Her Arms
Town of Mantua
Tri-City Exchange
Turtle Shelter Project
USU Extension
Utah Food Bank
Utah Gold Softball
Utah Jumpstart Coalition
Utah Kids Foundation
Utah State University
Weber County Animal Shelter
Weber Human Services Foundation
Will Hardy Foundation
YMCA of Northern Utah
Young Caring For Our Young
Youth Futures
Youth Impact

FUN FACT: Since the beginning of our Community Spotlight Program in 2020, we have donated **\$534,429** to essential, non-profit organizations in Northern Utah.



SERVICE IMPACT

At First Community Bank, giving back means more than writing a check, it’s about rolling up our sleeves and making a real impact. Every employee is expected to meet a yearly service goal. We make it easy by proactively connecting our team with volunteer opportunities that matter. These projects take place both during work hours and after. Our team loves to share their time and talents with causes that truly make a difference.

1,069.35 HOURS

Total documented service given in 2025



44
Organizations Served



98%
Employees Who
Served



81.60
CRA Qualified Hours

COMMUNITY BOARD SERVICE 2025

Many of our team members go above and beyond by serving on boards throughout the community. These volunteer roles aren’t just titles, they’re opportunities to build stronger connections and share what we know. By offering our financial expertise, we help nonprofits manage resources wisely so they can keep making a difference where it matters most.

- Andrew Crow | Family Promise of Ogden
- Brady Stratton | Hopebox Theatre, Treasurer
- Bryan Jack | Young Investor’s Society
- Cindy Beecher | Weber Human Services Foundation
- Dawn Brandvold | Davis Education Foundation, Layton City Ramp Commission
- Desmond Hoogs | Brigham City Kiwanis Club
- Kelly Carter | Morgan County Fair Board
- 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
- Selena Line | Northern Utah Human Resources Association
- Shelly Holt | Utah Bankers Association



Left to Right (Clockwise): Serving Layton City at the annual Flower Planting event at the city offices. Delivering essential supplies to the Airman's Attic on Hill Air Force Base as part of our bank-wide donation drive in August. The Popsicle Brigade ready to walk with the Mayor of Layton during the 4th of July Parade. Participating at the Grand Shake Out at Layton Elementary, helping students learn the importance of communication.



FINANCIAL LITERACY IMPACT

Financial literacy is a cornerstone of success, and at First Community Bank, we're committed to promoting it in meaningful ways. We offer free online courses, teach classes in local schools, and reward students through our Good Grades Pay Program. Education empowers individuals and businesses to manage finances confidently, and we're proud to support that growth at every stage.

690
Total individuals taught

232.5
Total learning hours

FINANCIAL FOUNDATIONS (EVERFI)

178
Students Enrolled

159
Learning Hours

JUNIOR ACHIEVEMENT

440
Students Taught

65
Learning Hours

GOOD GRADES PAY

78
Students Enrolled



Above: Three of the eleven Good Grades Pay Scholarship Winners for the 2024-2025 school year.



Financial Literacy goes beyond just teaching about money management, it also encompasses learning about the banking industry. We were privileged to partner with the Davis Catalyst Center for the second year to mentor a group of high school seniors. They spent a semester learning about banking and managing a marketing campaign focused on teen checking accounts.

CUSTOMER IMPACT

At First Community Bank, our vision is simple: to welcome everyone as a customer and see them leave as a friend. We achieve this by consistently applying our customer service standards across all branches and staying true to our core value, "I will do the right thing." While we pride ourselves on offering exceptional service, don't just take our word for it—hear what the community has to say.



4.60 STARS

Overall rating of the FCB Branches taken from Google Reviews in 2025.

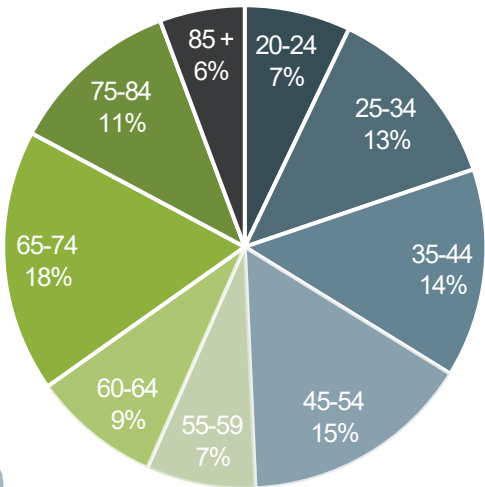
CUSTOMER REVIEW...

"You need to check out First Community Bank Utah. The top-down leadership of developing people is evident in every layer in the company that I've found so far. Tremendous employees, absolutely top-notch team members, people that are doers. And they get it done for their customers!"

-Chris Hatch

We're proud to serve people from every walk of life and every stage of their journey. From saving for the first time as a kid, to graduating college, starting a family, building a career or business, and planning for retirement, we're here for it all. That's the beauty of being a community bank, we're here for EVERYONE, helping turn dreams into reality.

CUSTOMER DEMOGRAPHICS
BY AGE



EMPLOYEE IMPACT

Employees are the heart of everything we do, and we're committed to helping them thrive. We are therefore intentional about creating opportunities for growth and advancement in their banking careers. We encourage each team member to take initiative, and we provide the resources and support they need to succeed. The employees listed in this section participated in bank-sponsored educational programs in 2025. They represent the future of our organization and the individuals who will continue strengthening our communities for years to come.



24%

Employees enrolled in
educational/training
courses

9 YEARS

Average Employee
Tenure

13

Employees serving 20
years or more



Top: The 2024-25 FCB Mentoring Group. These employees were paired with a senior leader of the bank for one year to be mentored in their leadership and banking skills. *Bottom:* The FCB Leadership Academy, Class of 2025. These employees participated in a 9 month program learning the fundamentals of leadership and personal growth.

PACIFIC COAST BANKING SCHOOL

Jaden Long | Graduated

Matthew Brenchley | 1st Year

UTAH BANKERS ASSOCIATION EXECUTIVE DEVELOPMENT PROGRAM

Andrew Crow

Selena Line

FCB LEADERSHIP ACADEMY

Aleaya Vargas

Alex Bassett

Ben Hunsaker

Charlotte Thompson

Cira Long

Larie Crocker

Lindsay Stratton

Lisa M. Anderson

Nik Sprunt

Shelby Montgomery

Trey Cornell

Whitney Crafton

FCB MENTORING PROGRAM

Aleaya Vargas

Andrew Crow

Brandy Wheelwright

Charlotte Thompson

Desmond Hoogs

Elizabeth Lang

Jeremy Roth

Lisa L. Anderson

Vickie Simpson

SUCCESSFUL SUPERVISOR COURSE

Aleaya Vargas

Andrew Crow

Brent Worthington

Desmond Hoogs

Meisha Vandertoolen

Nikolas Sprunt

Porter Jones

Sidonie Kanoff

DAVIS COUNTY CHAMBER LEADERSHIP INSTITUTE

Brent Worthington

Charlotte Thompson

Emily Schuck

Jessica Wright

Leanne Hartman

EMPLOYEE ANNIVERSARIES

5 Years

Selena Line, Marina Loehr, Mike Padovich, Cam Payne, Danielle Poulson, Chelsey Smith

10 Years

Kristi Lenares, Emily Schuck, Meisha Vandertoolen, Jacob Terry

15 Years

Jason Robinson

20 Years

Melissa Johnson

25 Years

Charlotte Thompson

50 Years

Kris Hamblin



Left: Graduates from the Utah Bankers Association Executive Development Program with FCB President & CEO, Shelly Holt.

WANT TO LEARN MORE?



WWW.FCBUTAH.COM
801-813-1600

At First Community Bank, our commitment extends beyond community involvement—we're here to support your financial success too. We offer a full range of solutions for individuals and businesses, tailored to help you achieve your goals. Scan the code above to explore what we offer. We'd be honored to partner with you on your financial journey.

“What you do has far greater impact than what you say”
-Stephen Covey

BUILDING OUR COMMUNITIES

FIRST COMMUNITY BANK

Division of Glacier Bank

ONE DREAM AT A TIME