
Banking Markets in the Twelfth Federal Reserve District

October 2011

INTRODUCTION

The policy of the Economic Research Department of the Federal Reserve Bank of San Francisco (Research) is that the banking markets relevant to any proposed banking transaction are best defined with regard to the specifics of that proposal. Accordingly, Research does not maintain a comprehensive list of predefined banking markets in the Twelfth Federal Reserve District. Instead, as a guide to applicants and other interested parties, Research provides this document establishing certain principles used by Research to define banking markets in the Twelfth Federal Reserve District. (The Twelfth District covers the states of Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, and Washington, as well as certain Pacific Island territories.)

In general, a local banking market is an economically integrated area within which competitive forces ensure that prices (such as interest rates and fees) charged by suppliers of banking services are quickly and materially influenced by the actions of other suppliers in that area. At a minimum, a local market is an area within which banking customers can practicably turn for alternative banking services when faced with unfavorable prices.

As a convenience to applicants, and as an illustration of the principles contained herein, an appendix to this document lists markets that have been used by Research in previous cases. *The definitions of these markets are for guidance and illustration only, and are subject to change without notice as banking and economic conditions evolve in the relevant areas or as new information becomes available.*

URBAN MARKETS

In metropolitan areas, Research relies primarily on market analysis performed by Rand McNally, specifically the definitions of Ranally Metro Areas (RMAs). For a banking office located within an RMA, the market generally is at least as large as the entire RMA. Urban banking markets sometimes may be larger than single RMAs. Cities, towns, or other communities outside of the RMA may in some cases appropriately be considered part of the urban market, particularly if a substantial share of the local working population commutes into the RMA, especially to the central city or cities of the RMA. In addition, these outlying areas are more likely to be included in the larger metropolitan market if:

- they do not have a range of retail, commercial, and other services (such as government, health, educational, and transportation) that would make them relatively self-sufficient, and the RMA is the most likely source of such services, or
- their primary sources of news and information (especially those providing exposure to advertising by banking organizations) are broadcast and print media originating in the RMA.

Research also may consider other factors relating to commercial and economic geography when defining urban markets. Proprietary information from financial institutions on the actual location of their own customers sometimes is considered, although most branches have at least some customers from outside the immediate local market.

RURAL MARKETS

Outside of major metropolitan areas, Research attempts to identify clusters of communities with substantial economic and commercial interaction. Various factors may be considered, depending on the specifics of each case:

- Direct evidence of substantial interaction based on commuting data, highway traffic volume statistics, or other information can suggest that two or more communities are part of a single banking market.
- If direct evidence of interaction is not available, Research considers indirect evidence based on geography, proximity, and travel conditions:
 - Geographic features that preclude relatively easy access between areas often create obvious market boundaries. For example, such features may include bodies of water that are not easily crossed, or mountain ranges that make road travel difficult.
 - Travel time sets boundaries on the size of markets; travel costs make it unreasonable to expect banking customers to travel exceptionally long distances for alternative banking services. Thus, the proximity of any two cities or towns, and the quality of connecting roads, is an important consideration in defining the market. However, the limits of what is considered sufficiently "close" frequently depend on local perceptions of the costs of travel and ease of driving.
- Cities or towns that do not have a range of retail, commercial, and other services (such as government, health, educational, and transportation) that would make them relatively self-sufficient are more likely to be part of some larger market.
- Certain unique services or institutions tend to attract residents of the surrounding areas on a regular basis, and therefore foster market integration. Examples include:
 - Educational facilities such as schools, colleges, and universities; regional shopping centers; transportation hubs such as airports or train stations.

- Local government seats. Specifically, economic activity in rural areas frequently centers around county seats, which often are the largest local centers of population and commercial activity. Residents of a county are likely to travel at least periodically to the county seat to obtain government services or deal with official entities.
- Areas covered by a common major telephone directory are more likely to have the degree of economic interaction suggestive of market integration.

As in urban areas, media coverage is considered, as is information from financial institutions on the actual location of customers, again with the caveat that most branches have at least some customers from outside the local market. Research also generally consults with local business, banking, and government representatives to determine local views of commercial and banking linkages.

DESCRIPTION OF MARKETS

Urban markets (those based on RMAs) generally are described as “the XYZ banking market, including all banking offices in the XYZ RMA plus those in the cities or towns of ...” Rural markets are generally identified by the name of some significant town or other geographic feature, and are described with reference to counties; for example, “The XYZ market, consisting of County A and the eastern portion of County B, and including all banking offices in the cities or towns of...”

A banking market does *not* consist solely of those communities listed as currently containing banking offices; the market area also includes incorporated and unincorporated areas without branches, as residents of such places must use nearby banking services and therefore are properly considered part of the market. (This point is most relevant when considering a market’s economic and demographic characteristics such as population, income per capita, or number of households.) Markets generally are “compact,” in the sense that any area that can be reached only by passing through a particular market is included as a part of that market.

FURTHER INFORMATION

For additional information on banking market definitions or the analysis of competition in the Twelfth Federal Reserve District, contact the Financial and Regional Research Section of the Economic Research Department at the Federal Reserve Bank of San Francisco, (415) 974-3190.

APPENDIX: MARKETS DEFINED IN CONNECTION WITH RECENT BANKING APPLICATIONS**ALASKA**

Anchorage

Anchorage metropolitan area. Includes branches in Anchorage RMA and Wasilla.

Fairbanks

Fairbanks metropolitan area. Includes branches in Fairbanks RMA.

ARIZONA

Bullhead City (AZ-NV-CA)

Western Mohave County, north of Lake Havasu City market. Includes branches in Bullhead City, Dolan Springs, Golden Valley, Kingman, Mohave Valley, and Riviera, Arizona and Laughlin, Nevada and Needles, California.

Casa Grande

Southwestern Pinal County. Includes branches in Arizona City, Casa Grande, Coolidge, Eloy, Florence, and Sacaton.

Cottonwood

Northeastern corner of Yavapai County. Includes branches in Camp Verde, Clarkdale, Cottonwood, Sedona, and West Sedona.

Eagar

Extreme southern Apache County. Includes branches in Eagar, Springerville, and Saint Johns.

Flagstaff

Southeastern corner of Coconino County. Includes branches in Flagstaff and Williams.

Lake Havasu City (AZ-CA)

Southeastern corner of Mohave County and Havasu Lake, California. Includes branches in Lake Havasu City, Arizona and Havasu Lake, California.

Nogales

Santa Cruz County and Southwestern Cochise County. Includes branches in the Nogales RMA and Bisbee, Douglas, Fort Huachuca, Rio Rico, Sierra Vista, Tombstone, Tubac, Patagonia, and Sonoita.

Page

Includes the town of Page.

Payson

Northwest corner of Gila County. Includes branches in Payson and Pine.

Phoenix

Phoenix metropolitan area. Includes branches in Phoenix RMA and Fountain Hills, Gold Canyon, and Maricopa.

Prescott

Central Yavapai County. Includes branches in Chino Valley, Mayer, Prescott, and Prescott Valley.

Show Low

Southeastern corner of Navajo County. Includes branches in Pinetop, Show Low, Snowflake, and Taylor.

Silver City-Safford (NM-AZ)

Grant County and Hidalgo County, New Mexico and Greenlee and Graham County, Arizona. Includes branches in Silver City, Bayard, Hurley, and Lordsburg, New Mexico and Safford, Duncan, and Morenci, Arizona.

St. George (UT-AZ-NV)

See Utah.

Tucson

Tucson metropolitan area. Includes branches in Tucson RMA and Green Valley.

Wickenburg

Northern central Maricopa County and southern central Yavapai County. Includes branches in Wickenburg and Yarnell.

Winslow

Central Navajo County. Includes branches in Holbrook and Winslow.

Yuma (AZ-CA)

Yuma metropolitan area. Includes branches in Yuma RMA (AZ-CA) and Wellton, Arizona.

CALIFORNIA**Bakersfield**

Bakersfield metropolitan area. Includes branches in Bakersfield RMA and Arvin, Buttonwillow, and Shafter.

Barstow

Northern San Bernardino County between Barstow and Fort Irwin. Includes branches in Barstow and Fort Irwin.

Big Bear Lake

Southern San Bernardino County. Includes branches in Big Bear Lake.

Blythe

Eastern Riverside County. Includes branches in Blythe.

Bullhead City (AZ-NV-CA)

See Arizona.

Burney

Northeastern corner of Shasta County and northwestern corner of Lassen County. Includes branches in Bieber, Burney, and Fall River Mills.

California City

Southeastern Kern County. Includes branches in California City, Mojave, and Tehachapi.

Chico

Chico metropolitan area. Includes branches in Chico RMA and Durham, Magalia, and Paradise.

Crescent City (CA-OR)

Crescent City, CA and Brookings, OR.

Davis

Davis metropolitan area. Includes branches in Davis RMA.

Delano

Northern Kern County north of the Bakersfield market. Includes branches in Delano, McFarland, and Wasco.

El Centro

The Imperial Valley. Includes branches in Brawley, Calexico, Calipatria, El Centro, Heber, Holtville, and Imperial.

Eureka-Arcata

Eureka-Arcata metropolitan area. Includes branches in Eureka-Arcata RMA and Ferndale and Scotia.

Fairfield-Vacaville

Fairfield-Vacaville metropolitan area. Includes branches in Fairfield-Vacaville RMA and Winters.

Firebaugh-Mendota

Western Fresno County. Includes branches in Firebaugh and Mendota.

Fresno

Fresno metropolitan area. Includes branches in Fresno RMA and Chowchilla, Kingsburg, Parlier, Reedley, Orange Cove, Dinuba, Coarsegold, Oakhurst, Prather, and Shaver Lake.

Glenn County

Glenn County. Includes branches in Orland and Willows.

Grass Valley

Western Nevada County. Includes branches in Glenbrook, Grass Valley, Nevada City, and Penn Valley.

Hanford

Kings County and Riverdale, in Fresno County. Includes branches in Hanford, Corcoran, Lemoore, and Riverdale.

Hemet

Hemet metropolitan area. Includes branches in Hemet RMA.

Hesperia-Apple Valley-Victorville

Hesperia-Apple Valley-Victorville metropolitan area. Includes branches in Hesperia-Apple Valley-Victorville RMA and Helendale, Lucerne Valley, Phelan, and Wrightwood.

Jackson

Amador County and San Andreas and Valley Springs, in Calaveras County. Includes branches in Buckhorn, Lone, Jackson, Martell, Pine Grove, Pioneer, Plymouth, San Andreas, Sutter Creek, and Valley Springs.

Klamath Falls (OR-CA)

See Oregon.

Lake County

Lake County. Includes branches in Clearlake, Kelseyville, Lakeport, Middletown, and Upper Lake.

Lake Havasu City (AZ-CA)

See Arizona.

Lompoc

Lompoc metropolitan area. Includes branches in Lompoc RMA.

Los Angeles

Los Angeles metropolitan area. Includes branches in Los Angeles RMA and Acton and Rosamond.

Los Banos

Southwestern Merced County outside of the Merced market. Includes branches in Dos Palos and Los Banos.

Mendocino Coast

Coastal portion of Mendocino County along State Highway 1. Includes branches in Fort Bragg, Gualala, Mendocino, and Point Arena.

Merced

Merced metropolitan area. Includes branches in Merced RMA and Livingston and Mariposa.

Modesto

Modesto metropolitan area. Includes branches in Modesto RMA and Crows Landing, Denair, Gustine, Hilmar, Newman, Patterson, Ripon and Delhi.

Monterey-Seaside-Marina

Monterey-Seaside-Marina metropolitan area. Includes branches in Monterey-Seaside-Marina RMA.

Mount Shasta

Southern Siskiyou County. Includes branches in Dunsmuir, McCloud, Mount Shasta, and Weed.

Napa

Napa metropolitan area. Includes branches in Napa RMA and St. Helena and Calistoga.

Oroville

Southern Butte County outside of the Chico market. Includes branches in Gridley and Oroville.

Oxnard-Thousand Oaks-Ventura

Oxnard-Thousand Oaks-Ventura metropolitan area. Includes branches in Oxnard-Thousand Oaks-Ventura RMA and Fillmore and Piru.

Palm Springs-Cathedral City-Palm Desert

Palm Springs-Cathedral City-Palm Desert and Indio-Coachella metropolitan areas. Includes branches in Palm Springs-Cathedral City-Palm Desert RMA and Indio-Coachella RMA and Joshua Tree, Twentynine Palms, and Yucca Valley.

Placerville

Western El Dorado County outside of the Sacramento market. Includes branches in Diamond Springs, Georgetown, Placerville, and Pollock Pines.

Porterville

Porterville metropolitan area. Includes branches in Porterville RMA.

Redding

Redding metropolitan area. Includes branches in Redding RMA and Shingletown.

Reno (NV-CA)

See Nevada.

Riverside-San Bernardino

Riverside-San Bernardino metropolitan area. Includes branches in Riverside-San Bernardino RMA and Banning, Beaumont, and Nuevo.

Sacramento

Sacramento metropolitan area. Includes branches in Sacramento RMA and Cool.

Salinas

Salinas metropolitan area. Includes branches in Salinas RMA and Gonzales and Soledad.

San Diego

San Diego metropolitan area. Includes branches in San Diego RMA and Camp Pendleton and Pine Valley.

San Francisco-Oakland-San Jose

San Francisco-Oakland-San Jose metropolitan area. Includes branches in San Francisco-Oakland-San Jose RMA and Byron, Hollister, San Juan Bautista, Pescadero, and Point Reyes Station.

San Luis Obispo

San Luis Obispo metropolitan area. Includes branches in San Luis Obispo RMA and Arroyo Grande, Atascadero, Cambria, Cayucos, Grover Beach, Grover City, Los Osos, Morro Bay, Paso Robles, Pismo Beach, and Templeton.

Santa Barbara

Santa Barbara metropolitan area. Includes branches in Santa Barbara RMA.

Santa Cruz

Santa Cruz metropolitan area. Includes branches in Santa Cruz RMA.

Santa Maria

Santa Maria metropolitan area. Includes branches in Santa Maria RMA and Guadalupe.

Santa Rosa

Santa Rosa metropolitan area. Includes branches in Santa Rosa RMA and Cloverdale.

Solvang

Central Santa Barbara County. Includes branches in Buellton, Los Olivos, Santa Ynez, and Solvang.

Sonoma

Southern Sonoma County outside of the Santa Rosa market. Includes branches in Sonoma and Boyes Hot Springs.

Sonora

Western Tuolumne County. Includes branches in Columbia, Groveland, Jamestown, Sonora, and Twain Harte.

South Lake Tahoe (CA-NV)

South Lake Tahoe area. Includes branches in South Lake Tahoe, California and Stateline and Zephyr Cove, Nevada.

Stockton

Stockton metropolitan area. Includes branches in Stockton RMA and Galt, Lockeford, Manteca, and Walnut Grove.

Susanville

Southeastern Lassen County and northern Plumas County. Includes branches in Susanville, Chester, Greenville, Quincy, and Westwood.

Taft

Southwestern Kern County outside of Frazier Park. Includes branches in Taft.

Tehama County

Tehama County. Includes branches in Corning, Los Molinos, and Red Bluff.

Temecula

Western Riverside County outside of the Hemet and Riverside-San Bernardino markets. Includes branches in Canyon Lake, Lake Elsinore, Menifee, Murrieta, Rancho California, Sun City, Temecula, and Wildomar.

Tracy

Western San Joaquin County outside of the Stockton market. Includes branches in Tracy.

Truckee-Tahoe (CA-NV)

North shore area of Lake Tahoe. Includes branches in Kings Beach, Tahoe City, and Truckee, California and Incline Village, Nevada.

Ukiah

Includes branches in Ukiah, Hopland, and Redwood Valley.

Visalia

Visalia metropolitan area. Includes branches in Visalia RMA and Lindsay, Orosi, Three Rivers, and Tipton.

Watsonville

Watsonville metropolitan area. Includes branches in Watsonville RMA.

Weaverville

Includes branches in Weaverville and Hayfork.

Woodland

Yolo County outside of the Davis, Sacramento, and Fairfield-Vacaville markets. Includes branches in Esparto and Woodland.

Yreka

North-central Siskiyou County. Includes branches in Etna, Ft. Jones, Greenview, and Yreka.

Yuba City-Marysville

Yuba City-Marysville metropolitan area. Includes branches in Yuba City-Marysville RMA.

Yuma (AZ-CA)

See Arizona.

COMMONWEALTH OF NORTHERN MARIANA ISLANDS**Saipan**

The island of Saipan. Includes branches in Garapan, Susupe, and all other branches on the island.

GUAM**Guam**

The island of Guam. Includes branches in Hagatna (or Agana), Mongmong, Tamuning, Dededo, Agat, Upper Tumon, Maga Sinajana, Yigo, and Merizo.

HAWAII**Hilo**

Eastern portion of the island of Hawaii. Includes branches in Hilo RMA and Pahoa.

Honolulu

Honolulu metropolitan area. Includes branches in Honolulu RMA.

Kailua-Kona

Kona district on the western side of the island of Hawaii. Includes branches in Kailua-Kona and Kealahou.

Kauai

Island of Kauai. Includes branches in Eleele, Hanalei, Hanapepe, Kapaa, Koloa, Lihue, Princeville, and Waimea.

West Maui

Western portion of the island of Maui. Includes branches in Kahului, Kihei, Lahaina, Paia, Pukalani, Wailea, and Wailuku.

IDAHO**Blackfoot**

Central Bingham County. Includes branches in Blackfoot.

Boise

Boise metropolitan area. Includes branches in Boise RMA and Caldwell, Emmett, Homedale, Marsing, Parma, and Wilder.

Bonnors Ferry

Boundary County. Includes branches in Bonners Ferry.

Burley

Northern Cassia and Southern Minidoka Counties. Includes branches in Albion, Burley, Paul, and Rupert.

Hailey

Includes branches in Bellevue, Hailey, Ketchum and Sun Valley.

Idaho Falls

Idaho Falls metropolitan area. Includes branches in Idaho Falls RMA and Shelley and Ririe.

Lewiston (ID-WA)

Lewiston metropolitan area. Includes branches in Lewiston RMA (ID-WA).

Logan (UT-ID)

See Utah.

Montpelier

Bear Lake County. Includes branches in Montpelier and Paris.

Moscow-Pullman (ID-WA)

Western Latah County, Idaho and eastern Whitman County, Washington. Includes branches in Moscow, Idaho and Pullman, Palouse, and Colfax, Washington.

Mountain Home

Southwestern Elmore County and northeastern Owyhee County. Includes branches in Mountain Home and Grand View.

Ontario (OR-ID)

See Oregon.

Orofino

The southwestern corner of Clearwater County, Lewis County, and the northwestern corner of Idaho County. Includes branches in Cottonwood, Craigmont, Grangeville, Kamiah, Kooskia, Nezperce, and Orofino.

Pocatello

Pocatello metropolitan area. Includes branches in Pocatello RMA.

Sandpoint (ID-WA)

Sandpoint, Ponderay, and Priest River, Idaho and Newport, Washington.

Spokane (WA-ID)

See Washington.

Twin Falls

Gooding, Jerome, Lincoln, and Twin Falls Counties. Includes branches in Buhl, Filer, Gooding, Hagerman, Hazelton, Jerome, Kimberly, Richfield, Shoshone, Twin Falls, and Wendell.

NEVADA**Bullhead City (AZ-NV-CA)**

See Arizona.

Carson City

The Carson City area, including portions of Carson City, Douglas, Lyon, and Storey Counties. Includes branches in Carson City, Dayton, Gardnerville, Minden, and Virginia City.

Elko

Southeastern Elko County. Includes branches in Carlin and Elko.

Fallon

Western Churchill County. Includes branches in Fallon.

Las Vegas

Las Vegas metropolitan area. Includes branches in Las Vegas RMA.

Reno (NV-CA)

Reno metropolitan area. Includes branches in Reno RMA and Fernley, Nevada and Loyalton and Portola, California.

South Lake Tahoe (CA-NV)

See California.

St. George (UT-AZ-NV)

See Utah.

Truckee-Tahoe (CA-NV)

See California.

Winnemucca

Southeastern Humboldt County. Includes branches in Winnemucca.

Yerington

Central Lyon County. Includes branches in Yerington.

OREGON**Baker City**

Central Baker County. Includes branches in Baker City.

Condon

Southern Gilliam County and northern Wheeler County. Includes branches in Condon and Fossil.

Coos Bay

Coos County and Reedsport. Includes branches in Coos Bay, Bandon, North Bend, Myrtle Point, Coquille, Lakeside, and Reedsport.

Corvallis-Albany

Corvallis-Albany metropolitan area. Includes branches in Corvallis-Albany RMA.

Crescent City (CA-OR)

See California.

The Dalles (OR-WA)

Wasco County, Oregon, northern Sherman County, Oregon, and south central Klickitat County, Washington. Includes branches in The Dalles, Dufur, Maupin, and Moro, Oregon, and Goldendale, Washington.

Deschutes County

Deschutes County. Includes branches in Bend, La Pine, Redmond, Sisters, Sunriver, and Terrebonne.

Enterprise

South central Wallowa County. Includes branches in Enterprise, Joseph, and Wallowa.

Eugene

Eugene metropolitan area. Includes branches in Eugene RMA.

Grants Pass

Eastern Josephine County and western Jackson County and Glendale, in Douglas County. Includes branches in Cave Junction, Glendale, Gold Hill, Grants Pass, Merlin, and Rogue River.

Hood River (OR-WA)

Hood River County, Oregon and White Salmon and Bingen, Washington. Includes branches in Hood River, Oregon and White Salmon and Bingen, Washington.

Jefferson County

Jefferson County. Includes branches in Madras.

Klamath Falls (OR-CA)

Southern Klamath County, Oregon and northeastern Siskiyou County, California. Includes branches in Klamath Falls and Merrill, Oregon and Dorris and Tulelake, California.

Lincoln County

Lincoln County. Includes branches in Depoe Bay, Lincoln City, Newport, Siletz, Toledo, Waldport, and Yachats.

Longview (WA-OR)

See Washington.

Medford

Medford metropolitan area. Includes branches in Medford RMA.

Ontario (OR-ID)

Northeastern corner of Malheur County, Oregon and southwestern Washington County and western Payette County, Idaho. Includes branches in Ontario, Nyssa, and Vale, Oregon, and Fruitland, New Plymouth, Payette, and Weiser, Idaho.

Pendleton

Most of Umatilla County, excluding Milton-Freewater on the border with Washington, all of Morrow County, and Arlington in Gilliam County. Includes branches in Arlington, Athena, Boardman, Heppner, Hermiston, Lone, Irrigon, Pendleton, Pilot Rock, Stanfield, Umatilla, and Weston.

Portland (OR-WA)

Portland metropolitan area. Includes branches in Portland RMA (OR-WA) and Banks, Molalla, Mount Angel, North Plains, Saint Helens, Scappoose, Vernonia, and Woodburn, Oregon and Yacolt, Washington.

Roseburg

Central Douglas County. Includes branches in Canyonville, Glide, Myrtle Creek, Oakland, Riddle, Roseburg, Sutherlin, and Winston.

Salem

Salem metropolitan area. Includes branches in Salem RMA and Silverton.

Tillamook County

Tillamook County. Includes branches in Cloverdale, Garibaldi, Manzanita, Rockaway, and Tillamook.

Union County

Union County. Includes branches in La Grande, Union, and Elgin.

Walla Walla (WA-OR)

See Washington.

UTAH**Brigham City**

Eastern Box Elder County. Includes branches in Brigham City and Tremonton.

Cedar City

Eastern Iron County. Includes branches in Cedar City and Parowan.

Delta

Northeastern Millard County. Includes branches in Delta and Fillmore.

Ephraim

Sanpete County. Includes branches in Ephraim, Fairview, Gunnison, Manti, Mt. Pleasant, and Moroni.

Logan (UT-ID)

Logan metropolitan area. Includes branches in Logan RMA and Lewiston and Richmond, Utah and Preston, Idaho.

Moab

Southern Grand County. Includes branches in Moab.

Monticello

Southeastern San Juan County. Includes branches in Blanding, Montezuma Creek, and Monticello.

Ogden

Ogden metropolitan area. Includes branches in Ogden RMA.

Park City

Summit County and Wasatch County. Includes branches in Coalville, Heber City, Kamas, and Park City.

Price

Central Carbon County and northwestern Emery County. Includes branches in Castle Dale, Helper, Huntington, and Price.

Provo-Orem

Provo-Orem metropolitan area. Includes branches in Provo-Orem RMA.

Richfield

Northern and western Sevier County. Includes branches in Monroe, Richfield, and Salina.

Roosevelt

East central Duchesne County. Includes branches in Altamont, Duchesne, and Roosevelt.

Salt Lake City

Salt Lake City metropolitan area. Includes branches in Salt Lake City RMA and Tooele and Grantsville.

St. George (UT-AZ-NV)

Southern Washington County and parts of Arizona and Nevada. Includes branches in Hildale, Hurricane, La Verkin, Santa Clara, Springdale, St. George, and Washington, Utah and Littlefield, Arizona and Mesquite and Overton, Nevada.

Vernal (UT-CO)

Uintah County, Utah, the western half of Rio Blanco County, Colorado, and the southeastern portion of Moffat County, Colorado. Includes branches in Vernal, Utah and Rangely and Dinosaur, Colorado.

WASHINGTON**Aberdeen**

Central Grays Harbor County. Includes branches in Aberdeen, Elma, Grayland, Hoquiam, Montesano, Ocean Shores, and Westport.

Bellingham

Bellingham metropolitan area. Includes branches in Bellingham RMA and Lynden and Sumas.

Bremerton

Bremerton metropolitan area. Includes branches in Bremerton RMA and Poulsbo and Kingston.

Brewster

Southern portion of Okanogan County and Bridgeport in Douglas County. Includes branches in Brewster, Bridgeport, and Pateros.

Centralia

Western Lewis County. Includes branches in Centralia, Chehalis, Morton, Pe Ell, Toledo, and Winlock.

Chelan

Northern Chelan County. Includes branches in Chelan and Manson.

The Dalles (OR-WA)

See Oregon.

Hood River (OR-WA)

See Oregon.

Kittitas County

Kittitas County. Includes branches in Cle Elum, Ellensburg, and Roslyn.

Lewiston (ID-WA)

See Idaho.

Longview (WA-OR)

Longview metropolitan area. Includes branches in Longview RMA (WA-OR) and Kalama and Clatskanie, Oregon.

Lopez

Lopez Island in San Juan County. Includes branches in Lopez.

Moscow-Pullman (ID-WA)

See Idaho.

Moses Lake

Most of Grant County. Includes branches in Coulee City, Ephrata, Moses Lake, Othello, Royal City, and Warden.

Mount Vernon

Skagit County and northern Whidbey Island. Includes branches in Anacortes, Burlington, Concrete, Coupeville, La Conner, Mount Vernon, Oak Harbor, and Sedro Woolley.

Olympia

Olympia metropolitan area. Includes branches in Olympia RMA and Hoodspport.

Omak-Okanogan

Most of Okanogan County north of the Brewster market. Includes branches in Okanogan, Omak, Oroville, Tonasket, Twisp, and Winthrop.

Port Townsend

The far eastern portion of Jefferson County. Includes branches in Port Hadlock, Port Ludlow, Port Townsend, and Quilcene.

Portland (OR-WA)

See Oregon.

Richland-Kennewick-Pasco

The Tri-Cities area in south central Washington. Includes branches in Richland-Kennewick-Pasco RMA and Connell.

Ritzville

Eastern Adams County. Includes branches in Lind, Ritzville, and Washtucna.

Sandpoint (ID-WA)

See Idaho.

Seattle

Seattle metropolitan area. Includes branches in Seattle RMA and Eatonville.

Spokane (WA-ID)

Spokane metropolitan area. Includes branches in Spokane RMA (WA-ID) and Cheney, Fairchild Air Force Base, and Medical Lake, Washington and Coeur d'Alene, Hayden, Hayden Lake, and Rathdrum, Idaho.

Sunnyside

Southeastern corner of Yakima County and southwestern Benton County. Includes branches in Grandview, Mabton, Prosser, and Sunnyside.

Walla Walla (WA-OR)

Walla Walla metropolitan area. Includes branches in Walla Walla RMA (WA-OR) and Dayton and Waitsburg, Washington and Milton-Freewater, Oregon.

Wenatchee

Southern Chelan County and eastern Douglas County. Includes branches in Cashmere, East Wenatchee, Leavenworth, Orondo, Waterville, and Wenatchee.

Yakima

Yakima metropolitan area. Includes branches in Yakima RMA.