



**NOTICE OF ANNUAL MEETING OF SHAREHOLDERS
TO BE HELD 5:00 P.M. THURSDAY, APRIL 20, 2017**

The annual meeting of shareholders of Summit Bank will be held at 5:00 p.m. on Thursday, April 20, 2017, in the Club Room on the 4th Floor of the Downtown Athletic Club located at 999 Willamette Street in Eugene, Oregon.

At the meeting we will:

1. Elect one (1) director to serve a two-year term to expire at the annual meeting in 2019.
2. Elect four (4) directors to serve a three-year term to expire at the annual meeting in 2020.
3. Act on any Other Business that may properly be brought before the meeting.

Management does not intend to present any business at the annual meeting except as described above, and is not aware of any other matters to be brought before the annual meeting. If you were a shareholder of record at the close of business on March 1, 2017, you will find a proxy form enclosed and may vote, in person or by proxy, at the annual meeting.

Proxies for the annual meeting are being solicited on behalf of the Board of Directors. Each properly completed proxy returned in time for voting at the annual meeting will be voted in accordance with the instructions provided. If no instructions are provided, the proxy will be voted in favor of all matters presented.

We cordially invite all shareholders to personally attend the annual meeting. Your vote is important regardless of the number of shares you own. **Whether or not you are able to attend, please be sure to sign, date, and promptly return your proxy in the enclosed envelope.** It is necessary to have sufficient votes to complete all of the business to be transacted.

Further information regarding voting rights and the business to be transacted at the annual meeting is given in the enclosed proxy statement.

You may review the Bank's 2016 Annual Report on our website at:

<https://www.summitbankonline.com/investor-relations/financial-reports/>

BY ORDER OF THE BOARD OF DIRECTORS

Vickie L. Cussins
Corporate Secretary

Please confirm your meeting attendance either by phone at 541-684-7501 or by email at vickie.cussins@summitbankonline.com. Refreshments will be served.