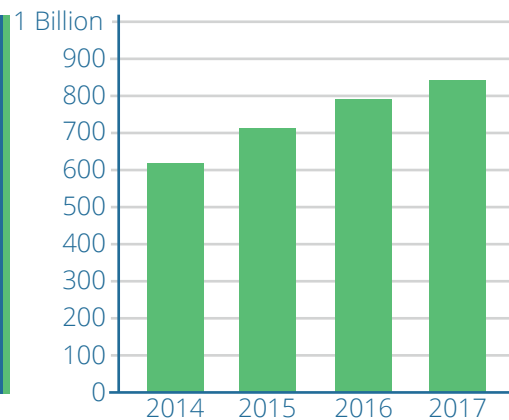


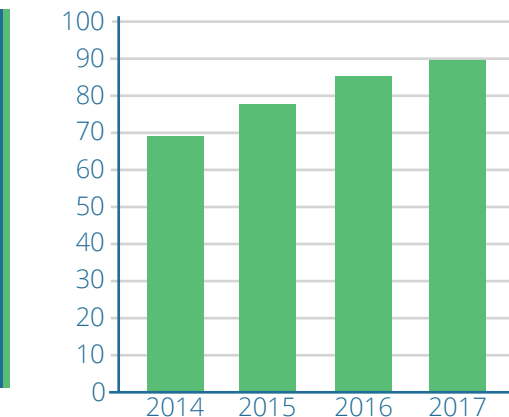
ASSETS

[IN MILLIONS]



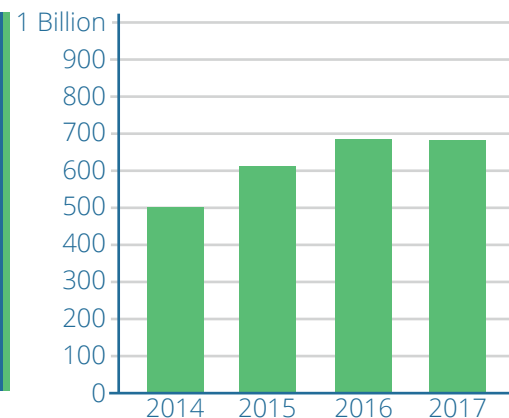
MEMBERS

[IN THOUSANDS]



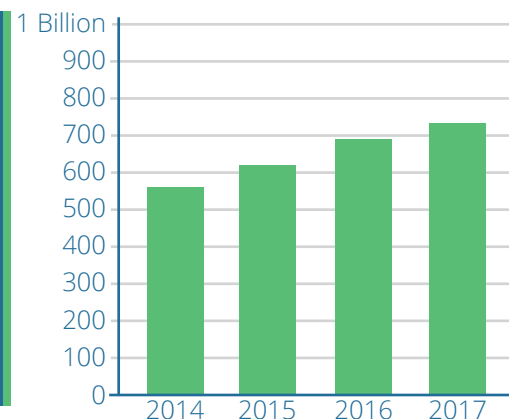
LOANS

[IN MILLIONS]



DEPOSITS

[IN MILLIONS]



Statement of Income*

	2017	2016
Interest on Member Loans	33,929,354	30,220,142
Income in Investments	1,123,850	878,970
Total Interest Income	35,053,204	31,099,112
Interest & Dividends Paid to Members	2,722,845	3,088,682
Other Interest Expense	235,835	156,729
Provision for Loan Loss Expense	8,718,663	6,044,490
Interest Income After Interest Expense Provision	23,375,861	21,809,211
Non-Interest Income	16,674,239	17,027,581
Non-Interest Expense	35,130,625	32,312,724
Net Income	4,919,475	6,524,068

Statement of Financial Condition*

	2017	2016
Loans to Members	678,840,746	673,792,035
Cash	60,577,257	45,561,027
Investments	50,106,469	40,901,364
Premises & Equipment	15,859,864	15,519,602
Accrued Income	2,620,017	2,469,013
NCUSIF Deposit	6,935,708	6,334,210
Other Assets	14,244,490	14,227,754
Total Assets	829,184,551	798,805,005

Liabilities and Member Equity*

	2017	2016
Accounts Payable	14,462,638	13,994,467
Loans Payable	3,500,000	21,000,000
Total Liabilities	17,962,638	34,994,467
Total Deposits	734,201,662	691,700,426
Reserve Accounts	14,186,249	14,186,249
Undivided Earnings	63,278,101	58,358,628
Accumulated Gain/Loss on Investments	-444,099	-434,765
Total Equity	77,020,251	72,110,112
Total Liabilities & Equity	829,184,551	798,805,005

*Unaudited

EXECUTIVE TEAM

Scott Burgess, President/Chief Executive Officer
 Nick Hodson, Chief Financial Officer
 Robert Mills, Chief Technology Officer
 Seth Schaefer, Chief Experience Officer

BOARD OF DIRECTORS

(As of 12/31/2017)

Steve Lucas, Chair
 Dennis Fullan, Vice Chair
 Lina Cockrell, Secretary
 Bill Roberts Jr.
 Gary Frayn
 Nina Carlson
 Kim Bickford
 Matthew Baird
 Josh Stephenson

SUPERVISORY COMMITTEE

(As of 12/31/2017)

Tony Kullen, Chair
 Kara Oaks
 Morgan Braze
 Steve Holland



2017

Annual Report



President's Report

Welcome to the 67th Annual Meeting of Rivermark Community Credit Union. As your President & CEO, I am pleased to present a summary of our 2017 financial performance and strategic accomplishments. By all measures, 2017 was another year

of smart, balanced growth and strong financial performance.

In 2017 total assets grew modestly, up 2.5%, and finishing the year at \$829 million. Deposits grew 6.1% for the year, led by our Money Market and Checking account deposits. Clearly, members continue to find significant value in our Checking account, and the growth in Money Market is likely reflective of the current interest rate environment. Net loan volumes for the year were up only very slightly, finishing 2017 at \$686 million. This relatively flat growth was reflective of a strategic decision to exit indirect lending in the 4th quarter, and also reflective of a concerted effort to enhance our lending processes and underwriting. As a result, the process of becoming a best-in-class lender is well underway, and we are excited about the future as it relates to taking care of our member's borrowing needs. Net income finished the year at \$4.9 million, within management expectations given the strategic changes in lending. The associated return on average assets closed the year at 60%. That level of earnings, combined with our moderated asset growth, led to an increase in the ratio of capital to assets, at 9.25% as of December 31st. Our capital position is considered strong by all regulatory standards. Membership growth in 2017 was strong, up 4,165 members. As of year-end, Rivermark membership totals nearly 90,000.

2017 represented a year of building some key foundational components that will lead to our ongoing success. It was a year of focus on building deeper relationships with our members. The shift in lending strategy was only one of several key aspects of building stronger member relationships. We also did a tremendous amount of behind-the-scenes work on

our marketing automation capabilities, enabling us to customize the way in which we communicate and fulfill member needs. Additional foundational work was also completed on our member satisfaction program (Net Promoter Score). We are already seeing some exciting results from this work.

During the year, we also worked closely with all of our employees to grow our culture of innovation. As a progressive credit union, we view innovation as a natural extension of who we are. We also see great opportunities to incorporate innovation practices to help enhance the member experience and identify/address opportunities to be more efficient for both our employees and members.

On the facilities front, we also made great strides in preparing for the eventual move of our Griffith Park Beaverton Branch to Cedar Hills Boulevard. The work paid off, and the move was completed in March 2018. Early results are very positive. In addition to the branch move, we transitioned a number of our lending and administrative staff from our primary facility on SW Creekside Place, to our newly acquired second administrative building on SW Gemini. The additional 11,000 square feet have provided substantial relief to our employees, and we now have additional capacity for future growth.

As noted previously, 2017 was largely a year of building some key foundational pieces that will lead to our ongoing success. We will continue to build on that work, with an emphasis on becoming a best-in-class lender, building stronger and deeper member relationships, and remaining mindful of why we're here.....our members.

To help ensure continued success, it will be critical for us to continue to provide leading edge products and services, best in class delivery channels, great technology, and incredible service to our members. It's that industry leading level of access and convenience that will continue to make Rivermark a special place to conduct your financial business. Thank you for your membership in Rivermark Community Credit Union.

Scott Burgess - President/CEO

Rivermark joined forces with the KGW Great Food Drive to bring in over 2,000,000 pounds of food for the Oregon Food Bank to distribute to local families in need.



Supervisory Committee Report

Your Supervisory Committee was comprised of four volunteers at year-end 2017, whose names appear on the back page of this Annual Report. The Committee's responsibility is to oversee and verify that the Credit Union has established and maintains an internal framework that ensures compliance with laws and regulations and the reliability and integrity of financial statements.

We fulfill this responsibility in primarily two ways: we meet regularly with our Internal Auditor and we engage an external audit firm to audit the financial statements. We selected Moss Adams LLP, Certified Public Accountants to perform an independent audit of Rivermark Community Credit Union's financial statements in accordance with generally accepted auditing standards.

In their opinion, the financial statements present fairly, in all material respects, the financial position of Rivermark Community Credit Union as of September 30, 2017, and the results of its operations and cash flows for the twelve months covered by the audit. A copy of the complete audited financial statements is available at the administrative office of Rivermark Community Credit Union. The condensed financial statements in this Annual Report were taken from our Financial Statements as of December 31, 2017.

Committee members attend and participate in the monthly Board of Directors meetings. The Committee itself also meets regularly. At those meetings we review the work of the Internal Auditor, management and the external auditor to ensure that the Committee's responsibilities are properly discharged.

Tony Kullen - Chair

Rivermark in the Community

As a community-based cooperative, giving back to the community is in our DNA. In 2017, Rivermark employees participated in and supported a number of critical community needs. During the year, we were very active in supporting the Oregon Food Bank, culminating in a major sponsorship of the KGW Great Food Drive.

Our employees also raised needed funds for OHSU's Doernbecher Children's Hospital and participated in Financial Beginnings, an outstanding program to enhance financial literacy in our schools.

And, finally, Rivermark employees supported the continued growth of our Rivermark Community Fund, a Fund developed in partnership with the Oregon Community Foundation, with a focus on providing much needed funds to support economic vitality and access to capital in the areas we serve.



Rivermark was selected as a top place to work by the Oregonian for the 3rd year in a row!