



**WBA BOARD OF DIRECTORS
Consent Agenda
March 20, 2026**

1. Minutes of December 10, 2025 Board Meeting
2. New Member - UniBank
3. Waverly Investment Report
4. Affiliate Member Applications
 - a. Forvis Mazars
 - b. OSC
5. PCBS Scholarship

Our Mission: The WBA is committed to supporting and advancing the banking industry in the Northwest and beyond

**WBA Board of Directors
Meeting Minutes
December 10, 2025**

The December WBA Board of Directors meeting was called to order at the WaFd Bank headquarters in Seattle by Duncan Taylor, incoming WBA President & CEO, at 3:03 p.m. He noted that, with the combination of directors participating in person and virtually, a quorum was present.

Approval of the Minutes/Consent Agenda

The board reviewed the minutes of the October 23, 2025, meeting, and a motion to approve the minutes and consent agenda was made by Laurie Stewart and seconded by Dave Swartley. The motion passed with a voice vote.

Chair Recognition

Chair Brent Beardall welcomed new director Rick Darrow to his first board meeting and congratulated Glen Simecek, outgoing WBA President & CEO, on his retirement in January.

Finance Committee Report

Taylor presented the 2026 budget, as reviewed by the Finance Committee the previous day. The update included an overview of revenue projections and expense allocations for the fiscal year, noting that dues revenue was projected to be slightly lower than usual due to continued industry consolidation; development program revenue was also lower than expected; and the contract with Pacific Public Affairs added another \$150,000 to the budget. There was also an additional \$30,000 in savings from changing benefit plans for the WBA staff, and adjustments due to Simecek's departure enabled additional savings. The overall budget was nearly neutral, with a net income projected of \$329.

The financial conversation included continued discussion of the association's investment portfolio management with Waverly. Taylor said that in prior rebalancing efforts, there was a deliberate shift from actively managed to passively managed funds to reduce fund fees. Bryan McDonald, head of the finance committee, invited Cindy Parcell, who had previously asked several questions about fund management, to join the Q1 review with Waverly.

There was also a discussion of the Association's endowment fund, and Beardall raised whether the WBA should be more strategic in using these resources, particularly given legislative challenges. The board discussed the current practice of allocating 4% of the endowment annually, which would allow continued growth in the endowment while also providing additional resources to the Association. Taylor suggested exploring other potential investments and committed to bringing proposals to the Finance Committee in early 2026.

Simecek reminded the board that a portion of the endowment would now be allocated to the state PAC each year, as directed earlier this year. In 2025, the amount would be \$76,000, but would increase to \$150,000 in 2026 due to tax rules.

Beardall called for a motion to approve the budget and financial report, with Clayton DeHaan moving, and Don Stafford seconding. The motion passed with a voice vote.

Government Affairs Update & Discussion

The board heard a presentation from Megan Managan, and WBA Lobbyists Carrie Tellefson and Isaac Kastama about the upcoming legislative session and planned advocacy work.

The discussion covered the 2026 budget and tax proposals, as well as banking-related issues expected to arise in Olympia, including the first mortgage interest deduction, interest on mortgage escrow accounts, payroll taxes, income taxes, and more.

There was a lengthy discussion about the first mortgage interest deduction, a measure that the Governor had vetoed earlier in the year. The board discussed strategies for moving forward and ways to work with the Governor's office.

Managan provided an update on fraud prevention efforts, including a recent work session in Olympia where ABA's Paul Benda testified on behalf of the industry, which prompted good discussion with the Committee. The board will also work to share more information about fraud prevention and the GR Committee to develop a coordinated approach to the issue. The board also discussed the American Bankers Association's model fraud policy designed for state use, and asked to see what other states were proposing.

Simecek led a discussion on deposit insurance reform, highlighting the Texas Bankers Association's initiative to establish an emergency TAG program that would allow the Treasury Department to invoke unlimited deposit insurance during a crisis. Several board members expressed concerns about this approach, noting the TAG program doesn't address the fundamental issues with deposit insurance. The board agreed to continue the discussion, and while consensus on a particular strategy may not be possible, the discussion and questions should still be communicated to the broader WBA membership for insights.

Education Update

Taylor provided updates on CareerWork\$ and WBA's education efforts, highlighting that CareerWork\$ was welcoming its new Executive Director, Latoya Edmond, who was off to a great start.

The board also received a copy of the 2026 Education Calendar, which highlights the many programs and partner programs the Association is participating in or running, with Taylor noting it will be a very busy year.

New Business

There was no new business; however, the board requested a formal resolution commending Simecek for his service as CEO of the Association. The board unanimously expressed appreciation for his leadership, noting he was leaving the organization in a stronger position than when he arrived.

Adjourn

The meeting adjourned at 5:20 p.m.; no executive session was convened.

WBA Board Meeting Attendance

Name		Bank/Title	Present	Absent
OFFICERS	BOARD TITLE			
Brent Beardall	Chairman	President & CEO, WaFd Bank	x	
Bryan McDonald	Secretary/Treasurer	President & CEO, Heritage Bank	x	
Cindy Purcell	Chair, WBA Professional Services (PROS)	Executive Vice President, Chief Strategy and Administration Officer, Banner Bank	x	
Clayton DeHaan	ABA Government Relations Committee Representative	Director, Consumer Banking and Merrill Edge Pacific Northwest Region Executive, Bank of America	x	
DIRECTORS	BANK TITLE	BANK		
Jay Coleman	SVP/Regional Credit Executive	KeyBank	x	
Don Stafford	Managing Director, Head of Commercial Banking	Wells Fargo	x	
John (Jack) Heath	President & COO	Washington Trust Bank	x	
Sue Horton	Chairman, President & CEO	Wheatland Bank	x	
Matt Mullet	President & CEO	1 st Security Bank		x
Greg Oakes	President & CEO	Cashmere Valley Bank		x
Lisa Hefter	President & COO	Peoples Bank		x
Laurie Stewart	President & CEO	Sound Community Bank	x	
Dave Swartley	Managing Director, Regional Government Relations Manager	U.S. Bank	x	
Autumn Roth	Managing Director, Commercial & Investment Bank Global Corporate Banking - Financial Institutions	JPM Chase		x
Rick Darrow	President & CEO	Liberty Bank	x	
Other Attendees	TITLE	Organization		
Glen Simecek	President & CEO	Washington Bankers Assoc.	x	
Isaac Kastama	Lobbyist	Washington Bankers Assoc.	x	
Carrie Tellefson	Lobbyist	Washington Bankers Assoc.	x	
Duncan Taylor	SVP/COO	Washington Bankers Assoc.	x	
Megan Managan	Director of Public Affairs	Washington Bankers Assoc.	x	



WAVERLY

ADVISORS

Washington Bankers Association

As of February 18, 2026

Waverly Advisors

450 Alaskan Way S, Suite 500

Seattle, WA 98104

(206) 623-6641

www.waverly-advisors.com



Portfolio Summary	3
WBA Endowment Fund	4
Performance by Security	9
Holdings	11
Income and Expenses	12
Contributions and Withdrawals	13
Purchase and Sale	14
Realized Gains/Losses	15
Endnotes	17



Portfolio Summary

Comparative Review

Account Name (Number)	Account Type	12/31/25 Value	Net Contribution	Net Investment Gain	2/18/26 Value
WBA Endowment Fund (xxxx-0149)	Organization	\$3,648,778	\$0	\$107,925	\$3,756,703
Total	Total Portfolio	\$3,648,778	\$0	\$107,925	\$3,756,703

Account Ledger

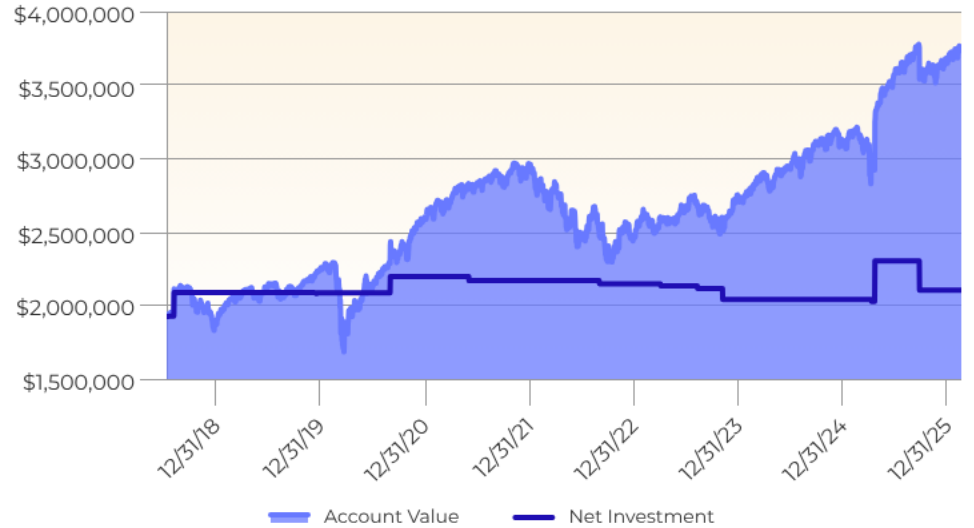
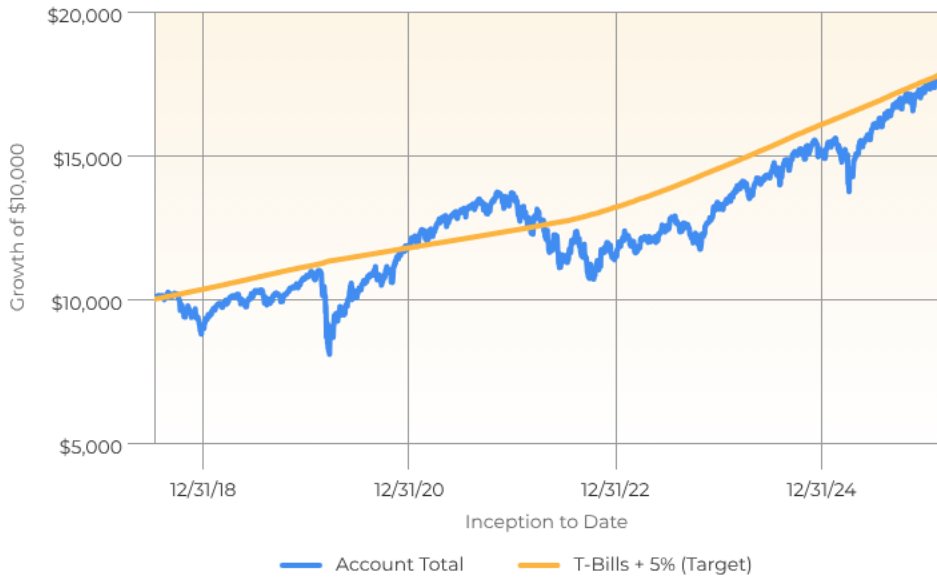
Account Name (Number)	Inception Date	Current Value	Quarter to Date Gross Return	Year to Date Gross Return	Last 1 Year Gross Return	Last 3 Years Gross Return	Inception to Date (7/11/18) Gross Return
WBA Endowment Fund (xxxx-0149)	7/11/18	\$3,756,703	3.09%	3.09%	14.12%	14.18%	8.46%
WBA Reserve Fund (xxxx-5665)	7/11/18	\$0	--	--	† (0.50%)	† 4.14%	† 2.05%
Total	7/11/18	\$3,756,703	3.09%	3.09%	14.90%	13.93%	8.12%

Returns for periods exceeding 12 months are annualized.

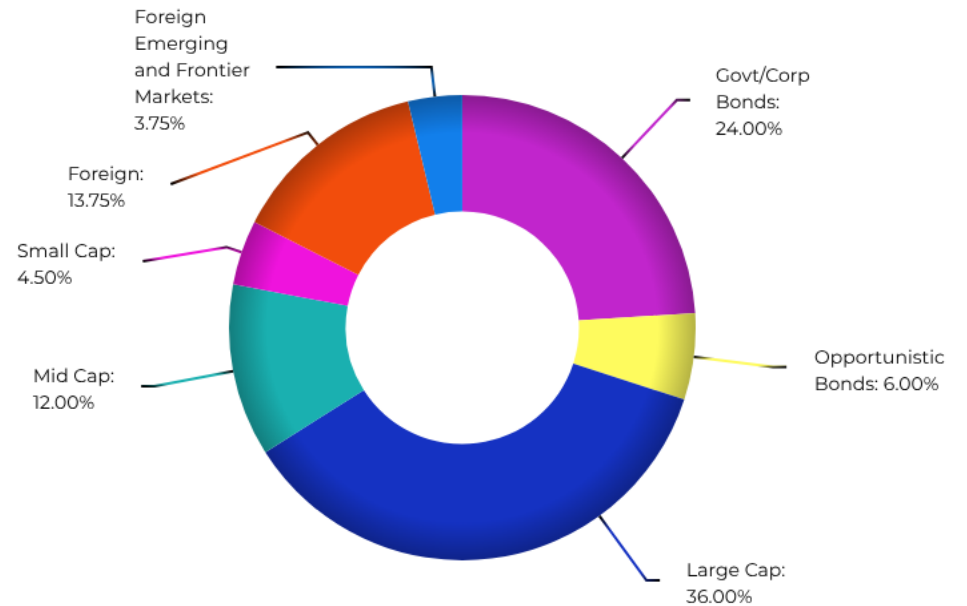
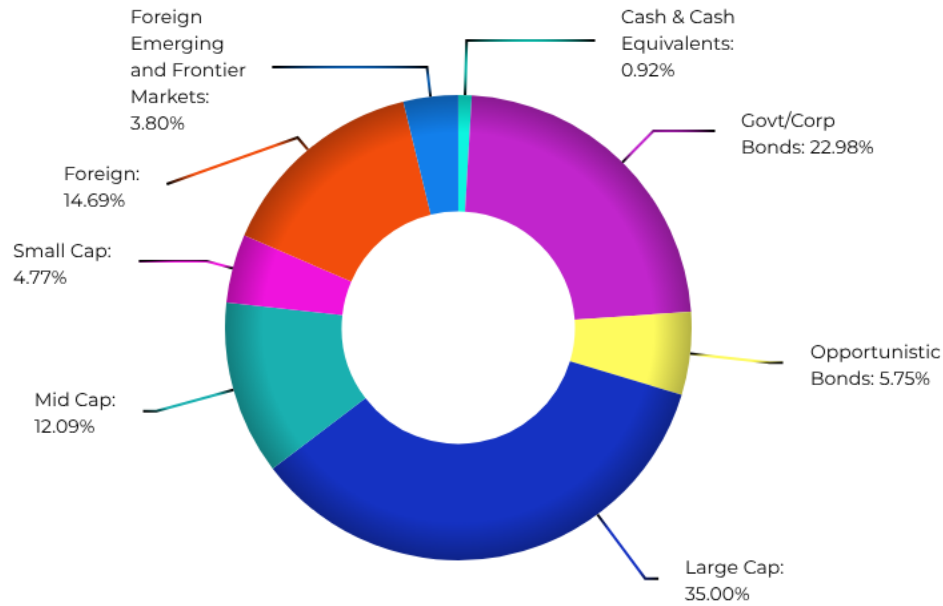
† Linked partial period return

	Year to Date	Last 3 Years	Last 5 Years	Inception to Date (7/11/18)
Start Value	\$3,648,778	\$2,595,297	\$2,709,993	\$1,926,249
Net Contribution	\$0	(\$44,205)	(\$94,431)	\$177,825
Income	\$3,935	\$226,463	\$330,883	\$448,120
Capital Appreciation	\$108,757	\$1,032,333	\$896,652	\$1,330,068
Management Fees	(\$4,766)	(\$53,186)	(\$86,395)	(\$124,274)
Other Expenses	\$0	\$0	\$0	\$0
Change in Accrued	\$0	\$0	\$0	(\$1,285)
Ending Value	\$3,756,703	\$3,756,703	\$3,756,703	\$3,756,703
Account Return (Net TWR)	2.96%	13.52%	7.38%	7.79%

Returns for periods exceeding 12 months are annualized.



Asset Allocation



Current Allocation

Target Allocation

Asset Class	Current Value	Target Value	Dollar Variance	Current Percent	Target Percent	Percent Variance
Cash & Cash Equivalents	\$34,595	\$0	\$34,595	0.92%	0.00%	0.92%
Govt/Corp Bonds	\$863,444	\$901,609	(\$38,165)	22.98%	24.00%	(1.02%)
Opportunistic Bonds	\$216,111	\$225,402	(\$9,292)	5.75%	6.00%	(0.25%)
Large Cap	\$1,314,685	\$1,352,413	(\$37,728)	35.00%	36.00%	(1.00%)
Mid Cap	\$454,046	\$450,804	\$3,242	12.09%	12.00%	0.09%
Small Cap	\$179,038	\$169,052	\$9,987	4.77%	4.50%	0.27%
Foreign	\$551,994	\$516,547	\$35,447	14.69%	13.75%	0.94%
Foreign Emerging and Frontier Markets	\$142,789	\$140,876	\$1,912	3.80%	3.75%	0.05%
Total	\$3,756,703	\$3,756,703		100.00%	100.00%	

Performance by Broad Asset Class

Broad Asset Class	Weight	Quarter to Date Net Return	Year to Date Net Return	Last 1 Year Net Return	Last 3 Years Net Return	Last 5 Years Net Return	Inception to Date (7/11/18) Net Return
Cash & Cash Equivalents	0.92%	0.00%	0.00%	0.48%	0.47%	0.33%	0.31%
Fixed Income Bloomberg US Intrm Government / Credit	28.74%	0.94% 0.74%	0.94% 0.74%	6.96% 7.08%	5.67% 5.14%	1.50% 1.22%	2.58% 2.67%
Domestic Equities Russell 3000	51.85%	2.17% 1.09%	2.17% 1.09%	13.07% 13.25%	18.27% 19.88%	11.67% 12.07%	12.42% 13.77%
Foreign Equities MSCI All Country World Index X - US Net	18.49%	9.66% 9.13%	9.66% 9.13%	35.56% 34.09%	18.03% 18.25%	8.84% 8.40%	8.92% 8.89%
Total	100.00%	2.96%	2.96%	13.39%	13.52%	7.38%	7.79%

* Partial period return
Returns for periods exceeding 12 months are annualized.

Performance by Asset Class

Asset Class	Weight	Quarter to Date Net Return	Year to Date Net Return	Last 1 Year Net Return	Last 3 Years Net Return	Last 5 Years Net Return	Inception to Date (7/11/18) Net Return
Cash & Cash Equivalents	0.92%	0.00%	0.00%	0.48%	0.47%	0.33%	0.31%
Govt/Corp Bonds Bloomberg US Intrm Government / Credit	22.98%	0.96% 0.74%	0.96% 0.74%	6.88% 7.08%	4.87% 5.14%	0.93% 1.22%	2.12% 2.67%
Opportunistic Bonds Custom Opportunistic Benchmark	5.75%	0.84% 1.65%	0.84% 1.65%	7.60% 8.94%	9.02% 4.55%	3.88% (1.19%)	* 4.11% 1.10%
Large Cap Russell 1000	35.00%	0.64% 0.81%	0.64% 0.81%	13.60% 13.05%	20.66% 20.33%	13.44% 12.57%	14.06% 14.21%
Mid Cap Russell Midcap	12.09%	4.65% 6.29%	4.65% 6.29%	11.19% 11.73%	13.05% 13.52%	8.07% 8.41%	10.51% 10.57%
Small Cap Russell 2000	4.77%	7.78% 7.22%	7.78% 7.22%	12.93% 17.65%	12.77% 12.54%	6.77% 4.74%	8.02% 7.64%
Foreign MSCI EAFE Net	14.69%	10.15% 8.68%	10.15% 8.68%	37.23% 31.04%	18.87% 17.66%	10.25% 9.86%	10.13% 9.10%
Foreign Emerging and Frontier Markets Custom EM Frontier Benchmark	3.80%	7.79% 11.23%	7.79% 11.23%	29.28% 40.03%	16.13% 18.81%	3.81% 4.04%	4.79% 4.39%

Performance by Asset Class

Asset Class	Weight	Quarter to Date Net Return	Year to Date Net Return	Last 1 Year Net Return	Last 3 Years Net Return	Last 5 Years Net Return	Inception to Date (7/11/18) Net Return
Total	100.00%	2.96%	2.96%	13.39%	13.52%	7.38%	7.79%
Strategy Benchmark		3.22%	3.22%	14.61%	14.16%	7.77%	8.67%
T-Bills + 5% (Target)		1.07%	1.07%	9.28%	10.00%	8.41%	7.85%
FTSE USBIG 3 Mo. Treasury Bill		0.51%	0.51%	4.30%	5.01%	3.41%	2.74%
Bloomberg Global Aggregate		1.63%	1.63%	8.74%	4.25%	(1.44%)	0.82%
Bloomberg US Intrm Government / Credit		0.74%	0.74%	7.08%	5.14%	1.22%	2.67%
ICE BofA 3-7 Year US Municipal Securities		1.61%	1.61%	5.98%	4.02%	1.33%	2.33%
Bloomberg Multiverse		1.65%	1.65%	8.94%	4.55%	(1.19%)	1.01%
S&P 500 Composite		0.68%	0.68%	13.69%	20.72%	13.48%	14.51%
Russell 1000		0.81%	0.81%	13.05%	20.33%	12.57%	14.21%
Russell Midcap		6.29%	6.29%	11.73%	13.52%	8.41%	10.57%
Russell 2000		7.22%	7.22%	17.65%	12.54%	4.74%	7.64%
Russell 3000		1.09%	1.09%	13.25%	19.88%	12.07%	13.77%
MSCI All Country World Index Net		3.55%	3.55%	19.92%	19.45%	10.72%	11.75%
MSCI All Country World Index X - US Net		9.13%	9.13%	34.09%	18.25%	8.40%	8.89%
MSCI EAFE Net		8.68%	8.68%	31.04%	17.66%	9.86%	9.10%
MSCI EAFE Small Cap Net		9.50%	9.50%	36.55%	16.15%	6.56%	7.19%
MSCI EM (Emerging Markets) Net		11.23%	11.23%	40.03%	18.81%	4.04%	7.66%
MSCI Frontier Emerging Market NR USD		11.21%	11.21%	53.19%	22.14%	10.08%	6.94%
Wilshire US REIT		10.94%	10.94%	10.79%	9.63%	8.09%	6.91%
Dow Jones Global Select Resi		8.38%	8.38%	14.74%	8.31%	5.46%	4.39%
Bloomberg Commodity		7.92%	7.92%	14.35%	8.46%	10.38%	7.50%

* Partial period return
Returns for periods exceeding 12 months are annualized.

Performance by Security

Asset Class & Style	Value	Weight	Year to Date Net Return	Last 1 Year Net Return	Last 3 Years Net Return	Last 5 Years Net Return	Inception to Date (7/11/18) Net Return
Cash & Cash Equivalents							
Cash (CASH)	\$34,595	0.92%	0.00%	0.04%	0.30%	0.23%	0.22%
Cash & Cash Equivalents Total	\$34,595	0.92%	0.00%	0.04%	0.30%	0.23%	0.22%
FTSE USBIG 3 Mo. Treasury Bill			0.51%	4.30%	5.01%	3.41%	2.74%
Govt/Corp Bond Funds							
Vanguard Short-Term Bond ETF (BSV)	\$430,634	11.46%	0.62%	6.14%	4.99%	1.69%	* 1.63%
Vanguard Total Bond Market ETF (BND)	\$432,810	11.52%	1.31%	7.63%	4.72%	0.16%	* 1.09%
Govt/Corp Bond Funds Total	\$863,444	22.98%	0.96%	6.88%	4.87%	0.94%	* 1.77%
Bloomberg US Intrm Government / Credit			0.74%	7.08%	5.14%	1.22%	1.96%
Opportunistic Bonds							
iShares iBoxx \$ High Yield Corporate Bond (HYG)	\$216,111	5.75%	0.84%	7.60%	9.02%	3.88%	* 3.99%
Opportunistic Bonds Total	\$216,111	5.75%	0.84%	7.60%	9.02%	3.88%	* 4.12%
Custom Opportunistic Benchmark			1.65%	8.94%	4.55%	(1.19%)	1.10%
Large Cap Blend							
Vanguard 500 ETF (VOO)	\$1,314,685	35.00%	0.64%	13.60%	20.66%	13.44%	* 14.71%
Large Cap Blend Total	\$1,314,685	35.00%	0.64%	13.60%	20.66%	13.44%	14.38%
S&P 500 Composite			0.68%	13.69%	20.72%	13.48%	14.51%
Mid Cap Blend							
Vanguard Mid-Cap ETF (VO)	\$454,046	12.09%	4.65%	11.19%	13.05%	8.07%	* 10.14%
Mid Cap Blend Total	\$454,046	12.09%	4.65%	11.19%	13.05%	8.07%	10.50%
Russell Midcap			6.29%	11.73%	13.52%	8.41%	10.57%
Small Cap Blend							
Vanguard Small-Cap ETF (VB)	\$179,038	4.77%	7.78%	12.93%	12.77%	6.77%	* 10.24%
Small Cap Blend Total	\$179,038	4.77%	7.78%	12.93%	12.77%	6.77%	9.90%
Russell 2000			7.22%	17.65%	12.54%	4.74%	7.64%
Foreign Diversified							
Vanguard FTSE Developed Markets ETF (VEA)	\$551,994	14.69%	10.15%	37.23%	18.87%	10.25%	* 10.80%

Performance by Security

Asset Class & Style	Value	Weight	Year to Date Net Return	Last 1 Year Net Return	Last 3 Years Net Return	Last 5 Years Net Return	Inception to Date (7/11/18) Net Return
Foreign Diversified							
Foreign Diversified Total	\$551,994	14.69%	10.15%	37.23%	18.87%	10.25%	9.50%
MSCI EAFE Net			8.68%	31.04%	17.66%	9.86%	9.10%
Foreign Emerging							
Vanguard FTSE Emerging Markets ETF (VWO)	\$142,789	3.80%	7.79%	29.28%	16.13%	3.81%	* 7.60%
Foreign Emerging Total	\$142,789	3.80%	7.79%	29.28%	16.13%	3.81%	* 7.61%
MSCI EM (Emerging Markets) Net			11.23%	40.03%	18.81%	4.04%	8.75%
Total	\$3,756,703	100.00%	2.96%	14.16%	13.27%	7.13%	7.44%

* Partial period return
Returns for periods exceeding 12 months are annualized.

Holdings

Symbol	Description	Quantity	Price	Value	Cost Basis	Unrealized Gain/Loss	Weight	Current Yield
WBA Endowment Fund (xxxx-0149)								
Cash & Cash Equivalents								
CASH	Cash			\$34,595	\$34,595	\$0	0.92%	0.00%
Govt/Corp Bonds								
BSV	Vanguard Short-Term Bond ETF	5,449.00	\$79.03	\$430,634	\$443,713	(\$13,078)	11.46%	3.79%
BND	Vanguard Total Bond Market ETF	5,787.00	\$74.79	\$432,810	\$473,666	(\$40,857)	11.52%	3.83%
Opportunistic Bonds								
HYG	iShares iBoxx \$ High Yield Corporate Bond	2,671.00	\$80.91	\$216,111	\$226,794	(\$10,683)	5.75%	5.74%
Large Cap								
VOO	Vanguard 500 ETF	2,083.00	\$631.15	\$1,314,685	\$706,397	\$608,289	35.00%	1.12%
Mid Cap								
VO	Vanguard Mid-Cap ETF	1,495.00	\$303.71	\$454,046	\$256,461	\$197,585	12.09%	1.46%
Small Cap								
VB	Vanguard Small-Cap ETF	644.00	\$278.01	\$179,038	\$115,858	\$63,180	4.77%	1.24%
Foreign								
VEA	Vanguard FTSE Developed Markets ETF	8,022.00	\$68.81	\$551,994	\$362,659	\$189,335	14.69%	2.92%
Foreign Emerging and Frontier Markets								
VWO	Vanguard FTSE Emerging Markets ETF	2,464.00	\$57.95	\$142,789	\$108,937	\$33,852	3.80%	2.58%
Total				\$3,756,703	\$2,729,080	\$1,027,622	100.00%	2.36%

Income and Expenses

From December 31, 2025 to February 18, 2026

Description	Date Received	Total Amount
Cash	2/15/26	Interest: Tax Free \$0
	1/15/26	\$0
Total Interest: Tax Free		\$1
iShares iBoxx \$ High Yield Corporate Bond	2/5/26	Dividends: Tax Free \$1,065
Vanguard Short-Term Bond ETF	2/4/26	\$1,449
Vanguard Total Bond Market ETF	2/4/26	\$1,421
Total Dividends: Tax Free		\$3,934
Total Income		\$3,935
Expense Date	Expense Type	Amount
1/23/26	Management Fee	Expenses (\$4,766)
Total Management Fee		(\$4,766)
Total Expenses		(\$4,766)



Contributions and Withdrawals

From December 31, 2025 to February 18, 2026

No transactions to report.



Purchase and Sale

From December 31, 2025 to February 18, 2026

No transactions to report.



Realized Gains/Losses

From December 31, 2025 to February 18, 2026

No realized gains or losses to report.



Realized Gains/Losses

From December 31, 2025 to February 18, 2026

No capital gain distributions to report.

Total Managed Portfolio's inception date is 07/11/2018.

Reserve Fund:

Reserve Fund Strategic Benchmark (effective 12/23/2019): 10% FTSE USBIG 3 Mo. T-Bill, 36% ICE BofA 1-3 Year US Corp. & Gov't, 33% Bloomberg US Intermediate Govt/Credit, 11% Bloomberg Multiverse, 3% Russell 1000, 2% Russell Mid Cap, 1% Russell 2000, 3% MSCI EAFE Net, 1% MSCI EAFE Small Cap Net.*

Endowment Fund:

Endowment Fund Strategic Benchmark (effective 6/4/2020): 12% ICE BofA 1-3 Year US Corp. & Gov't, 12% Bloomberg US Intermediate Govt/Credit, 6% Bloomberg Multiverse US, 36% Russell 1000, 12% Russell Mid Cap, 4.5% Russell 2000, 12.5% MSCI EAFE Net, 2.5% MSCI EAFE Small Cap Net, 2.5% MSCI Emerging Markets Net.*

*The benchmark returns incorporate history of the prior benchmarks and returns of the new benchmarks.



APPLICATION FOR AFFILIATE MEMBERSHIP

Affiliate memberships are available to organizations other than financial institutions doing business in Washington State and having business relationships with the financial industry. Annual dues are \$1,000, and the member year is January 1 - December 31.

Organization Name: Forvis Mazars
Address: 1801 California Street, Suite 2900
City, State, Zip: Denver, CO 80202
Phone: 3038614545 Fax: 3038325705
Website: https://www.forvismazars.us/

Main Contact: Stephanie Opheikens Title: Marketing Associate
Phone: 8018420205 Email: stephanie.opheikens@us.forvismazars.com

Accounting/ Billing Contact: Stephanie Opheikens
Phone: 8018420205 Email: Stephanie.Opheikens@us.forvismazars.com

About the Organization

Please attach a brief description of the products and/or services offered by your company.

Type of business: CPA Firm

Number of years in business: 102

Relationship to the banking industry: We provide audit, advisory, tax, and compliance services to a wide range of financial institutions - commercial banks, credit unions, community banks, financial holding companies, and related financial services entities.

Primary reason for applying for membership: We are opening a new office in Washington in the coming months.

Bank References

Bank:	Bank:
Contact:	Contact:
City/State:	City/State:
Phone:	Phone:

Representative Completing Application

Signature: Stephanie Opheikens
Printed Name: Stephanie Opheikens Date: 02/04/2026

Please return completed application to:

601 Union St, Suite 1720
Seattle, WA 98101
Phone: 206-447-1700
Fax: (206) 223-6453
Email: info@wabankers.com



APPLICATION FOR AFFILIATE MEMBERSHIP

Affiliate memberships are available to organizations other than financial institutions doing business in Washington State and having business relationships with the financial industry. Annual dues are \$1,000, and the member year is January 1 - December 31.

Organization Name: OSC
Address: 3550 George Busbee Pkwy NW - Suite 300
City, State, Zip: Kennesaw, GA 30144
Phone: 800-432-1258 Fax: _____
Website: www.oscis.com

Main Contact: Russell Hall Title: SVP, Business Development
Phone: 972-984-0993 Email: rhall@oscis.com

Accounting/ Billing Contact: Russell Hall
Phone: 972-984-0993 Email: rhall@oscis.com

About the Organization

Please attach a brief description of the products and/or services offered by your company.

Type of business: Insurance Services (Force Place Insurance, Blanket Insurance, Insurance Tracking)

Number of years in business: 65

Relationship to the banking industry: OSC provides a host of insurance services and solutions to our bank clients. We offer insurance tracking, force place/lender place insurance, Blanket VSI, Blanket Hazard, Flood, Flood determination, and Tax Tracking.

Primary reason for applying for membership: We have a handful of clients and prospects in Washington. We are looking to expand our presence in the Pacific Northwest as well, so membership makes sense.

We also plan to be involved and exhibit at the annual conference beginning this year.

Bank References

Bank: <u>City National Bank</u>	Bank: <u>First United Bank & Trust</u>
Contact: <u>Don Sapaugh</u>	Contact: <u>Jimmy Fernandez</u>
City/State: <u>Sulphur Springs, Texas</u>	City/State: <u>Durant, OK</u>
Phone: <u>903-885-7523 ext. 4882</u>	Phone: _____

Representative Completing Application

Signature: _____

Printed Name: Russell Hall Date: 3/10/26

Please return completed application to:

601 Union St, Suite 1720
Seattle, WA 98101
Phone: 206-447-1700
Fax: (206) 223-6453
Email: info@wabankers.com



The Premier National
Graduate School of Banking®



Pacific Coast Banking School and Washington Bankers Association with Bankers Care 'RISE ABOVE THE REST' SCHOLARSHIP

To better educate our high-potential leaders in banking and to provide Washington banks with a valuable professional development opportunity, Pacific Coast Banking School partners with WBA to offer a tuition scholarship for the 2026 Session of Pacific Coast Banking School (PCBS).

THE PCBS PROGRAM

Since 1938, Pacific Coast Banking School, in partnership with the Foster School of Business at the University of Washington, has offered a premier three-year graduate-level leadership and financial management education program focused on the banking industry. The PCBS family includes over 12,000 bankers, with hundreds currently in key leadership roles in banks across the country. Premier instructors and cutting-edge curriculum offer practical answers to today's most critical banking dilemmas faced by bankers from all aspects of banking and all sizes of banks.

SCHOLARSHIP SESSION

Students enroll in a three-year program, which includes a two-week resident session each August for three years. The 2026 session dates in person are August 23 – September 4.

THE PROCESS

Tuition for the 2026 session \$7,175 which includes a non-refundable registration fee of \$375, single room accommodations, classes, and most meals, along with administrative and faculty support for intersession work. The scholarship amount is **\$2,400** per year for all three years. The scholarship recipient is responsible for the tuition balance.

The deadline for submitting scholarship applications to the Washington Bankers Association is **April 15, 2026**. Nominees must also submit a PCBS application. Qualifying applications will be forwarded to the Scholarship Review Committee, and nominees will be informed of the Committee's decision by April 30, 2026.

CANDIDATE PRE-REQUISITES

The scholarship nominee must complete:

- 1 – The PCBS 2026 Session Application (thepcbs.org)
- 2 – The PCBS/WBA Scholarship Application (duncan@wabankers.com)

These forms must be submitted by April 15, 2026.

APPLICATION FOR 'RISE ABOVE THE REST' SCHOLARSHIP



Pacific Coast Banking School
The Premier National Graduate School of Banking®



PACIFIC COAST BANKING SCHOOL in partnership with the **WBA & Bankers Care** offers \$2,400 scholarship for each year for all three years for Pacific Coast Banking School beginning with the August 23 - September 4, 2026, Session.

PERSONAL DATA *(Please Type or Print)*

Mr./Ms.	_____	_____	_____
	First	M.I.	Last
Job Title	_____		Position Start Date
Bank/ Company Name	_____		Asset Size
Department	_____		
	Mail Code	_____	
Mailing Address	City	State	Zip
Phone	_____		
	Email Address	_____	

NOMINATION

Please complete a Pacific Coast Banking School 2026 Session on-line application (thepcb.org) and submit this completed Scholarship Application to Duncan Taylor at duncan@wabankers.com

Nominee must meet PCBS prerequisites of five years banking experience and basic competencies in accounting, business finance and economics. Nominations will be accepted until **April 15, 2026**, by the Washington Bankers Association. Nominees will be informed of the scholarship award by April 30, 2026.

One \$2,400 scholarship is offered for each of the three years. The tuition balance is the responsibility of the student and/or their institution.

Email Nomination to:
Duncan Taylor, CEO
Washington Bankers Association
duncan@wabankers.com

Questions? Call
Washington Bankers Association 206-447-1700
Pacific Coast Banking School 425-278-0250

STATEMENT OF INTEREST

Please explain why you are interested in attending Pacific Coast Banking School, and how your experience qualifies you. Include information about your career goals.

INDUSTRY INVOLVEMENT

The following industry educational experience supplements the PCBS Application 'Required Experience'.

List bank or financial services industry educational programs, state bank association activities or involvement in other industry groups.

Describe additional activities, job or community related, that may assist in evaluating your qualifications.

ENDORSEMENT

Our bank endorses this nominee and requests consideration for the PCBS / Washington Bankers Association 'Rise Above the Rest' Scholarship for the Pacific Coast Banking School 2026 Session because:

Name (Please Print)	Title		
Bank	Email		
Mailing Address	City	State	Zip
Signature	Date	Phone	