



Outlook

RE: Materials for your Review

From Chris Dubose <Chris.Dubose@fib.com>

Date Mon 2/9/2026 8:11 PM

To Blair Sundell <blair@soredi.org>

Blair,

I've reviewed the proposed credit policy and endorse what you've done here. The proposed policy aligns the intent of the program with proper risk mitigation, reserve methodology, allowed/unallowed industries and borrower types, as well as establishing the parameters around how the loans in the portfolio should be monitored. I still like the idea of pulling policy out of the Bylaws so that any future changes can be addressed with policy amendments as opposed to Bylaw changes and complies with our audit requirements. I won't be able to attend the Board meeting tomorrow but am happy to answer any questions that come up.

Chris

Chris DuBose

STATE PRESIDENT - OREGON

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From: Blair Sundell <blair@soredi.org>

Sent: Friday, January 2, 2026 5:32 PM

To: Chris Dubose <Chris.Dubose@fib.com>

Subject: [EXTERNAL] Materials for your Review

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