



October 23, 2025

The Honorable Tina Kotek
Governor of Oregon
Office of the Governor
900 Court Street, Suite 254
Salem, OR 97301-4047

Dear Governor Kotek,

On behalf of the American Fintech Council (AFC), I would like to extend our sincere gratitude for proclaiming the week of October 20–24, 2025, as Oregon Community Bank Week. Your recognition of the vital role that community banks play in Oregon’s economic and social fabric shines a well-deserved spotlight on institutions that serve as trusted partners to families, small businesses, and communities across the state.

Community banks have long been at the heart of local prosperity, providing the capital that fuels small business growth, helping families achieve financial stability, and strengthening the communities they call home. But today’s community banks are not only hometown institutions; they are also pioneers of innovation. Across Oregon, these banks are embracing technology and forming partnerships with responsible fintech companies to bring modern, inclusive, and customer-friendly financial services to all corners of the state.

These collaborations are democratizing access to financial opportunity, expanding credit options, enabling secure and convenient digital banking, and reaching Oregonians in rural and underbanked areas who might otherwise be left behind. By marrying local trust with technological innovation, community banks are proving that progress and tradition can thrive side by side. Through responsible innovation, community banks are ensuring their relationship banking will continue throughout the 21st century.

The American Fintech Council represents the nation’s leading fintech companies and innovative banks working together to build a transparent, inclusive, and customer-centric financial system. Our mission aligns closely with Oregon’s commitment to fairness, innovation, and community. We believe that responsible technology, when coupled with the deep community roots of local banks, can deliver transformational benefits for consumers, offering safe, affordable, and accessible financial products that strengthen both households and the broader economy.

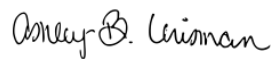
Beyond their economic importance, innovative community banks are essential stewards of integrity and trust in the financial system. By embracing responsible innovation, they are ensuring that technology serves people—not the other way around. In doing so, they help

safeguard consumers, promote financial literacy, and keep the human connection at the center of modern banking.

Oregonians—and indeed, Americans everywhere—benefit from this resilient network of community banks that power inclusion, opportunity, and growth. AFC is proud to stand beside these institutions as they lead the way in redefining what it means to be a community bank in the 21st century.

We look forward to working with you and your administration to continue strengthening innovation, competition, and access in Oregon's financial ecosystem. Together, we can ensure that every Oregonian, regardless of zip code or circumstance, has access to the tools and opportunities they need to thrive.

With appreciation and respect,

A handwritten signature in cursive script, reading "Ashley B. Urisman".

Ashley B. Urisman
Director of State Government Affairs
American Fintech Council