
Banking Markets in the Twelfth Federal Reserve District

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INTRODUCTION

The policy of the Economic Research Group and the Financial Institution Supervision and Credit Group of the Federal Reserve Bank of San Francisco is that the banking markets relevant to any proposed banking transaction are best defined with regard to the specifics of that proposal. Accordingly, a comprehensive list of predefined banking markets in the Twelfth Federal Reserve District is not maintained. Instead, as a guide to applicants and other interested parties, this document presents certain principles used 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.

Local banking markets are described in terms of contiguous Census County Divisions (CCDs), and, in some cases, portions of CCDs, and their constituent towns.¹ As described by the U.S. Census,

The purpose of CCDs is to provide a set of subcounty units that (1) have community orientation; (2) have visible, stable boundaries; (3) conform to groupings of census tracts or block numbering areas (BNAs); and (4) have a recognizable name Each CCD should be focused on one or more communities or places, and take in the additional surrounding territory that is served by these in some fashion. The definition of community takes into account factors such as production, marketing, consumption, and the integrating factor of local institutions.²

¹ In urban areas, the description of banking markets in terms of CCDs replaces market definitions that were, prior to March 2013, stated in terms of Ranally Metro Areas and, in some cases, additional nearby stand-alone towns. In rural areas, the CCD description replaces market definitions that were stated in terms of stand-alone towns. No geographic market boundaries significantly changed as a result of the restatement of banking markets in terms of CCDs. However, it remains the case that, as stated in the text, going forward, market definitions are subject to change without notice as banking and economic conditions evolve in the relevant areas or as new information becomes available.

² <https://www2.census.gov/geo/pdfs/reference/GARM/Ch8GARM.pdf>

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 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.*

BANKING MARKET DEFINITION

Banking markets encompass 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 regarding interaction is not available, consideration is given to 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 cities and 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. In rural areas, economic activity frequently centers around county seats, which often are the largest local centers of population and commercial activity. Residents are likely to travel at least periodically to their 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.

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. Local business, banking, and government representatives are also generally consulted to determine local views of commercial and banking linkages.

DESCRIPTION OF MARKETS

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 Peter Choi in the Applications Unit of the Financial Institution Supervision and Credit Group at the Federal Reserve Bank of San Francisco, at 415-974-2116.

APPENDIX: MARKETS DEFINED IN CONNECTION WITH RECENT BANKING APPLICATIONS

ALASKA

Anchorage

Anchorage metropolitan area in Anchorage Municipality and Matanuska-Susitna Borough. Includes branches in:

- Anchorage in Anchorage CCD
- Palmer, Wasilla, Houston Butte, Lazy Mountain, Farm Loop, Gateway, Lakes, Meadow Lakes, and Knik-Fairview in Matanuska-Susitna CCD

Fairbanks

Fairbanks metropolitan area in Fairbanks North Star Borough and Denali Borough. Includes branches in:

- Fairbanks, College, North Pole, Badger, Steele Creek, Farmers Loop, Ester, Chena Ridge, South Van Horn, Moose Creek, and Goldstream in Fairbanks North Star CCD
- Healy, Ferry, Anderson, and McKinley Park in Denali CCD

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

Western Mohave County, AZ, north of Lake Havasu City market; the southern tip of Clark County, NV; and the extreme eastern edge of San Bernardino County, CA. Includes branches in:

- Bullhead City CCD (Bullhead City, Fort Mohave, Mohave Valley, Riviera, Mesquite Creek, Willow Valley, Mojave Ranch Estates, Arizona Village, Oatman, Walnut Creek, and Golden Shores), AZ
- Kingman, Golden Valley, Dolan Springs, Pinion Pines, Pine Lake, McConnico, Lazy Y U, New Kingman-Butler, Clacks Canyon, So-Hi, White Hills and Katherine in Kingman CCD, AZ
- Laughlin and Cal-Nev-Ari in Clark CCD, NV
- Needles in Needles CCD, CA

Casa Grande

Southwestern Pinal County. Includes branches in:

- Casa Grande CCD (Casa Grande)
- Coolidge CCD (Coolidge)
- Arizona City, Eloy, Picacho, and Red Rock in Eloy CCD
- Florence and Cactus Forest in Florence CCD
- Sacaton, Casa Blanca, Wet Camp Village, Sweet Water Village, Sacate Village, Stotonic Village, Lower Santan Village, Upper Santan Village, Sacaton Flats Village, and Blackwater in Gila River CCD

Cottonwood

Northeastern corner of Yavapai County. Includes branches in:

- Camp Verde-Sedona CCD (Camp Verde, Sedona, West Sedona, Cornville, Lake Montezuma, and Village of Oak Creek)
- Mingus Mountain CCD (Clarkdale, Cottonwood, Verde Village, and Jerome)

Eagar

Extreme southern Apache County. Includes branches in:

- Eagar, Springerville, Greer and Nutrioso in Eagar-Springerville CCD
- St. Johns CCD (St. Johns and Concho)

Flagstaff

Southeastern corner of Coconino County. Includes branches in:

- Flagstaff CCD (Flagstaff, Fort Valley, Doney Park, Kachina Village, Mountaineer, Munds Park)
- Williams, Parks, and Valle in Williams CCD

Lake Havasu City (AZ-CA)

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

- Lake Havasu City, Desert Hills, and Crystal Beach in Lake Havasu City CCD, AZ

Nogales

Santa Cruz County and Southwestern Cochise County. Includes branches in:

- Nogales CCD (Nogales, Rio Rico, Tubac, Amado, Beyerville, Kino Springs, and Tumacacori-Carmen)
- Bisbee CCD (Bisbee, Miracle Valley, Naco, Palominas, and Sierra Vista Southeast)
- Douglas CCD (Douglas and Pirtleville)
- Sierra Vista CCD (Fort Huachuca, Sierra Vista, Whetstone, and Tombstone)
- Patagonia CCD (Patagonia, Sonoita, and Elgin)

Page

Northwestern corner of Coconino County. Includes branches in:

- Page, Bitter Springs, and LeChee in Tuba City CCD

Payson

Northwest corner of Gila County. Includes branches in:

- Payson CCD (Payson, Pine, Star Valley, Round Valley, Oxbow Estates, East Verde Estates, Flowing Springs, Mesa del Caballo, Freedom Acres, Beaver Valley, Bear Flat, Christopher Creek, Geronimo Estates, Hunter Creek, Kohls Ranch, Mead Ranch, Strawberry, Tonto Village, Washington Park and Whispering Pines)

Phoenix

Phoenix metropolitan area in Northwestern Pinal County and Maricopa County. Includes branches in:

- Phoenix CCD (Avondale, Citrus Park, El Mirage, Fountain Hills, Glendale, Goodyear, Guadalupe, Laveen, Litchfield, Luke AFB, Mesa, Paradise Valley, Phoenix, Scottsdale, Sun City, Surprise, Tempe, Tolleson and Youngtown)
- Apache Junction, Gold Canyon, Queen Valley, and San Tan Valley in North Pinal CCD
- Buckeye CCD (Buckeye, Arlington, Tonopah, and Wintersburg)
- Deer Valley CCD (Carefree, Cave Creek, Anthem and New River)
- Chandler CCD (Chandler, Higley, Gilbert, Ocotillo, Queen Creek and Sun Lakes)
- Maricopa-Stanfield CCD (Maricopa, Ak-Chin Village and Stanfield)
- Peoria, Sun City West, and Wittmann in Wickenburg CCD

Prescott

Central Yavapai County. Includes branches in:

- Chino Valley, Mayer, Prescott, Prescott Valley, Dewey-Humboldt, Paulden, and Williamson in Prescott CCD

Show Low

Southeastern corner of Navajo County. Includes branches:

- Pinetop, Show Low, Snowflake, Taylor, Clay Springs, Lake of the Woods, Linden, Pinedale, Pinetop Country Club, Wagon Wheel, and White Mountain Lake in Snowflake CCD

Silver City-Safford (NM-AZ)

Grant and Hidalgo Counties, NM and Greenlee and Graham Counties, AZ. Includes branches in:

- Morenci and Clifton in Clifton CCD, AZ
- Duncan CCD (Duncan, Franklin and York), AZ
- Safford CCD (Safford, Cactus Flats, Central, San Jose, Solomon, Swift Trail Junction and Thatcher), AZ
- Bayard-Santa Rita CCD (Bayard), NM
- Hurley and White Signal in Hurley CCD, NM
- Lordsburg and Glen Acres in North Hidalgo CCD, NM
- Silver City CCD (Silver City, Rosedale and Arenas Valley), NM

St. George (UT-AZ-NV)

See Utah.

Tucson

Tucson metropolitan area in Pima County. Includes branches in:

- Tucson CCD (Tucson, Marana, Casas Adobes, Catalina, Catalina Foothills, Corona de Tucson, Drexel Heights, Elephant Head, Flowing Wells, Littleton, Oro Valley, Pimaco Two, Rincon Valley, South Tucson, Summerhaven, Summit, Tanque Verde, Vail and Willow Canyon)
- Arivaca CCD (Green Valley and Sahuarita)

Wickenburg

Northern central Maricopa County and southern central Yavapai County. Includes branches in:

- Wickenburg and Aguila in Wickenburg CCD
- Yarnell, Peeples Valley, Wilhoit and Congress in Congress CCD

Winslow

Central Navajo County. Includes branches in:

- Winslow-Holbrook CCD (Holbrook, Winslow, Joseph City, Sun Valley, Winslow West and Woodruff)

Yuma (AZ-CA)

Yuma metropolitan area in western Yuma County, AZ and the extreme southeastern corner of Imperial County, CA. Includes branches in

- Yuma CCD (Yuma, Avenue B and C, Buckshot, Donovan Estates, Drysdale, El Prado Estates, Fortuna Foothills, Martinez Lake, Padre Ranchitos, and Wall Lane), AZ
- Winterhaven-Bard CCD (Bard and Winterhaven) CA
- Somerton CCD (San Luis, Gadsden, Orange Grove Mobile Manor, and Rancho Mesa Verde), AZ
- Wellton, Wellton Hills, and Tacna in Wellton CCD, AZ

CALIFORNIA**Bakersfield**

Bakersfield metropolitan area in central Kern County. Includes branches in:

- Bakersfield CCD (Bakersfield, Oildale, and Fuller Acres)
- Arvin-Lamont CCD (Arvin, Edmundson Acres, Lamont, and Weedpatch)
- Buttonwillow CCD (Buttonwillow)
- Shafter CCD (Shafter, Cherokee Strip, and Mexican Colony)

Barstow

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

- Barstow CCD (Barstow, Lenwood, and Silver Lakes)
- Newberry Springs-Baker CCD (Fort Irwin and Baker)

Big Bear Lake

Southern San Bernardino County. Includes branches in:

- Big Bear Lake and Big Bear City in Big Bear CCD

Blythe

Eastern Riverside County. Includes branches in Blythe CCD (Blythe and Ripley).

Bullhead City (AZ-NV-CA)

See Arizona.

Burney

Northeastern corner of Shasta County and northwestern corner of Lassen County. Includes branches in:

- Big Valley CCD (Bieber and Nubieber)
- Burney, Fall River Mills, Cassel, Hat Creek, and McArthur in East Shasta CCD

California City

Southeastern Kern County. Includes branches in:

- California City, Mojave, Edwards AFB, Boron, North Edwards, Randsburg and Johannesburg in East Kern CCD
- Tehachapi CCD (Tehachapi, Bear Valley Springs, Golden Hills, Keene, and Stallion Springs)

Chico

Chico metropolitan area in Butte County. Includes branches in:

- Chico CCD (Chico and Nord)
- Durham CCD (Durham)
- Magalia, Paradise, Butte Creek Canyon, Butte Valley, Cohasset, Forest Ranch, and Stirling City in Paradise CCD

Crescent City (CA-OR)

Central Del Norte County, CA and Southern Curry County, OR. Includes branches in:

- Crescent City CCD (Crescent City and Bertsch-Oceanview), CA
- Brookings CCD (Brookings), OR

Davis

Davis metropolitan area in Southeastern Yolo County. Includes branches in

- Davis CCD (Davis)

Delano

Kern County north of the Bakersfield market. Includes branches in:

- Delano-McFarland CCD (Delano and McFarland)
- Wasco in Wasco CCD

El Centro

The Imperial Valley in Imperial County. Includes branches in

- Brawley CCD (Brawley)
- Calexico CCD (Calexico)
- Calipatria CCD (Calipatria, Niland and Westmorland)
- El Centro CCD (El Centro, Heber and Seeley)
- Holtville CCD (Holtville)
- Imperial CCD (Imperial)

Eureka-Arcata

Eureka-Arcata metropolitan area in western Humboldt County. Includes branches in:

- Arcata CCD (Arcata, Samoa, Manila, Indianola)
- Eureka CCD (Eureka, Bayview, Cutten, Fields Landing, Humboldt Hill, Myrtle town and Pine Hills)
- Ferndale CCD (Ferndale)
- Fortuna CCD (Fortuna, Hydesville and Loleta)
- McKinleyville, Big Lagoon, Blue Lake, Fieldbrook, Trinidad and Westhaven-Moonstone in North Coastal CCD
- Scotia, Redcrest, and Rio Dell in Garberville CCD

Fairfield-Vacaville

Fairfield-Vacaville metropolitan area in central Solano County and southern Yolo County. Includes branches in

- Fairfield-Suisun City CCD (Fairfield, Green Valley, Suisun City and Travis AFB)
- Dixon CCD (Dixon)
- Vacaville CCD (Vacaville, Allendale, Elmira, and Hartley)
- Winters CCD (Winters)

Firebaugh-Mendota

Western Fresno County. Includes branches in

- Firebaugh CCD (Firebaugh)
- Mendota in Mendota CCD

Fresno

Fresno metropolitan area in central Fresno County, Madera County, and the northwestern corner of Tulare County. Includes branches in

- Fresno CCD (Calwa, Clovis, Easton, Fort Washington, Fresno, Friant, Malaga, Mayfair, Old Fig Garden, Sunnyside, Tarpey Village, and West Park)
- Caruthers-Raisin City CCD (Caruthers and Raisin City)
- Chowchilla CCD (Chowchilla and Fairmead)
- Yosemite Lakes CCD (Coarsegold and Yosemite Lakes)
- Dinuba CCD (Dinuba, Delft Colony, London, Monson, Sultana, and Traver)
- Fowler CCD (Fowler and Bowles)
- Kerman CCD (Kerman and Biola)
- Kingsburg CCD (Kingsburg)
- Madera CCD (Madera, Bonadelle Ranchos-Madera Ranchos, Madera Acres, Parksdale, and Parkwood)
- Oakhurst-North Fork CCD (Oakhurst, Ahwahnee, Bass Lake, and Nipinnawasee)
- Orange Cove CCD (Orange Cove)
- Parlier-Del Rey CCD (Parlier and Del Rey)
- Reedley CCD (Reedley and Minkler)
- Sanger CCD (Sanger and Centerville)
- Selma CCD (Selma and Monmouth)
- Sierra CCD (Shaver Lake, Prather, Auberry, Big Creek and Squaw Valley)

Glenn County

Glenn County. Includes branches in:

- Orland CCD (Orland, Hamilton City and Artois)
- Willows in Willows CCD

Grass Valley

Western Nevada County. Includes branches in:

- Glenbrook, Grass Valley, Penn Valley, Rough and Ready, Lake Wildwood, and Alta Sierra in Grass Valley CCD
- Nevada City and North San Juan in Nevada City CCD

Hanford

Kings County and Riverdale in Fresno County. Includes branches in:

- Hanford CCD (Hanford, Armona, Grangeville and Home Garden)
- Corcoran CCD (Corcoran)
- Lemoore CCD (Lemoore and Lemoore Station)
- Riverdale CCD (Riverdale and Lanare)

Hemet

Hemet metropolitan area in western Riverside County. Includes branches in:

- Hemet-San Jacinto CCD (Hemet, San Jacinto, East Hemet and Valle Vista)

Hesperia-Apple Valley-Victorville

Hesperia-Apple Valley-Victorville metropolitan area in western San Bernardino County. Includes branches

- Victorville-Hesperia CCD (Adelanto, Apple Valley, Helendale, Hesperia, Lucerne Valley, Oak Hills, Phelan, Pinon Hills and Victorville)
- Mount Baldy-Wrightwood CCD (Wrightwood and Lytle Creek)

Jackson

Amador County and Calaveras County. Includes branches in:

- Pine Grove-Silver Lake CCD (Buckhorn, Pine Grove, Pioneer and Red Corral)
- Lone CCD (Lone, Camanche North Shore, and Camanche Village)
- Jackson CCD (Jackson, Martell, and Buena Vista)
- Sutter Creek CCD (Sutter Creek, Plymouth, Amador City, Drytown, Fiddletown, and River Pines)
- San Andreas CCD (San Andreas, Mokelumne Hill, Rancho Calaveras, and Valley Springs)

Klamath Falls (OR-CA)

See Oregon.

Lake County

Lake County. Includes branches in:

- Clearlake CCD (Clearlake)
- Kelseyville CCD (Kelseyville)
- Lakeport CCD (Lakeport and North Lakeport)
- Middletown CCD (Middletown)
- Upper Lake-Nice CCD (Upper Lake and Nice)

Lake Havasu City (AZ-CA)

See Arizona.

Lompoc

Lompoc metropolitan area in western Santa Barbara County. Includes branches in:

- Lompoc CCD (Lompoc, Mission Hills, Vandenberg AFB, and Vandenberg Village)

Los Angeles

Los Angeles metropolitan area in Los Angeles and Orange Counties, the western portions of San Bernardino and Ventura Counties, and the southernmost edge of Kern County. Includes branches in:

- Anaheim-Santa Ana-Garden Grove CCD (Anaheim, Brea, Buena Park, Cypress, Fullerton, Garden Grove, La Habra, La Palma, Los Alamitos, North Tustin, Orange, Placentia, Rossmoor, Santa Ana, Stanton, Tustin, Villa Park, and Yorba Linda)

- Central Coast CCD (Corona Del Mar, Costa Mesa, and Newport Beach)
- Compton CCD (Carson, Compton, East Rancho Dominguez, Lynwood, West Carson, West Rancho Dominguez, and Willowbrook)
- Downey-Norwalk CCD (Artesia, Bellflower, Cerritos, Downey, Norwalk, and Paramount)
- East San Gabriel Valley CCD (Azusa, Avocado heights, Baldwin Park, Charter Oak, Citrus, Claremont, Covina, Diamond Bar, Glendora, Hacienda Heights, Industry, Irwindale, La Puente, La Verne, Pomona, Rowland Heights, San Dimas, South San Jose Hills, Valinda, Vincent, Walnut, West Covina, and West Puente Valley)
- Inglewood CCD (Gardena, Alondre Park, Del Aire, Hawthorne, Inglewood, Lawndale, Lennox, West Athens, and Westmont)
- Irvine-Lake Forest CCD (El Toro, Foothill Ranch, Irvine, and Lake Forest)
- Long Beach-Lakewood CCD (Long Beach, Lakewood, Hawaiian Gardens, and Signal Hill)
- Los Angeles CCD (Beverly Hills, Harbor City, Century City, Encino, Culver City, Ladera Heights, San Pedro, Hollywood, Los Angeles, Tarzana, Marina Del Rey, North Hollywood, Pacific Palisades, Playa Vista, Wilmington, Westchester, West Hollywood, Venice, Toluca Lake, Studio City, View Park-Windsor Hills, and West Hollywood)
- Malibu and Topanga in Agoura Hills-Malibu CCD
- Mission Viejo CCD (Ladera Ranch, Coto de Caza, Trabuco Canyon, Las Flores, Mission Viejo, and Rancho Santa Margarita)
- Moorpark CCD (Moorpark)
- Newhall CCD (Canyon Country, Castaic, Green Valley, Hasley Canyon, Santa Clarita, Stevenson Ranch, Valencia and Val Verde)
- North Antelope Valley CCD (Elizabeth Lake, Lake Hughes, Lake Los Angeles, Lancaster, Leona Valley, and Quartz Hill)
- North Coast CCD (Seal Beach, Huntington Beach, Westminster, Midway City, and Fountain Valley)
- Ontario CCD (Chino, Chino Hills, Montclair, Alta Loma, Rancho Cucamonga, San Antonio Heights, Upland and Ontario)
- Palos Verdes CCD (Avalon, Lomita, Palos Verdes, Palos Verdes Estates, Ranchos Palos Verdes, and Rolling Hills Estates)
- Pasadena CCD (Altadena, East Pasadena, La Canada Flintridge, La Crescenta- Montrose, Pasadena, San Marino, San Pasqual and South Pasadena)
- Rosamond in East Kern CCD
- San Fernando Valley CCD (Arleta, Burbank, Tujunga, Granada Hills, North Hills, Calabasas, Canoga Park, Chatsworth, Glendale, West Hills, Universal City, Hidden Hills, Mission Hills, Sunland, Sylmar, Sun Valley, Reseda, Winnetka, Sherman Oaks, Northridge, Valley Village, Van Nuys, Pacoima, Woodland Hills, Panorama City, Porter Ranch, and San Fernando)
- Santa Monica CCD (Santa Monica)
- Simi Valley CCD (Simi Valley and Bell Canyon)
- South Antelope Valley CCD (Acton, Agua Dulce, Desert View Highlands, Little Rock, Palmdale, and Sun Village)
- South Bay Cities CCD (El Segundo, Hermosa Beach, Manhattan Beach, and Redondo Beach)

- South Coast CCD (Aliso Viejo, Dana Point, Monarch Beach, Laguna Beach, Laguna Hills, Laguna Niguel, Laguna Woods, San Clemente, and San Juan Capistrano)
- South Gate-East Los Angeles CCD (Bell, Bell Gardens, Commerce, Cudahy, East Los Angeles, Florence-Graham, Huntington Park, Maywood, South Gate, Vernon, and Walnut Park)
- Southwest San Gabriel CCD (Alhambra, Montebello, Monterey Park, Rosemead, San Gabriel, and South San Gabriel)
- Torrance CCD (Torrance)
- Upper San Gabriel Valley CCD (Arcadia, Bradbury, Duarte, East San Gabriel, El Monte, Mayflower Village, Monrovia, North El Monte, Sierra Madre, South El Monte, South Monrovia Island, and Temple City)
- Whittier CCD (East La Mirada, La Mirada, La Habra Heights, Pico Rivera, Rose Hills, Santa Fe Springs, South Whittier, West Whittier-Los Nietos, and Whittier)

Los Banos

Southwestern Merced County outside of the Merced market. Includes branches in:

- Dos Palos CCD (Dos Palos, Dos Palos Y, and South Dos Palos)
- Los Banos CCD (Los Banos, Santa Nella and Volta)

Mendocino Coast

Coastal portion of Mendocino County along State Highway 1. Includes branches in

- Fort Bragg CCD (Fort Bragg and Cleone)
- Mendocino, Caspar, Comptche, Albion and Little River in Mendocino CCD
- Point Arena CCD (Point Arena, Gualala, Anchor Bay and Manchester)

Merced

Merced metropolitan area in Merced County and the southern portion of Mariposa County. Includes branches in:

- Atwater CCD (Atwater, Cressey, and McSwain)
- Livingston in Livingston-Delhi CCD
- Mariposa CCD (Mariposa, Bear Valley, Bearjack, Catheys Valley, Hornitos and Midpines)
- Merced CCD (Merced, Bear Creek, El Nido, Franklin, and Tuttle)

Modesto

Modesto metropolitan area in Stanislaus County, the southeastern portion of San Joaquin County, and the northwestern portion of Merced County. Includes branches in:

- Modesto CCD (Airport, Bret Harte, Bystromm, Ceres, Cowan, Empire, Keyes, Modesto, Parklawn, Riverbank, Rouse, Shackelford and West Modesto)
- Newman CCD (Crows Landing and Newman)
- Delhi in Livingston-Delhi CCD
- Turlock CCD (Denair and Turlock)
- Escalon CCD (Escalon)
- Gustine CCD (Gustine)
- Hilmar-Irwin CCD (Hilmar and Stevinson)
- Hughson CCD (Hughson and Hickman)

- Oakdale CCD (Oakdale, East Oakdale and Valley Home)
- Patterson CCD (Patterson, Grayson, Westley, and Diablo Grande)
- Ripon CCD (Ripon)
- Waterford CCD (Waterford)

Monterey-Seaside-Marina

Monterey-Seaside-Marina metropolitan area in northern Monterey County. Includes branches in:

- Carmel by the Sea CCD (Carmel by the Sea and Carmel)
- Seaside-Monterey CCD (Del Monte Forest, Del Ray Oaks, Marina, Monterey, Pacific Grove, Sand City, Pebble Beach, and Seaside)

Mount Shasta

Southern Siskiyou County. Includes branches in:

- Dunsmuir CCD (Dunsmuir)
- McCloud in McCloud-Medicine Lake CCD
- Mount Shasta CCD (Mount Shasta)
- Weed CCD (Weed, Edgewood and Carrick)

Napa

Napa metropolitan area in Napa County. Includes branches in:

- Calistoga CCD (Calistoga)
- Napa, Moscowitz Corner, Silverado Resort and Yountville in Napa CCD
- St. Helena CCD (St. Helena, Oakville, and Rutherford)

Oroville

Southern Butte County outside of the Chico market. Includes branches in:

- Gridley CCD (Gridley)
- Oroville CCD (Oroville, Cherokee, Kelly Ridge, Oroville East, South Oroville and Thermalito)

Oxnard-Thousand Oaks-Ventura

Oxnard-Thousand Oaks-Ventura metropolitan area in Ventura County and the extreme western tip of Los Angeles County. Includes branches in:

- Agoura, Agoura Hills, and Westlake Village in Agoura Hills-Malibu CCD
- Camarillo CCD (Camarillo)
- Fillmore CCD (Fillmore and Piru)
- Thousand Oaks CCD (Newbury Park, Oak Park, Casa Conejo, Santa Rosa Valley, and Thousand Oaks)
- Ojai-Mira Monte CCD (Oak View, Ojai, Meiners Oaks, and Mira Monte)
- Oxnard CCD (Oxnard, Channel Islands Beach, El Rio, and Port Hueneme)
- Santa Paula CCD (Santa Paula)
- Ventura CCD (Ventura and Saticoy)

Palm Springs-Cathedral City-Palm Desert

Palm Springs-Cathedral City-Palm Desert and Indio-Coachella metropolitan areas in the central portion of Riverside County, west of Joshua Tree National Park, and the central southern portion of San Bernardino County. Includes branches in:

- Coachella Valley CCD (Bermuda Dunes, Coachella, Desert Palms, Indio, Indio Hills, Mecca, North Shore, Oasis, Thermal and Vista Santa Rosa)
- Cathedral City CCD (Cathedral City, Indian Wells, La Quinta, Palm Desert, and Rancho Mirage)
- Desert Hot Springs CCD (Desert Hot Springs, Desert Edge, Garnet, Skyvalley, Thousand Palms, and Whitewater)
- Twentynine Palms-Yucca Valley CCD (Joshua Tree, Homestead Valley, Morongo Valley, Twentynine Palms, and Yucca Valley)
- Palm Springs CCD (Palm Springs)

Placerville

Western El Dorado County outside of the Sacramento market. Includes branches in:

- Diamond Springs, Pollock Pines and Grizzly Flats in South El Dorado CCD
- Georgetown, Camino, Cold Springs, and Coloma in North El Dorado CCD
- Placerville CCD (Placerville)

Porterville

Porterville metropolitan area in Tulare County. Includes branches in:

- Porterville CCD (Porterville, East Porterville, and Poplar-Cotton Center)

Redding

Redding metropolitan area in southwestern Shasta County. Includes branches in

- Redding CCD (Anderson, Bella Vista, Cottonwood, Keswick, Mountain Gate, Palo Cedro, Redding, and Shasta Lake)
- Shingletown and Millville in Central Shasta CCD

Reno (NV-CA)

See Nevada.

Riverside-San Bernardino

Riverside-San Bernardino metropolitan area in western Riverside County and the extreme southwestern portion of San Bernardino County. Includes branches in

- Running Springs in Big Bear CCD
- Corona, Coronita, Home Gardens, El Sobrante in Corona CCD
- Mira Loma, Jurupa Valley, Glen Avon, Sunnyslope, Pedley, Rubidoux, Crestmore Heights, Eastvale in Jurupa CCD
- Crestline, Lake Arrowhead in Lake Arrowhead CCD
- Norco in Norco CCD
- Nuevo, Perris, Mead Valley, Lakeview in Perris Valley CCD
- Moreno Valley, Riverside, March ARB, Highgrove, Woodcrest in Riverside CCD

- Colton, Fontana, Grand Terrace, Highland, Loma Linda, Redlands, Rialto, San Bernardino, Mentone, Muscoy, Bloomington in San Bernardino CCD
- Banning, Beaumont, Calimesa, Cherry Valley, Cabazon in San Gorgonio Pass CCD
- Oak Glen, Yucaipa in Yucaipa CCD

Sacramento

Sacramento metropolitan area in Sacramento and Placer Counties; the extreme eastern edge of Yolo County; and the southern portion of El Dorado County. Includes branches in:

- Sacramento CCD (Antelope, Arden-Arcade, Carmichael, Citrus Heights, Elverta, Fair Oaks, Foothill Farms, Franklin, Fruitridge Pocket, Hood, Lemon Hill, McClellan SFB, North Highlands, Orangevale, Parkway, Rio Linda, and Sacramento)
- Auburn CCD (Auburn, Newcastle, Cool and North Auburn)
- Cameron Park, El Dorado Hills, and Shingle Springs in South El Dorado CCD
- Colfax-Monumental Ridge CCD (Colfax, Alta, Dutch Flat, and Meadow Vista)
- Elk Grove CCD (Elk Grove, Florin, and Vineyard)
- Folsom CCD (Folsom)
- Foresthill-Back Country CCD (Foresthill)
- Rancho Cordova CCD (Gold River, La Riviera, Mather, Rosemont and Rancho Cordova)
- Rocklin CCD (Rocklin, Granite Bay, Loomis, and Penryn)
- Lincoln CCD (Lincoln and Sheridan)
- Roseville CCD (Roseville)
- East Yolo CCD (West Sacramento)

Salinas

Salinas metropolitan area in Monterey County. Includes branches in:

- Castroville CCD (Castroville and Elk Horn)
- Gonzales CCD (Gonzales and Chualar)
- Salinas CCD (Prunedale, Salinas, Boronda, and Spreckels)
- Soledad CCD (Soledad)

San Diego

San Diego metropolitan area in San Diego County. Includes branches in:

- Alpine CCD (Alpine)
- San Diego CCD (Bonita, Bostonia, Casa de Oro-Mount Helix, Chula Vista, Coronado, Crest, Kensington, La Jolla, Del Mar, El Cajon, Encinitas, Eucalyptus Hills, Fairbanks Ranch, Mission Hills, Granite Hills, Harbison Canyon, Imperial Beach, La Mesa, La Presa, Rancho Bernardo, Otay Mesa, Lakeside, Lemon Grove, National City, Poway, Rancho San Ysidro, San Diego, Rnacho Santa Fe, San Diego, Santee, Solana Beach, Spring Valley, and Winter Gardens)
- Fallbrook CCD (Bonsall, Fallbrook and Rainbow)
- Camp Pendleton CCD (Camp Pendleton)
- Oceanside-Escondido CCD (Carlsbad, Escondido, Lake San Marcos, Oceanside, San Marcos, and Vista)
- Pala in Pauma Valley CCD

- Laguna-Pine Valley CCD (Pine Valley, Mount Laguna, and Descanso)
- Ramona CCD (Ramona and San Diego Country Estates)
- Valley Center CCD (Valley Center and Hidden Meadows)

San Francisco-Oakland-San Jose

San Francisco-Oakland-San Jose metropolitan area in Alameda, Contra Costa, Marin, San Francisco, San Mateo, and Santa Clara Counties; the Southern portions of Sonoma and Solano Counties; the northern portion of San Benito County; and southern edge of Napa County. Includes branches in:

- Alameda CCD (Alameda)
- Central Contra Costa CCD (Alamo, Castle Hill, Clayton, Clyde, Concord, Contra Costa Centre, Danville, Diablo, Lafayette, Martinez, Moraga, Mountain View, Norris Canyon, North Gate, Orinda, Pacheco, Pleasant Hill, Reliez Valley, San Miguel, San Ramon, Saranap, Shell Ridge, Vine Hille, and Walnut Creek)
- Berkeley CCD (Albany, Berkeley)
- American Canyon in Napa CCD
- Antioch-Pittsburg CCD (Antioch, Bay Point, Pittsburg)
- San Mateo CCD (Belmont, Atherton, San Mateo, East Palo Alto, Emerald Lake Hills, Foster City, Highlands-Baywood Park, Hillsborough, Ladera, Menlo Park, North Fair Oaks, Portola Valley, Redwood City, San Carlos, West Menlo Park, and Woodside)
- Southeast Marin CCD (Belvedere, Marin City, Mill Valley, Sausalito, Strawberry, Tamalpais-Homestead Valley, and Tiburon)
- Vallejo CCD (Vallejo and Benicia)
- East Contra Costa CCD (Brentwood, Bethel Island, Byron, Discovery Bay, Knightsen, and Oakley)
- South San Francisco CCD (Brisbane, Broadmoor, Burlingame, Colma, Daly City, Millbrae, Pacifica, San Bruno, and South San Francisco)
- San Jose CCD(San Jose, Campbell, Alum Rock, Burbank, Cambrian Park, Cupertino, East Foothills, Fruitdale, Los Altos, Los Gatos, Milpitas, Monte Sereno, Mountain View, Palo Alto, Santa Clara, Saratoga, Stanford, and Sunnyvale)
- Hayward CCD (Ashland, Castro Valley, Cherryland, Fairview, Hayward, San Lorenzo, and San Leandro)
- Ross Valley CCD (Greenbrae, Corte Madera, Fairfax, Kentfield, Larkspur, Ross, San Anselmo, and Sleepy Hollow)
- West Contra Costa CCD (Crockett, Bayview, East Richmond Heights, El Cerrito, Point Richmond, El Sobrante, Hercules, Kensington, Montalvin Manor, North Richmond, Pinole, Port Costa, Richmond, Rodeo, Rollingwood, San Pablo and Tara Hills)
- Livermore CCD (Livermore, Dublin, Pleasanton, and Sunol)
- Oakland CCD (Oakland, Emeryville, and Piedmont)
- Fremont CCD (Fremont, Newark, and Union City)
- Half Moon Bay CCD (Half Moon Bay, El Granada, La Honda, Loma Mar, Montara, Moss Beach and Pescadero)
- Hollister CCD (Hollister, Ridgemark and Tres Pinos)
- Novato CCD (Novato and Black Point-Green Point)

- Petaluma in Petaluma CCD
- Point Reyes Station, Inverness, Lagunitas-Forest Knolls, Nicasio, San Geronimo, and Woodacre in Point Reyes Station CCD
- San Francisco CCD (San Francisco)
- San Juan Bautista in San Juan Bautista CCD
- San Rafael CCD (San Rafael, Lucas Valley-Marinwood, Santa Venetia)

San Luis Obispo

San Luis Obispo metropolitan area in San Luis Obispo County. Includes branches in:

- Arroyo Grande CCD (Arroyo Grande, Edna, Grover Beach, Oceano, and Pismo Beach)
- Atascadero CCD (Atascadero, Creston, Garden Farms, Santa Margarita, and Templeton)
- North Coast CCD (Cambria, San Simeon, Cayucos, Morro Bay, and Los Osos)
- Paso Robles CCD (Paso Robles, San Miguel, Whitley Gardens, and Shandon)
- San Luis Obispo CCD (San Luis Obispo, Avilla Beach, and Los Ranchos)

Santa Barbara

Santa Barbara metropolitan area in southern Santa Barbara County. Includes branches in:

- Carpinteria CCD (Carpinteria, Summerland and Toro Canyon)
- Santa Barbara CCD (Goleta, Isla Vista, Mission Canyon, Montecito, and Santa Barbara)
- Solvang-Santa Ynez CCD (Buellton, Ballard, Los Alamos, Los Olivos, Santa Ynez, and Solvang)

Santa Cruz

Santa Cruz metropolitan area in Santa Cruz County. Includes branches in:

- Santa Cruz CCD (Aptos, Capitola, Day Valley, Felton, Live Oak, Mount Hermon, Paradise Park, Pasatiempo, Pleasure Point, Rio del Mar, Santa Cruz, Scotts Valley, Seacliff, Soquel, and Twin Lakes)
- San Lorenzo Valley CCD (Ben Lomond, Boulder Creek, Brookdale, Lompico, and Zayante)

Santa Maria

Santa Maria metropolitan area in northern Santa Barbara County and southern San Luis Obispo County. Includes branches in:

- Santa Maria CCD (Casmalia, Garey, Orcutt, and Santa Maria)
- Guadalupe CCD (Guadalupe)
- Nipomo, Blacklake, Callender, and Woodlands in Arroyo Grande CCD

Santa Rosa

Santa Rosa metropolitan area in Sonoma County. Includes branches in:

- Cloverdale-Geyserville CCD (Cloverdale and Geyserville)
- Cotati and Rohnert Park in Petaluma CCD
- Forestville, Guerneville, Occidental, Cazadero, Jenner, Sereno del Mar, Carmet, Bodega, Salmon Creek and Bodega Bay in Russian River-Sonoma Coast CCD
- Healdsburg CCD (Healdsburg and Windsor)
- Santa Rosa CCD (Santa Rosa, Fulton, Larkfield-Wikiup, and Roseland)

- Sebastopol CCD (Sebastopol, Bloomfield, Graton and Valley Ford)

Sonoma

Southern Sonoma County outside of the Santa Rosa market. Includes branches in:

- Sonoma CCD (Sonoma, Boyes Hot Springs, El Verano, Eldridge, Fetters Hot Springs-Agua Caliente, Glen Ellen, Kenwood, and Temelec)

Sonora

Western Tuolumne County. Includes branches in:

- Columbia, Twain Harte, Tuttle town, Cedar Ridge, Soulsbyville, Tuolumne City, Sierra Village, Mi-Wuk Village, and Long Barn in Twain Harte-Tuolumne City CCD
- Groveland CCD (Groveland and Pine Mountain Lake)
- Sonora CCD (Jamestown and Sonora)

South Lake Tahoe (CA-NV)

South Lake Tahoe area in eastern El Dorado County, CA and western Douglas County, NV. Includes branches in:

- South Lake Tahoe CCD (South Lake Tahoe), CA
- Zephyr Cove CCD (Glenbrook, Kingsbury, Lakeridge, Logan Creek, Round Hill Village, Skyland, Stateline, and Zephyr Cove), NV

Stockton

Stockton metropolitan area in San Joaquin County and the southern Sacramento County outside of the Sacramento market. Includes branches in:

- Galt, Herald, and Clay in Galt CCD
- Manteca CCD (Manteca and Lathrop)
- Linden-Farmington CCD (Linden, Peters and Farmington)
- Lockeford CCD (Lockeford, Dogtown, and Victor)
- Lodi CCD (Lodi, Acampo, Collierville, and Woodbridge)
- Stockton CCD (Stockton, August, Country Club, French Camp, Garden Acres, Kennedy, Lincoln Village, Morada, Taft Mosswood, and Waterloo)
- Walnut Grove in Isleton CCD

Susanville

Southeastern Lassen County and northern Plumas County. Includes branches in

- Susanville CCD (Janesville, Johnstonville, Susanville and Litchfield)
- Chester, Almanor, East Shore, Hamilton Branch, Lake Almanor Country Club, Lake Almanor Peninsula, Lake Almanor West, Prattville, and Warner Valley in Chester CCD
- Greenville CCD (Greenville, Crescent Mills, Indian Falls, and Taylorsville)
- Quincy, East Quincy, Keddie, Spring Garden, and Greenhorn in Quincy CCD
- Westwood and Clear Creek in Westwood CCD

Taft

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

- Taft, Taft Heights, Ford City, Valley Acres, Dustin Acres, South Taft, Maricopa, and Fellows in West Kern CCD

Tehama County

Tehama County. Includes branches in:

- Corning CCD (Corning and Richfield)
- Los Molinos and Vina in East Tehama CCD
- Red Bluff, Bend, Gerber, Las Flores, Proberta, and Tehama in Red Bluff CCD

Temecula

Western Riverside County outside of the Hemet and Riverside-San Bernardino markets. Includes branches in:

- Elsinore Valley CCD (Canyon Lake, Lake Elsinore, and Warm Springs)
- Murrieta CCD (Wildomar, Rancho California, Temecula, and French Valley)
- Menifee, Winchester, Green Acres, Homeland, Romoland, Good Hope, Meadowbrook in Perris Valley CCD

Tracy

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

- Tracy CCD (Tracy and Mountain House)

Truckee-Tahoe (CA-NV)

North shore area of Lake Tahoe in eastern Placer County and the eastern portion of Nevada County, CA; and Washoe County, NV south of the Reno Market. Includes branches in

- Lake Tahoe CCD (Kings Beach, Tahoe Vista, Carnelian Bay, Dollar Point, Tahoma and Tahoe City), CA
- Incline Village CCD (Incline Village and Crystal Bay), NV
- Donner CCD (Truckee, Floriston, Kingvale, and Soda Springs), CA
- Eastern portion of Colfax-Monumental Ridge CCD, CA

Ukiah

The central portion of Mendocino County. Includes branches in:

- Ukiah CCD (Ukiah and Talmage)
- Hopland CCD (Hopland)
- Redwood Valley-Potter Valley CCD (Redwood Valley, Potter Valley, and Calpella)

Visalia

Visalia metropolitan area in Tulare County. Includes branches in:

- Exeter CCD (Exeter, Farmersville, Linnell Camp, Tooleville, and Lemon Cove)
- Lindsay CCD (Lindsay, El Ranch, and Tonyville)
- Orosi-Cutler CCD (Orosi, Cutler, East Orosi, Seville, and Yettem)
- Woodlake-Three Rivers CCD (Three Rivers, Woodlake, and Silver City)
- Tipton CCD (Tipton and Woodville)

- Tulare CCD (Tulare, East Tulare Villa, Matheny, and Waukena)
- Visalia CCD (Visalia, Goshen, Patterson Tract, and West Goshen)

Watsonville

Watsonville metropolitan area in Santa Cruz County. Includes branches in

- Watsonville CCD (Freedom, Amesti, Aptos Hills-Larkin Valley, Corralitos, Interlaken, La Selva Beach, Pajaro Dunes, and Watsonville)

Weaverville

Central Trinity County. Includes branches in:

- Weaverville, Douglas City, and Lewiston in Weaverville CCD
- Hayfork CCD (Hayfork and Hyampom)

Woodland

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

- Esparto and Madison in Esparto CCD
- Woodland CCD (Woodland and Monument Hills)

Yreka

North-central Siskiyou County. Includes branches in:

- Etna CCD (Etna and Greenview)
- Ft. Jones CCD (Ft. Jones)
- Yreka and Grenada in Yreka CCD

Yuba City-Marysville

Yuba City-Marysville metropolitan area in eastern Sutter County and western Yuba County. Includes branches in:

- Live Oak CCD (Live Oak)
- Marysville CCD (Marysville)
- Yuba City CCD (Yuba City)

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 in Hawaii County. Includes branches in:

- Hilo CCD (Hilo and Wainaku)
- Honokaa-Kukuihaele CCD (Honokaa and Kukuihaele)
- Pahala, Naalehu, Waiohinu and Discovery Harbour in Kau CCD
- Paho-Kalapana CCD (Paho, Hawaiian Beaches, Leilani Estates, and Nanawale Estates)

Honolulu

Honolulu metropolitan area on the island of Oahu in Honolulu County. Includes branches in:

- Ewa CCD (Aiea, Ewa Beach, Ewa Gentry, Ewa Villages, Halawa, Hickam Housing, Kalaleloa, Kapolei, Ko Olina, Makakilo, Mililani Town, Naval Station Pearl Harbor, Ocean Pointe, Pearl City, Royal Kunia, Waikale, Waimalu, Waipahu, Waipio, Waipio Acres, and West Loch Estate)
- Honolulu CCD (Honolulu)
- Kooloauloa CCD (Kahuku, Hauula, Kaaawa, Kawela Bay, Laie, Punaluu, and Pupukea)
- Koolaupoko CCD (Kailua, Ahuimanu, Heeia, Kahaluu, Kaneohe, Kaneohe Station, Maunawili, Waikane, Waimanalo, and Waimanalo Beach)
- Wahiawa CCD (Schofield Barracks, Wahiawa, Wheeler AFB, and Whitmore Village)
- Waianae CCD (Waianae, Maili, Makaha, Makaha Valley, and Nakakuli)

Kailua-Kona

Kona district on the western side of the island of Hawaii in Hawaii County. Includes branches in:

- North Kona CCD (Kailua-Kona, Holualoa, Honalo, Kahaluu-Keauhou, and Kalaoa)
- South Kona CCD (Kealahou, Captain Cook, and Honaunau-Napooipo)
- South Kohala CCD (Kamuela, Kohala, Waimea, Puako, and Waikoloa)

Kauai

Island of Kauai in Kauai County. Includes branches in

- Eleele-Kalaheo CCD (Eleele and Kalaheo)
- Hanalei CCD (Hanalei, Haena, Kalihiwai, Kilauea, Wainiha, and Princeville)
- Kaumakani-Hanapepe (Hanapepe, Kaumakani, and Pakala Village)
- Wailua-Anahola CCD (Anahola, Wailua, Wailua Homesteads, and Kapaa)
- Koloa-Poipu CCD (Koloa, Lawai, Omao, and Poipu)
- Lihue CCD (Lihue)
- Kekaha-Waimea CCD (Waimea and Kekaha)

West Maui

Western portion of the island of Maui in Maui County. Includes branches in

- Kahului CCD (Kahului)
- Kihei CCD (Kihei and Maalea)
- Lahaina CCD (Kaanapali, Kapalua, Launiupoko, Mahinahina, Napili-Honokowai, Olowalu, and Lahaina)
- Makawao-Paia CCD (Haliimaile, Makawao, Olinda, Paia, and Pukalani)
- Kula CCD (Wailea, Kula, and Makena)
- Wailuku CCD (Wailuku)

IDAHO**Blackfoot**

Central Bingham County. Includes branches in:

- Blackfoot CCD (Blackfoot)

Boise

Boise metropolitan area in Canyon and Ada Counties, southern Gem County, and Marsing and Homedale in Owyhee County. Includes branches in:

- Boise City CCD (Boise, Garden City, and Meridian)
- Caldwell CCD (Caldwell and Greenleaf)
- Eagle CCD (Eagle and Star)
- Emmett Valley CCD (Emmett)
- Homedale CCD (Homedale)
- Kuna CCD (Kuna)
- Marsing CCD (Marsing)
- Middleton CCD (Middleton)
- Nampa CCD (Nampa)
- Parma CCD (Parma)
- Wilder CCD (Wilder)

Bonnors Ferry

Boundary County. Includes branches in:

- Bonnors Ferry CCD (Bonnors Ferry)

Burley

Northern Cassia and Southern Minidoka Counties. Includes branches in:

- Albion CCD (Albion and Malta)
- Burley CCD (Burley)
- Paul CCD (Paul)
- Rupert CCD (Rupert and Acequia)

Hailey

Central Blaine County. Includes branches in:

- Hailey-Bellevue CCD (Bellevue and Hailey)
- Ketchum CCD (Ketchum and Sun Valley)

Idaho Falls

Idaho Falls metropolitan area in western Bonneville County, southeastern Jefferson County, and Shelley in Bingham County. Includes branches in:

- Idaho Falls CCD (Ammon, Idaho Falls, Iona, and Lincoln)
- Rigby CCD (Rigby)
- Ririe CCD (Ririe)
- Shelley CCD (Shelley)

Lewiston (ID-WA)

Lewiston metropolitan area in Nez Perce County, ID and Asotin County, WA. Includes branches in:

- Asotin CCD (Asotin), WA
- Clarkston CCD (Clarkston, Clarkston Heights-Vineyard, West Clarkston-Highland), WA
- Lewiston CCD (Lewiston), ID

Logan (UT-ID)

See Utah.

Montpelier

Bear Lake County. Includes branches in:

- Montpelier CCD (Montpelier and Bennington)
- Paris CCD (Paris, Bloomington, and St. Charles)

Moscow-Pullman (ID-WA)

Western Latah County, Idaho and eastern Whitman County, Washington. Includes branches in:

- Moscow CCD (Moscow), ID
- Pullman CCD (Pullman and Albion), WA
- Colfax-Palouse CCD (Palouse and Colfax), WA

Mountain Home

Elmore County and northeastern Owyhee County. Includes branches in:

- Glens Ferry CCD (Glens Ferry)
- Mountain Home CCD (Mountain Home and Mountain Home AFB)

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 CCD (Cottonwood)

- Craigmont CCD (Craigmont)
- Grangeville in Grangeville CCD
- Kamiah CCD (Kamiah)
- Kooskia and Stites in Nez Perce CCD in Idaho County
- Nezperce CCD in Lewis County (Nezperce)
- Nezperce CCD in Clearwater County (Orofino)

Pocatello

Pocatello metropolitan area in Bannock County. Includes branches in:

- Pocatello CCD (Chubbuck, Tyhee, and Pocatello)

Sandpoint (ID-WA)

Bonner County, ID and southeastern Pend Oreille County, WA. Includes branches in:

- Sandpoint CCD (Sandpoint, Dover, Kootenai, and Ponderay), ID
- Priest River CCD (Priest River and Old Town), ID
- Newport in Newport CCD, WA

Spokane (WA-ID)

See Washington.

Twin Falls

Gooding, Jerome, Lincoln, and Twin Falls Counties. Includes branches in:

- Buhl in Buhl CCD
- Filer CCD (Filer)
- Gooding CCD (Gooding)
- Hagerman CCD (Hagerman)
- Eden-Hazelton CCD (Hazelton and Eden)
- Jerome CCD (Jerome)
- Kimberly CCD (Kimberly and Hansen)
- Richfield CCD (Richfield)
- Shoshone CCD (Shoshone and Dietrich)
- Twin Falls CCD (Twin Falls)
- Wendell CCD (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 CCD (Carson City)
- Dayton CCD (Dayton)

- Gardnerville-Minden CCD (Gardnerville, Minden, Carter Springs, East Valley, Garderville Ranchos, Johnson Lane, and Ruhenstroth)
- Virginia City CCD (Virginia City)

Elko

Southeastern Elko County. Includes branches in:

- Carlin CCD (Carlin)
- Elko CCD (Lamoille, Osino, Spring Creek and Elko)

Fallon

Western Churchill County. Includes branches in:

- Fallon CCD (Fallon and Fallon Station)

Las Vegas

Las Vegas metropolitan area in Clark County. Includes branches in:

- Boulder City in Clark CCD
- Las Vegas CCD (Las Vegas, Enterprise, Paradise, Spring Valley, Summerlin South, Sunrise Manor, Whitney, Winchester, Henderson, Nellis AFB and North Las Vegas)

Reno (NV-CA)

Reno metropolitan area in southern Washoe County and the northern tip of Lyon County, NV; the eastern portions of Plumas and Sierra Counties, CA. Includes branches in:

- Fernley CCD (Fernley), NV
- East Sierra CCD (Calpine, Sattley, Sierra Brooks, Sierraville, and Loyalton), CA
- Portola CCD (Portola, Beckwourth, Chilcoot-Vinton, Delleker, Gold Mountain, Iron Horse, Lake Davis, and Mabie), CA
- Reno North, Reno Southeast, and Reno Southwest CCD's (Reno) and remainder of Reno, in portions of Washoe Valley, Verdi, North Valleys, Sun Valley, and East Sierra CCD's
- Sparks CCD (Sparks), NV
- Sun Valley CCD (Sun Valley), NV

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 CCD (Winnemucca)

Yerington

Central Lyon County. Includes branches in:

- Yerington CCD (Yerington)

OREGON**Baker City**

Central Baker County. Includes branches in:

- Baker City CCD (Baker City)

Condon

Southern Gillam county and northern Wheeler county. Includes branches in:

- Condon CCD (Condon and Lonerock)
- Fossil CCD (Fossil)

Coos Bay

Coos County and Reedsport in Douglas County. Includes branches in:

- Coos Bay CCD (Coos Bay, Barview, Bunker Hill, North Bend and Coquille)
- Bandon CCD (Bandon)
- Myrtle Point CCD (Myrtle Point)
- North Bayside CCD (Lakeside and Glasgow)
- Reedsport CCD (Reedsport, Gardiner, and Winchester Bay)

Corvallis-Albany

Corvallis-Albany metropolitan area Benton County and western Linn County. Includes branches in:

- Albany CCD (Albany, Tangent, and Millersburg)
- Corvallis CCD (Corvallis and Philomath)

Crescent City (CA-OR)

See California.

The Dalles (OR-WA)

Wasco County and northern Sherman County, OR and south central Klickitat County, WA.

Includes branches in:

- The Dalles CCD (The Dalles, Chenoweth, Mosier, and Rowena), OR
- Dufur CCD (Dufur, Maupin, Pine Grove, Pine Hollow, Tygh Valley, and Wamic), OR
- Moro CCD (Moro and Grass Valley), OR
- Goldendale in Goldendale CCD, WA

Deschutes County

Deschutes County. Includes branches in:

- Bend CCD (Bend and Tetherow)
- Sisters-Millican CCD (Black Butte Ranch, Deschutes River Woods, Seventh Mountain, Three Rivers, La Pine, Sisters, and Sunriver)

- Redmond CCD (Redmond, Pronghorn and Terrebonne)

Enterprise

South central Wallowa County. Includes branches in:

- Wallowa CCD (Wallowa and Lostine)
- Enterprise CCD (Enterprise and Wallowa Lake)
- Joseph CCD (Joseph)

Eugene

Eugene metropolitan area in Lane County and southwestern Linn County. Includes branches in:

- Cottage Grove CCD (Cottage Grove)
- Creswell CCD (Creswell)
- Eugene-Springfield CCD (Eugene, Thurston and Springfield)
- Harrisburg and Halsey in Harrisburg CCD
- Junction City CCD (Junction City)
- Pleasant Hill CCD (Pleasant Hill)
- Badger Mountain CCD (Veneta)

Grants Pass

Eastern Josephine County, western Jackson County and Glendale in Douglas County. Includes branches in:

- Cave Junction CCD (Cave Junction, Kerby, O'Brien, and Takilma)
- Glendale in South Umpqua CCD
- Sams Valley CCD (Gold Hill)
- Grants Pass CCD (Grants Pass, New Hope, Fruitdale and Redwood)
- Northwest Josephine CCD (Merlin)
- Northwest Jackson CCD (Rogue River and Wimer)

Hood River (OR-WA)

Hood River County, OR and western Klickitat County, WA. Includes branches in:

- Hood River CCD (Hood River), OR
- White Salmon and Bingen in White Salmon CCD, WA

Jefferson County

Jefferson County. Includes branches in:

- Madras CCD (Madras)

Klamath Falls (OR-CA)

Southern Klamath County, OR and northeastern Siskiyou County, CA. Includes branches in:

- Klamath Falls and Merrill, OR
- Dorris in Butte Valley CCD, CA
- Tulelake CCD (Tulelake), CA

Lincoln County

Lincoln County. Includes branches in:

- Depoe Bay CCD (Depoe Bay and Lincoln Beach)
- Lincoln City CCD (Lincoln City and Rose Lodge)
- Newport CCD (Newport)
- Siletz CCD (Siletz)
- Toledo CCD (Toledo)
- Waldport CCD (Waldport and Yachats)

Longview (WA-OR)

See Washington.

McMinnville

Yamhill County, outside of the Portland market. Includes branches in:

- Carlton CCD (Carlton, Yamhill)
- Dayton-Amity CCD (Amity, Dayton)
- McMinnville CCD (McMinnville)
- Sheridan CCD (Sheridan, Willamina)

Medford

Medford metropolitan area in Jackson County. Includes branches in:

- Ashland CCD (Ashland, Phoenix, and Talent)
- Medford CCD (Central Point, Jacksonville, Medford, and White City)
- Eagle Point CCD (Eagle Point)

Ontario (OR-ID)

Northeastern corner of Malheur County, OR and southwestern Washington County and western Payette County, ID. Includes branches in:

- Ontario CCD (Ontario), OR
- Nyssa CCD (Nyssa), OR
- Vale CCD (Vale), OR
- Fruitland CCD (Fruitland), ID
- New Plymouth CCD (New Plymouth), ID
- Payette CCD (Payette), ID
- Weiser CCD (Weiser), ID

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 CCD (Arlington)
- Athena CCD (Athena and Adams)
- Boardman CCD (Boardman and Irrigon)
- Heppner CCD (Heppner)
- Hermiston-Umatilla CCD (Hermiston, Echo, Stanfield, and Umatilla)

- Lone-Lexington CCD (Lone and Lexington)
- Pendleton CCD (Pendleton)
- Pilot Rock in Pilot Rock CCD
- Weston CCD (Weston)

Portland (OR-WA)

Portland metropolitan area in Clackamas, Multnomah, and Washington Counties, southeastern Columbia County, northern Marion County, and northeastern Yamhill County, OR and Clark County, WA. Includes branches in:

- Beaverton-Hillsboro CCD (Aloha, Progress, Beaverton, Bull Mountain, Cedar Hills, Cedar Mill, Durham, Garden Home-Whitford, Hillsboro, King City, Metzger, Oak Hills, Raleigh Hills, Sherwood, Tigard, Tualatin, West Haven-Sylvan, and West Slope), OR
- Coast Range CCD (Banks), OR
- Battle Ground CCD (Battle Ground, Brush Prairie, Cherry Grove, Dollars Corner, Duluth, Hockinson, Lewisville, Meadow Glade, Meadow Vista and Venersborg), WA
- Camas CCD (Camas, Fern Prairie, and Washougal), WA
- Canby CCD (Canby), OR
- Cornelius CCD (Cornelius and Forest Grove), OR
- Northwest Clackamas CCD (Clackamas, Damascus, Gladstone, Happy Valley, Jennings Lodge, Johnson City, Lake Grove, Lake Oswego, Milwaukie, Oak Grove, Oatfield, Oregon City, Rivergrove, Stafford, and West Linn), OR
- Newberg CCD (Newberg and Dundee), OR
- Estacada CCD (Estacada), OR
- Gresham CCD (Gresham, Fairview, Troutdale, and Wood Village), OR
- Vancouver CCD (Hazel Dell, Barberton, Felida, Lake Shore, Minnehaha, Salmon Creek, Sifton, Vancouver, and Walnut Grove), WA
- Hubbard CCD (Hubbard, Aurora, Butteville, and Donald), OR
- La center CCD (La center), WA
- Molalla CCD (Molalla), OR
- Mount Angel CCD (Mount Angel), OR
- North Plains CCD (North Plains), OR
- Portland West and Portland East CCD's (Portland) and remainder of Portland, in portions of Beaverton-Hillsboro, Northwest Clackamas, Gresham and Skyline CCD's, OR
- Ridgefield CCD (Ridgefield), WA
- St. Helens CCD (St. Helens, Columbia City, Deer Island and Warren), OR
- Sandy CCD (Sandy and Boring), OR
- Scappoose CCD (Scappoose), OR
- Vernonia CCD (Vernonia), OR
- Wilsonville CCD (Wilsonville and Barlow), OR
- Woodburn CCD (Woodburn and Gervais), OR
- Yacolt CCD (Yacolt and Amboy), WA

Roseburg

Central Douglas County. Includes branches in:

- Myrtle Creek-Riddle CCD (Canyonville, Myrtle Creek, Riddle and Tri-City)
- North Umpqua CCD (Glide)
- Sutherlin CCD (Oakland, Sutherlin and Fair Oaks)
- Roseburg CCD (Roseburg, Dillard, Green and Roseburg North)
- Tenmile CCD (Winston)

Salem

Salem metropolitan area in Marion and Polk Counties. Includes branches in

- Jefferson CCD (Aumsville, Jefferson, and Marion)
- Dallas CCD (Dallas and Rickreall)
- Monmouth-Independence CCD (Independence and Monmouth)
- Salem CCD in Marion County (Keizer, Salem, Brooks, Four Corners, Hayesville, Labish Village, and Turner)
- Silverton CCD (Silverton and Scotts Mills)
- Stayton CCD (Stayton and Sublimity)

Tillamook County

Tillamook County. Includes branches in:

- Neskowin CCD (Cloverdale, Hebo, Neskowin, and Pacific City)
- Bay City CCD (Bay City, Garibaldi, Idaville, and Rockaway Beach)
- Nehalem CCD (Manzanita, Neahkahnie, Nehalem, and Wheeler)
- Tillamook CCD (Tillamook, Cape Meares, Netarts, and Oceanside)

Union County

Union County. Includes branches in:

- La Grande CCD (La Grande and Island City)
- Union in Union CCD
- Elgin CCD (Elgin and Summerville)

Walla Walla (WA-OR)

See Washington.

UTAH**Brigham City**

Eastern Box Elder County. Includes branches in:

- Brigham City CCD (Brigham City, Mantua, Perry South Willard, and Willard)
- Tremonton CCD (Tremonton, Bear River City, Corinne, Deweyville, Elwood, Fielding, Garland, Honeyville, and Riverside)

Cedar City

Eastern Iron County. Includes branches in:

- Cedar City CCD (Cedar City, Enoch and Kanarrville)
- Parowan CCD (Parowan, Brian Head, Parogonah, and Summit)

Delta

Northeastern Millard County. Includes branches in

- Delta, Deseret, Hinckley, Sutherland, Oasis and Oak City in Delta CCD
- Fillmore, Meadow and Holden in Fillmore CCD

Ephraim

Sanpete County. Includes branches in:

- Ephraim-Manti CCD (Ephraim, Manit, Mayfield and Sterling)
- Mount Pleasant-Moroni CCD (Fairview, Mount Pleasant, and Moroni, Fountain Green, Spring City and Wales)
- Gunnison CCD (Gunnison, Centerfield and Fayette)

Logan (UT-ID)

Logan metropolitan area in Cache County, UT and the southeastern portion of Franklin County, ID. Includes branches in:

- Hyrum CCD (Hyrum, Avon, and Paradise), UT
- Lewiston CCD (Lewiston, Trenton, Cornish, Cove, Clarkston, and Richmond), UT
- Logan CCD (Logan, North Logan, River Heights, Providence, Nibley, Millville, Hyde Park and Benson), UT
- Preston CCD (Preston and Franklin), ID
- Smithfield CCD (Smithfield, Peter, Newton, Cache, and Amalga), UT

Moab

Southern Grand County. Includes branches in:

- Moab CCD (Moab and Castle Valley)

Monticello

Southeastern San Juan County. Includes branches in:

- Blanding and White Mesa in Blanding CCD
- Montezuma Creek and Aneth in Casa del Eco-White Mesa CCD
- Monticello in Monticello CCD

Ogden

Ogden metropolitan area in Weber County and the northern portion of Davis County. Includes branches in:

- Clearfield, West Point, Syracuse, Sunset, South Weber, Layton, Hill AFB, and Clinton in North Davis CCD
- Ogden CCD (Harrisville, North Ogden, Ogden, Pleasant View, Riverdale, Roy, South Ogden, Uintah, Washington Terrace and West Haven)

Park City

Summit County and Wasatch County. Includes branches in:

- Coalville CCD (Coalville, Echo, Henefer, Hoytsville, and Wanship)
- Heber City East CCD (Heber City, Timber Lakes, and Independence)
- Kamas CCD (Kamas, Francis, Marion, Oakley, Peoa, Samak and Woodland)
- Park City CCD (Park City, Silver Summit, Snyderville and Summit Park)

Price

Central Carbon County and northwestern Emery County. Includes branches in:

- Castle Dale CCD (Castle Dale, Huntington, Cleveland, Elmo, and Orangeville)
- Helper, Spring Glen and Kenilworth in Helper CCD
- Price CCD (Carbonville, Price, Wellington, and West Wood)

Provo-Orem

Provo-Orem metropolitan area in Utah County. Includes branches in:

- American Fork-Pleasant Grove CCD (Alpine, American Fork, Cedar Hills, Highland, Lindon, and Pleasant Grove)
- Lehi CCD (Cedar Fort, Lehi, Eagle Mountain, Fairfield, and Saratoga Springs)
- Springville-Mapleton CCD (Mapleton and Springville)
- Provo-Orem CCD (Orem and Provo)
- Spanish Fork-Payson CCD (Spanish Fork, Payson, Salem, Santaquin, Benjamin, Elk Ridge, Lake Shore, Palmyra, Spring Lake, West Mountain and Woodland Hills)

Richfield

Northern and western Sevier County. Includes branches in:

- Monroe CCD (Monroe, Elsinore, and Joseph)
- Richfield, Annabella, Central Valley, Glenwood, and Sigurd in Richfield CCD
- Salina CCD (Aurora, Redmond, and Salina)

Roosevelt

East central Duchesne County. Includes branches in:

- Roosevelt CCD (Altamont, Bluebell, Myton, Neola, and Roosevelt)
- Duchesne in Duchesne CCD

Salt Lake City

Salt Lake City metropolitan area including Salt Lake County, south Davis County, and northeastern Tooele County. Includes branches in:

- South Davis CCD (Bountiful, Centerville, Farmington, North Salk Lake, West Bountiful, and Woods Cross)
- Salt Lake City CCD (Cottonwood, Cottonwood Heights, Bluffdale, Draper, Holladay, Kearns, Midvale, Millcreek, Murray, Riverton, Salt Lake City, Sandy, South Jordan, South Salt Lake City, Taylorsville, West Jordan, West Valley City, and White City)
- Tooele-Grantsville CCD (Grantsville, Erda, Stansbury Park, Stockton, Lake Point and Tooele)
- Bingham CCD (Herriman and Copperton)

- Kaysville and Fruit Heights in North Davis CCD
- Magna CCD (Magna)

St. George (UT-AZ-NV)

Southern Washington County, UT, the northeastern corner of Mohave County, AZ and the northeastern portion of Clark County, NV. Includes branches in:

- Hildale, Hurricane, Apple Valley, La Verkin, Leeds, Rockville, Springdale, Toquerville, and Virgin in Hurricane CCD, UT
- Santa Clara, St. George, Ivins, and Washington in St. George CCD, UT
- Littlefield, Mesquite, and Beaver Dam in North Mohave CCD, AZ
- Mesquite and Overton in Clark CCD, NV

Vernal (UT-CO)

Uintah County, UT, the western half of Rio Blanco County and the southeastern portion of Moffat County, CO. Includes branches in:

- Vernal CCD (Vernal, Naples, Maeser, and Jensen), UT
- Rangely CCD (Rangely), CO
- Dinosaur CCD (Dinosaur), CO

WASHINGTON

Aberdeen

Central Grays Harbor County. Includes branches in:

- Aberdeen-Hoquiam CCD (Aberdeen, Central Park, Cosmopolis, Hoquiam, Junction City, and Montesano)
- Elma CCD (Elma and Satsop)
- Westport CCD (Grayland, Cohasset Beach, Markham and Westport)
- Ocean Shores CCD (Ocean Shores, Copalis Beach, Hogans Corner, Moclips, Ocean City, Oyehut, and Pacific Beach)

Bellingham

Bellingham metropolitan area in western Whatcom County. Includes branches in:

- Bellingham CCD (Bellingham, Geneva, Marietta-Alderwood, and Sudden Valley)
- Blaine CCD (Blaine, Birch Bay, and Custer)
- Ferndale CCD (Everson and Ferndale)
- Lynden CCD (Lynden)
- Sumas CCD (Sumas and Nooksack)

Bremerton

Bremerton metropolitan area in Kitsap and Mason counties. Includes branches in:

- Union-Grapeview CCD (Allyn)
- Belfair-Tahuya CCD (Belfair)
- Bremerton CCD (Bremerton, Chico, Enetai, Erlands Point-Kitsap Lake, Navy Yard City, Rocky Point, Seabeck, Silverdale, and Tracyton)

- Kingston CCD (Kingston, Hansville, and Port Gamble Tribal Community)
- Port Orchard CCD (Bethel, Burley, East Port Orchard, Gorst, Manchester, Parkwood, Port Orchard, and Southworth)
- Poulsbo CCD (Bangor Base, Indianola, Keyport, Lofall, Poulsbo, and Susquamish)

Brewster

Southern portion of Okanogan County and Bridgeport in Douglas County. Includes branches in:

- Brewster CCD (Brewster, Methow, and Pateros)
- Bridgeport in Bridgeport CCD

Centralia

Western Lewis County. Includes branches in:

- Centralia-Chehalis CCD (Centralia, Chehalis, and Fords Prairie)
- Morton CCD (Morton)
- Winlock-Pe Ell CCD (Winlock and Pe Ell)
- Toledo-Vader CCD (Toledo and Vader)

Chelan

Northern Chelan County. Includes branches in:

- Chelan CCD (Chelan and Chelan Falls)
- Manson CCD (Manson)

The Dalles (OR-WA)

See Oregon.

Hood River (OR-WA)

See Oregon.

Kittitas County

Kittitas County. Includes branches in:

- Cle Elum, Easton, Ronald, Roslyn, and South Cle Elum in Cle Elum CCD
- Ellensburg CCD (Ellensburg)

Lewiston (ID-WA)

See Idaho.

Longview (WA-OR)

Longview metropolitan area in Cowlitz County, WA and northern Columbia County, OR. Includes branches in:

- Castle Rock in Castle Rock CCD, WA
- Clatskanie CCD (Clatskanie), OR
- Kalama CCD (Kalama), WA
- Longview-Kelso CCD (Longview, Kelso, Longview Heights, and West Side Highway), WA
- Rainier CCD (Rainier and Prescott), OR

Lopez

Lopez Island in San Juan County. Includes branches in:

- Lopez CCD (Lopez Island)

Moscow-Pullman (ID-WA)

See Idaho.

Moses Lake

Grant County and Othello in Adams County. Includes branches in:

- Coulee City CCD (Coulee City, Hartline, and Banks Lake South)
- Ephrata-Soap Lake CCD (Ephrata, Lakeview, and Soap Lake)
- Moses Lake CCD (Moses Lake, Cascade Valley, and Moses Lake North)
- Othello CCD (Othello)
- Royal City in Royal City-Mattawa CCD
- Warden CCD (Warden)

Mount Vernon

Skagit County and northern Whidbey Island in Island County. Includes branches in:

- Anacortes CCD (Anacortes)
- Burlington CCD (Burlington)
- Concrete and Rockport in East Skagit CCD
- Central Whidbey Island CCD (Coupeville)
- La Conner CCD (La Conner)
- Mount Vernon CCD (Mount Vernon)
- North Whidbey Island CCD (Oak Harbor and Whidbey Island Station)
- Sedro-Woolley CCD (Sedro-Woolley)

Olympia

Olympia metropolitan area in Thurston County and southern Mason County. Includes branches in:

- West Mason CCD (Hoodsport)
- Olympia CCD (Lacey, Olympia, Tanglewilde, and Tumwater)
- Shelton CCD (Shelton)
- Olympia East CCD (Yelm, North Yelm, and Nisqually Indian Community)

Omak-Okanogan

Most of Okanogan County north of the Brewster market. Includes branches in:

- Okanogan CCD (Okanogan and Malott)
- Omak CCD (Omak)
- Oroville in Oroville CCD
- Tonasket CCD (Tonasket)
- Methow Valley CCD (Twisp and Winthrop)

Port Townsend

The far eastern portion of Jefferson County. Includes branches in:

- Discovery Bay-Port Townsend CCD (Port Hadlock and Port Townsend)
- Oak Bay-Port Ludlow CCD (Port Ludlow and Marrowstone)
- Quilcene Bay-Brinnon CCD (Quilcene and Brinnon)

Portland (OR-WA)

See Oregon.

Richland-Kennewick-Pasco

The Tri-Cities area in south central Washington in Benton, Franklin, and Walla Walla Counties.

Includes branches in:

- Benton City CCD (Benton City)
- Burbank CCD (Burbank and Wallula)
- Connell and Mesa in Connell CCD
- Richland-Kennewick CCD (Kennewick, Finley, Richland and West Richland)
- Pasco CCD (Pasco and West Pasco)

Ritzville

Eastern Adams County. Includes branches in:

- Lind- Washtucna CCD (Washtucna and Lind)
- Ritzville CCD (Ritzville)

Sandpoint (ID-WA)

See Idaho.

Seattle

Seattle metropolitan area in King, Pierce, and Snohomish Counties; the southeastern portion of Island County; and Bainbridge Island in Kitsap County. Includes branches in:

- Arlington CCD (Arlington, Arlington Heights, Canyon Creek, Oso, and Sisco Heights)
- Federal Way-Auburn CCD (Auburn, Algona, Federal Way, Lakeland South, and Pacific)
- Bainbridge Island CCD (Bainbridge Island)
- Seattle East CCD (Newport Hills, Bellevue, Ames Lake, Clyde Hill, Cottage Lake, East Renton Highlands, Eastgate, Fairwood, Hunts Point, Inglewood-Finn Hill, Kenmore, Kingsgate, Kirkland, Maple Heights-Lake Desire, Medina, Mercer Island, Newcastle, Redmond, Renton, Union Hill-Novelty Hill, Woodinville, and Yarrow Point)
- Black Diamond, Enumclaw, Lake Holm, Lake Morton-Berrydale, and Ravensdale in Enumclaw Plateau CCD
- Puyallup CCD (Bonney Lake, Alderton, Edgewood, Lake Tapps, North Puyallup, Orting, Puyallup, and Sumner)
- Edmonds CCD (Bothell, Alderwood Manor, Bothell East, Bothell West, Brier, Edmonds, Esperence, Larch Way, Lynnwood, Martha Lake, Meadowdale, Mill Creek, Mill Creek East, Mountlake Terrace, Mukilteo, North Lynnwood, Picnic Point, Silver Firs, and Woodway)

- Buckley CCD (Buckley, Carbonado, Prairie Heights, Prairie Ridge, South Prairie, and Wilkeson)
- Seattle CCD (Midway, Burien, Boulevard Park, Bryn Mawr-Skyway, Des Moines, East Hill-Meridian, Kent, Lake Forest Park, Lakeland North, Normandy Park, Riveron, Seatac, Seattle, Shoreline, Tukwila, and White Center)
- Camano Island CCD (Camano Island)
- Carnation, Baring, Duvall, Fall City, Lake Marcel-Stillwater, North Bend, Riverbend, Snoqualmie, Tanner and Wilderness Rim in Snoqualmie CCD
- South Whidbey Island CCD (Clinton, Freeland, and Langley)
- Tahoma-Maple Valley CCD (Covington, Hobart, Maple Valley, and Shadow Lake)
- Darrington CCD (Darrington and Swede Heaven)
- Fort Lewis-Dupont CCD (Fort Lewis, Dupont, McChord AFB, and North Fort Lewis)
- Eatonville CCD (Eatonville, Alder, Ashford, Clear Lake, Elbe and La Grande)
- Everett CCD (Everett, Eastmont and Lake Stickney)
- Tacoma CCD (Fife, Browns Point, Clover Creek, Dash Point, Elk Plain, Fircrest, Frederickson, Lakewood, Midland, Milton, Parkland, Ruston, Spanaway, Steilacoom Summit, Summit View, Tacoma, University Place, and Waller)
- Gig Harbor Peninsula CCD (Gig Harbor, Artondale, Canterwood, Fox Island, Maplewood, Purdy, Raft Island, Rosedale, Wauna and Wollochet)
- Graham-Thrift CCD (Graham, Kapowsin, McMillan and South Hill)
- Granite Falls CCD (Granite Falls, Lake Bosworth, Loake Roesiger, Lochsloy, and Verlot)
- Issaquah Plateau (Issaquah, Klahanie, Mirrormont, and Sammamish)
- Lake Stevens CCD (Lake Stevens, Cavalero, and Machias)
- Marysville CCD (Marysville, Lake Cassidy, and North Marysville)
- Monroe CCD (Monroe, Everett, Monroe North, and Woods Creek)
- Snohomish CCD (Snohomish, Bunk Foss, Chain Lake, Fobes Hill, and Three Lakes)
- Stanwood CCD (Stanwood, Bryant, Lake Ketchum, Northwest Stanwood, Silvana, Sunday Beach, and Warm Beach)
- Sultan CCD (Sultan, Gold Bar, Index, May Creek, North Sultan, and Startup)
- Tulalip Reservation CCD (Tulalip Reservation)
- Vashon Island CCD (Vashon)

Spokane (WA-ID)

Spokane metropolitan area in Spokane County, WA, and the central western portion of Kootenai County, ID. Includes branches in:

- Airway Heights CCD (Airway Heights), WA
- Cheney-Medical Lake CCD (Cheney, Medical Lake, Four Lakes, and Fairchild AFB), WA
- Coeur D'Alene CCD (Coeur D'Alene, Hayden, Hayden Lake, Dalton Gardens, Fernan Lake Village, and Huetter), ID
- Spokane CCD (Mead, Dishman, Veradale, Country Homes, Fairwood, Millwood, Spokane, Opportunity, Spokane Valley, and Town and County), WA
- Liberty Lake CCD (Liberty Lake and Otis Orchards-East Farms), WA
- Post Falls- Rathdrum CCD (Rathdrum, Post Falls, Hauser and State Line), ID

Sunnyside

Southeastern corner of Yakima County and southwestern Benton County. Includes branches in:

- Grandview, Sunnyside, Outlook, and Granger in Sunnyside CCD
- Mabton CCD (Mabton)
- Northwest Benton CCD (Prosser)

Walla Walla (WA-OR)

Walla Walla metropolitan area in Walla Walla County and the southern portion of Columbia County, WA; and the northeastern corner of Umatilla County, OR. Includes branches in

- Walla Walla-College Place CCD (College Place, Garrett, Walla Walla, and Walla Walla East), WA
- Dayton CCD (Dayton), WA
- Milton-Freewater CCD (Milton-Freewater), OR
- Waitsburg CCD (Waitsburg and Dixie), WA

Wenatchee

Southern Chelan County and eastern Douglas County. Includes branches in:

- Cashmere CCD (Cashmere)
- Wenatchee CCD (Wenatchee, South Wenatchee, and Sunnyslope)
- East Wenatchee CCD (East Wenatchee and Rock Island)
- Leavenworth-Lake Wenatchee CCD (Leavenworth)
- Orondo in Bridgeport CCD
- Waterville CCD (Waterville)

Yakima

Yakima metropolitan area in Yakima County. Includes branches in:

- Naches, Gleed, and Eschbach in Northwest Yakima CCD
- Yakima CCD (Selah, Ahtanum, Cowiche, Summitview, Terrace Heights, Tieton, Union Gap and Yakima)