



A LOCAL BANKER  
*who will put himself*  
IN YOUR SHOES  
(AND SOCKS).

**Carl Frazier** (top) Oregon Pacific Bank  
**Dave Twombly** (bottom) Socks to a T



Not your ordinary bank.

Whether you fancy foxes or prefer pirates, you're sure to find your perfect pair of socks at Dave Twombly's shop. As co-owner of Socks to a T in Florence, Dave is a seasoned entrepreneur who puts his trust in us to handle his business banking needs. From point-of-sale services to business loans, banker Carl Frazier is always happy to step in and help, so that Dave can do what he does best—sell quirky socks. But don't take our word for it—hear what Dave and others have to say about Oregon Pacific Bank at [www.opbc.com/testimonials](http://www.opbc.com/testimonials)

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