OTCQB Certification

I, Douglas N. Biddle, Evp & Chief Financial Officer of Pacific Financial Corpor;/ation ("the Company"), certify that:

a. The Company is registered or required to file periodic reporting with the SEC or is exempt from SEC registration as indicated below (check one):
- ☐ Company is registered under Section 12(g) of the Exchange Act
- ☐ Company is relying on Exchange Act Rule 12g3-2(b)
- ☐ Company is a bank that reports to a Bank Regulator under Section 12(i) of the Exchange Act
- ☒ Company is a bank that is non-SEC reporting but is current in its reporting to a Banking Regulator
- ☐ Company is reporting under Section 15(d) of the Exchange Act.
- ☐ Other (describe) _____

b. The Company is current in its reporting obligations as of the most recent fiscal year end and any subsequent quarters, and such information has been posted either on the SEC's EDGAR system or the OTC Disclosure & News Service, as applicable.

c. The Company Profile displayed on www.otcmarkets.com is current and complete as of 4/28/2016 and includes the total shares outstanding, authorized, and in the public float as of that date.

d. The following is a complete list of attorney(s) and law firm(s) who advised or assisted in the preparation of the Company's most recent annual report, including in-house counsel: (If no attorney assisted in putting together the disclosure, indicate the person or persons who prepared the disclosure and their relationship to the company.)

David G. Post
Miller Nash
3400 U.S. Bancorp Tower
111 S.W. Fifth Avenue
Portland, OR 97204

e. The following is a complete list of third party providers, including names and addresses, engaged by the Company, its officers, directors or controlling shareholders, during the period from the Company's prior fiscal year end to the date of this OTCQB Certification, to provide investor relations services, public relations services, or other related services to the Company including promotion of the Company or its securities:

The Cereghino Group
5333 15th Avenue South # 1500
Seattle, WA 98108

f. Listed below are the names, legal addresses and % of shares owned by all Officers, Directors and Control Persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities). If any of the beneficial shareholders are corporate shareholders, the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders must also be included.

Name	Address (City and State only)	% Shares Owned
Wellington Management Company, LLP - Jonathan Hashe, Registered Agent	75 State Street Boston, MA 02109	6.7
Dwayne C. Carter	2120 Pacific Street Bellingham, WA 98227-0007	0.1
Gary C. Forcum	7901 135TH St. Court N.W Gig Harbor, WA 98329	1.4
Susan C. Freese	PO Box 189 Long Beach, WA 98631-0189	0.3

Kristi Gundersen	9255 Chuckanut Drive Burlington, WA 98233	0.0
Edwin Ketel	PO Box 449 Seaview, WA 98644	0.5
Randy W. Rognlin	PO Box 307 Aberdeen, WA 98520	4.1
Randy Rust	PO Box 119 Grayland, WA 98547	1.2
Douglas M. Schermer	PO Box 1783 Aberdeen, WA 98520	1.5
Dan Tupper	6585 River Road Aberdeen, WA 98520	0.0
John Van Dijk	1380 Luna Way Palm Springs, CA 92262	0.5
Denise Portman	2012 State Rte. 6 Raymond, WA 98577	0.5
Douglas N. Biddle	135 N Fleet Street Montesano, WA 98563	0.1
Bruce D. MacNaughton	1515 Harborview Drive Aberdeen, WA 98520	0.4

Date: 4/28/2016

Name of Certifying CEO or CFO: Douglas N. Biddle

Title: EVP & Chief Financial Officer

Signature: /s/ Douglas N. Biddle
(Digital Signatures should appear as "/s/ [OFFICER NAME]")