Column A: Locally Based	A bank/CU with a specific geographic or community focus has a vested interest in that community's economic health. To put it another way, when the going gets tough, locally rooted banks/CUs will not close down/sell your local branch and leave your community.
2 points	More than 75% of branches are in the local area, defined as the tricounties of Portland plus Vancouver
1 point	More than 75% of branches are in the region, defined as Oregon and Washington
0 points	this region is only part of their wider focus

Column B: Locally Owned	Where ownerships is, profit circulates. Credit unions and mutually owned banks circulate profit to their members. Privately held banks with local ownership circulate more money in the local economy. Publicly traded banks typically have a high degree of "absentee" ownership, with profits leaking out of your community. Note: there is often a difference betwen a Wall Street traded bank (NASDAQ, etc) and one that is traded via Over The Counter Bulletin Boards (OTC BB). The former tend to attract larger institutional investors an (even more abstract and disconnected form of ownership) while the latter tend to be more regionally based with some sort of relationship to the bank. Because this difference is hard measure in terms of its affect in a community, please investigate your bank of choice to understand how its ownership affects your community.
2 points	Credit Unions and Mutually Owned Banks
1 point	Privately held banks where owners live in region
0 points	Publicly traded and/or absentee shareholders

Column C: Local Business Focus	Local businesses are the heart and soul of the local economy. They do not pick up and leave for a better tax deal in the next state, and they have a multiplier effect in the local economy since they circulate more money in the local economy than non-local businesses. Local businesses depend on financing and thus, the institutions that make a priority of serving local businesses. Of all the areas a bank/CU could put your money to work in, what do they choose? To quantify their focus on local business we look at the ratio of lending in this area to total assets. For banks we adopt the FDIC definition of "small business loans" (commercial loans under $1 million and farm loans under $500,000) and for credit unions we look at their "member business loans", which by definition are made to members of their community, and though in theory could be higher than $1 million, are in pactice much much lower. Another way to think of this category is, if you move your money to an institution that focuses more on local businesses, they will leverage your deposits to increase the amount of capital available to the local economy.
2 points	Local business lending exceeds 15% (31% of local institutions)
1 point	Local business lending is between 10% and 15% (26% of local institutions)
0 points	Local business lending is below 10% (43% of local institutions, and all but two are under 5%)
bonus point	Some banks/CUs go even further by intentionally focusing on specific areas that are underserved by other lending institutions (e.g., agriculture, economically distressed areas, etc). Often these banks have a specific charter (or public proclamation) of their focus. Occasionally these are also Community Development Financial Institutions (CDFIs) which have access to government funding to further their missions, thus compounding the effects of your deposts in their area of focus.