

CANYON CONNECTION

Message from the President

On April 4th the Northern Pima County Chamber of Commerce honored our bank with the *2006 Small Business of the Year*



Steve Halverson
President/CEO

Award. The award was given to the bank for its contribution to the community, its service to its customers and for providing its employees with a quality work environment and advancement opportunity.

As I reflect back on the bank's inception, three

things come to mind: shareholders who invested in the bank and their faith that the board of directors and management would carry out its vision; employees who understand and actively embrace the philosophy of providing customers with a high level of service; and customers who value relationships who are thus banking with this community bank.

As the CEO of Canyon Community Bank, I want to express my sincerest thanks to Chuck Luhtala, Wes Veach and Debbie McCarter. They have been with this bank since the beginning. Their outstanding commitment and leadership have been instrumental to our success. I'd like to offer a special thanks, too, to my devoted friend, Dennis Cummings, for his persistence in seeing the opportunity for a successful community bank in the northwest part of Tucson.

Our goal is simple: *to continue to earn your ongoing trust and support, allowing us to continue to grow and operate a successful community bank.*

Canyon Community Bank Wins Small Business of the Year

Canyon Community Bank was awarded Small Business of the Year at the 2006 Pinnacle Award Banquet on April 4th at the Hilton El Conquistador Golf & Tennis Resort. The well-attended event also honored Hilton El Conquistador Golf & Tennis Resort as Large Business of the Year and Lyra Done as Community Leader of the Year.

Presented by the Northern Pima County Chamber of Commerce, Pinnacle Awards celebrate the success and contributions of businesses and individuals in Northern Pima County.

Jerry Bustamante, President and CEO of the Northern Pima County Chamber of Commerce says, "Canyon Community Bank was awarded this prestigious award in part because they have worked hard to achieve continued success since their inception." He goes on to say, "Their ongoing community support — volunteering not only their money but, more importantly, their valuable time and corporate citizenship of the areas they serve — has set them apart, resulting in their being presented with the 2006 Pinnacle Small Business of the Year Award."

Criteria for the Pinnacle Small Business of the Year Award include businesses with fewer than 50 employees who have achieved financial success while demonstrating good corporate citizenship.

Members of the NPCCC submitted nominations; Canyon Community Bank received many of these nominations.

Congratulations to ALL the Staff at Canyon Community Bank!



Another Successful Event!

5th Annual Canyon Community Charities, Inc.

Charity Golf Tournament • Friday, April 7th, 2006

The Golf Club at Vistoso was again the host for the 5th Annual Canyon Community Bank Charity Golf Tournament. *The tournament sold out with 100 players and raised a record \$70,000 for local charities.*

Recipients of this Year's Event

Casa de la Luz Foundation
Catalina Community Services
Christian Family Care Agency
The Crisis Pregnancy Centers of Tucson
El Pueblo Health Center
Marana Health Center
Saddlebrooke Community Outreach, Inc.
Tee Up for Tots, Inc.



The Golf Tournament had a Hole-in-One contest for the opportunity to win a Jaguar from Royal Automotive Group. (Unfortunately, the hole-in-ones did not show up that day).

Raffle prizes included restaurant certificates, rounds of golf from the Gallery and the Golf Club at Vistoso, Canyon Community Bank golf club covers, golf balls and much more. *The raffle raised over \$4,700 in donations.*

The live auction packages included a \$1,000 gift card to Gadabout Salon & Spa, a chef's working dinner for 10 at Cibaria Cucina Italiana, Westward Look Resort lodging and golf, as well as dinner for ten at Sullivan's Steak House — *and raised over \$4,600.*

The efforts of many people made this event successful. A very special thank you goes out to Gary Imus, 1st VP Financial Consultant of RBC Dain Rauscher. *Gary went above and beyond the call of duty to connect with sponsors and secure donations for this event.*



Many thanks to all of the staff and Directors of Canyon Community Bank who selflessly donate time, energy and money to helping this event grow bigger each year.

CCB Awarded 2006 WISH Program and IDEA Program Funds

The Federal Home Loan Bank of San Francisco has awarded Canyon Community Bank \$209,349 in the *Workforce Initiative Subsidy for Homeownership (WISH) Program* and \$256,643 in the *Individual Development and Empowerment Account (IDEA) Program*.

These two programs will provide matching funds for qualified candidates to borrow for down payment assistance. The funds will be available on a first-come-first-serve basis.

Participants in the IDEA Program will be required to save (for a down payment) a minimum of ten months and a maximum of four years. The Program will match anything above \$500 on a 3-to-1 basis. For example, Canyon would have \$15,000 available to match a borrower's \$5,000. Homebuyer counseling is also part of the program.

The WISH Program will work exactly the same way, only the borrower may already have the \$5,000 (or whatever they want matched); they only need to be income qualified.

These programs are targeting first-time homebuyers and low-to-medium income households. The goal is to enable would-be homeowners to purchase homes that were previously out of their financial reach.

If you or someone you know could benefit from either of these programs, call Brian Gavre, Debbie Imus, Sandy Wahl or Linda Zarek at the new Canyon Community Bank Mortgage Office: 547-4740.



A Big Thank You to Our Sponsors

The Titanium, Platinum and Gold Sponsors were treated to a VIP Day at the Gallery at Dove Mountain on Thursday with a round of golf and dinner afterwards. These sponsors continue to donate their time and money each year to make this event a success; VIP Day recognized their contributions.

Titanium

Chestnut Construction

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First National Bank – Goodland, KS
WLB Group

Gold

AAA Landscape
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AXA Enterprise Funds
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Copper

Addisigns
Catron & Associates
Chase Wholesale
Durrant
Nanini Northwest
Ticor Title Agency
Title Guarantee Agency
Tucson Real Estate Appraisal, Inc.

New Team Member



Sandy Wahl
Mortgage Loan
Officer

Sandy Wahl is the newest addition to the brand new Canyon Community Bank Mortgage office, located at 8375 North Oracle Rd.

Sandy has held real estate-related positions for over 13 years. Her extensive experience with title, escrow, lending and real estate will provide us with a substan-

tial knowledge base, especially with regard to helping people wanting to borrow funds for residential or commercial properties.

She has been the Past President of *The Sunrise Rotary* and is very well connected in the community. Sandy is looking forward to networking and spreading the word about the services offered by the Canyon Community Mortgage office.

Sandy plays golf and has hiked the Grand Canyon four times. She will celebrate a milestone birthday this year by hiking the Grand Canyon with her two brothers from Ohio. Her husband of ten years is a commercial fine artist with a studio — named Wahl Gallery/Studio — in the downtown warehouse district.

Sandy is delighted to work with an organization whose philosophies align with hers: *treating the customer as a real person with needs and goals, not as just another number.* Her phone number is 547-4748. Call her anytime with your lending questions.

New Canyon Community Bank Director



Tim Prouty
Director

Tim Prouty is President and CEO of CB Richard Ellis in Tucson, the company's Partner office in Southern Arizona. He is responsible for managing the company's joint venture in Tucson.

Mr. Prouty has 18 years of experience in the operations of real estate services companies. Prior to joining CB Richard Ellis, Mr. Prouty was an Executive Vice President with Grubb & Ellis Co., where he oversaw management and brokerage activities of the Tucson office. He holds both a Real Estate Broker's license and a Mortgage Broker's license, and has originated commercial loans with life companies, commercial banks and mortgage conduits.

Mr. Prouty is a graduate of Salpointe High School and the University of Arizona. He is the incoming President of the Conquistadors, on the Board of the Tucson Airport Authority and involved with many other groups in Tucson. He has a long history in the Tucson community and has been involved with many major commercial real estate transactions.

Richard Underwood, Chairman of the Board for Canyon Community Bank, says, "Tim will be a tremendous asset to the Board with his wealth of financial experience and connections to the community." Underwood goes on to say, "Plus, he's just a really great guy that is very excited about being involved in a true community bank".

Welcome to the family, Tim!

GOOD THING IT'S ALMOST MAY

The next time you are complaining about something, take a moment to realize just how much easier life is now compared to how it used to be in the 1500s.

Baths consisted of a big tub filled with hot water. The man of the house had the privilege of the nice clean water, then all the other sons and men, then the women, and finally the children, last of all the babies. By then the water was so dirty you could actually lose someone in it. Hence the saying, "Don't throw the baby out with the bath water."

Houses had thatched roofs, thick straw piled high, with no wood underneath. It was the only place for animals to get warm so all the dogs and cats and other small creatures (mice, bugs) lived in the roof. When it rained the straw became slippery and sometimes the animals would slip and fall off the roof. Hence the saying "It's raining cats and dogs."

Aren't you glad it's 2006?

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Gary Gibson - Director
Jodi Grassmeyer - Secretary

Steve Halverson - President/CEO
Pam McNair-Wingate - Director
Tim Prouty - Director
Richard Underwood - Chairman of the Board

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Wes Veach - Chief Financial Officer
Daniel Maw -
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Jim Barron - Commercial Loan Officer

Jackie McGuire - Credit Analyst
Debbie Imus - Mortgage Loan Officer
Brian Gavre - Residential Mortgage Manager
Debbie McCarter - Operations Officer
Marcie Dominguez - Operations Supervisor
Corinna Quallo - Operations Supervisor

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Marana 6811 North Thornydale Road Just South of Ina) • 547-0600
Catalina 15883 North Oracle Road • 825-1114
Mortgage Office 8375 North Oracle Road, Suite 100 • 547-4740
www.canyoncommunity.com



Canyon Community Bank where the difference is clear

