

BANKS: 19 percent of Americans said they would change banks if their local branch closed

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done things," he said. Bank of Eastern Oregon executives say after the bank introduced online banking tools about 10 years ago the number of tellers has stayed basically the same, while staffing levels on the back end have risen to address the extra work created by online access.

That may have something to do with the nature of the bank, which is headquartered in Heppner. It was formed by farmers in Gilliam County shortly after World War II and today has 13 branches and five loan production offices. Where many of those branches are open — in tiny towns like Condon and Fossil — it is the only bank branch in town, or even in the county. That tends to build loyalty.

Mark Lemmon, executive vice president and chief finance officer, said it's true that being able to handle most aspects of personal banking online means setting up an account at Bank of Eastern Oregon doesn't have to be at the top of peoples' checklists when they move somewhere like Wheeler County. But the tradeoff is that people who grew up in rural Oregon as a loyal customer — people like his own children, who now live as far away as Hawaii — can continue to keep their accounts at Bank of Eastern Oregon after they move away.

He said even though much of people's personal banking can be handled online, businesses tend to need a local bank branch they can visit in person for cash deposits and other transactions.

"If you don't have a banking institution in town, it makes it more difficult for the town to thrive economically," he said.

Jeff Bailey, President and CEO of Bank of Eastern Oregon, said online banking tools are not only convenient, but they tend to help people be better managers of their money. They're less likely to run into overdraft fees, for example, if checking their balance is as easy as



Staff photo by E.J. Harris
Bank of Eastern Oregon branch manager Julie Gisi, right, notarizes a high school diploma for customer Luis Fernandez on Wednesday in Boardman.

"If you don't have a banking institution in town, it makes it more difficult for the town to thrive economically."

— **Mark Lemmon**, executive vice president and chief finance officer of Bank of Eastern Oregon

checking their phone.

"The nice part is if you're making a purchase, and you didn't plan on buying that couch or blender, and you need to move money from savings to checking, it saves the embarrassment of not having it," he said.

Banner Bank, which is headquartered in Walla Walla but operates 204 full-service branches across five states, also continues to see the value of keeping bank branches open.

Gary Wagers, executive vice president of retail products and services, said technologies like Banner Bank's Snapshot Deposit, which allows people to deposit a check remotely by snapping a photo of it on their phone, do reduce clients' trips to the bank branch. At the same time, however, that reduction has been balanced out by an increase in new clients for the bank.

"The volumes on our branches have remained fairly steady," he said.

Wagers said from what he has observed, people like to use online banking tools

to supplement their banking experience instead of doing away with in-person visits altogether. It's now possible for clients to open a new account at Banner Bank without ever setting foot inside a branch, for example, but Wagers said most of them seem to be more comfortable with stopping by a branch at some point during the process anyway.

"While it's possible to do most of your banking online, people seem to appreciate the availability of a branch," he said. "It's an anchoring point."

He also pointed out that some online technologies are just updates of other forms of banking remotely that have been around much longer, such as checking an account balance by phone. Other newer tools, like depositing checks by photo, could change banking trends more in the future as people grow more comfortable with them.

While no one can say for sure what the future of the local bank branch will be, recent surveys by financial institutions do reflect a

change in customers' attitudes about online banking.

A survey by consulting company Accenture found that in 2013, 48 percent of Americans said they would change banks if their local branch closed, while two years later just 19 percent said they would.

Another survey by Mercator Advisory Group showed that in 2015, 57 percent of people said that interacting with a teller in person would be their preferred method for depositing a \$1,000 check, down from 68 percent in 2012.

That shift in attitudes could explain why a recent analysis by Citigroup found that in the United States and Europe the number of bank jobs has been falling by about 2 percent each year since 2006. Those declines have played out differently depending on geography, however, with rural Oregon avoiding some of the closures that have hit neighborhood branches in larger cities.

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TAXES: Another 12 properties owned by Zeckman are also heading to foreclosure auction

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The Umatilla County Board of Commissioners voted Wednesday to hold a hearing to consider fast-tracking the properties to the auction block. That hearing is on June 1 at 9:30 a.m. in room 130 at the Umatilla County Courthouse, Pendleton.

Sunridge developer Jack Zeckman did not return a call seeking comment.

The city placed liens on each property based on the value connected to the local improvement district. The payoff the city would take for one property is \$33,241; another is \$54,327; 11 have the same amount of \$41,738; and eight each have an amount of \$67,576. The total is \$1,087,301.

County tax records show some of the properties have real market values higher than the city's liens, while several are lower. The county starts bids for properties at 15 percent of the real market value.

City attorney Nancy

Kerns said that's the problem and there is a risk the city will be out money for the improvement district.

Determining what the market would pay for these lots, she said, is difficult. Pendleton properties in LIDs have foreclosed and gone to auction in the past, she said, but those were individual properties with individual owners and not a developer with multiple sites.

Kerns also said selling the properties is the city's legal remedy. If the city does not make back the money, she said, it is not going after anyone in court.

Another 12 properties belonging to Zeckman also are heading to a foreclosure auction. They are on the 600, 700 and 800 blocks of North Main Street, Pendleton. Those sites are not part of an LID. The lots are worth \$11,570 - \$25,700 each.

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20 Hanford workers checked for chemical vapor exposure

Associated Press

RICHLAND, Wash. — Officials say a total of 20 workers at the Hanford Nuclear Reservation have sought medical attention in the past two days after working near an area where waste from a leaking tank was being transferred.

KVEW-TV reports 13 of the workers reported having various symptoms after smelling suspicious odors. Officials say seven more sought a medical evaluation as a precaution.

Nineteen of the workers have been cleared to return

to work while one was still being evaluated Friday afternoon.

Industrial hygiene workers gathered air samples and analyzed data, which they say found chemical concentrations well below regulatory standards. Chemical vapors are generated in the radioactive and chemical waste stored in the underground tanks.

Earlier this month, officials revealed that a tank known as AY-102 had leaked several thousand gallons of radioactive waste from its primary tank.

FIRE: New location must be near downtown

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Ciraulo and St. Anthony spokesman Larry Blanc said negotiations were at an impasse.

Under the city's vision for the fire station, the building would have been built on the western third of the property.

According to Ciraulo, St. Anthony officials wanted the city to commit to making any necessary improvements to the other two-thirds of the property if there was any new development, a concession city staff considered too expensive.

Although unsure of the specifics of the negotiations, Blanc said the disagreement was over infrastructure, but otherwise, about 90 percent of the city's needs were met.

Despite the setback, Ciraulo is still recommending the city pass a resolution Tuesday to place the bond on the November ballot, albeit with a slightly higher price tag due to land acquisition and demolition costs that weren't previously included. The \$9.85 million bond proposal, up from \$9.76 million in the original proposal, will pay for a new fire station, vehicles and medical equipment.

- \$8.4 million to replace Fire Station No. 1
- \$900,000 to replace two fire engines
- \$150,000 to demolish old fire station
- \$145,000 to replace rescue vehicle
- \$140,000 to refurbish and remount an ambulance
- \$55,000 for medical equipment
- \$35,000 for safety equipment
- \$25,000 for extrication/rescue equipment

To keep the cost of the bond under \$10 million, Ciraulo said he removed a few vehicles from his original list of requests. The council previously

supported the fire station bond, but that was before the revised proposal.

Relying on a commissioned study that considered factors like public access, development costs and response times, the city identified the old St. Anthony property as the best site for a prospective fire department.

The St. Anthony site beat out the fire station's current location on Court Avenue, the Baxter's Auto Parts parking lot and the Pendleton Elks Lodge in the assessment.


Ciraulo said the city will

look at both sites that were previously considered and new ones that have not yet been discussed.

Ciraulo said one of the main requirements of the proposed fire station's location is that it be in or near the downtown area to keep response times low.


The council meeting will be held Tuesday at the council chambers in city hall, 500 S.W. Dorion Ave.

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