



April 2026

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Financial Literacy Month: Building Confidence, Strengthening Communities



*By Duncan Taylor,
President and CEO,
Washington Bankers
Association*

As we recognize Financial Literacy Month this April, one theme comes into sharp focus: when people have the knowledge and

tools to manage their finances, communities are stronger, more resilient, and better positioned for long-term success.

Across Washington, our industry is advancing this work every day, helping individuals and families build the confidence needed to navigate an increasingly complex financial landscape and helping children of all ages start life with strong financial fundamentals.

This subject feels especially personal for me right now. As my son prepares to graduate from high school this spring and head out into the world, I often reflect on how he will navigate what lies ahead. I hope I've helped him build a strong foundation of financial knowledge and sound saving habits to support his future.

At the same time, I'm reassured that these kinds of efforts are happening far beyond our family, at both the state and national levels. The work being led by ABA, and our own Bankers Care Initiative, is critical in expanding access to financial education. After all, not every kid is lucky enough to have had a banking professional looking over their shoulder for 18 years (though my son may suggest that isn't all that lucky).

Laying the Foundation Early

A national leader in financial education, the ABA continues to champion early learning through its Teach Children to Save program. By connecting bankers with local classrooms, the program introduces students to the fundamentals of saving, budgeting, and setting financial goals. These early touchpoints are critical, helping young people establish healthy financial habits that can last a lifetime. This year, we celebrate Teach Children to Save Day on April 23, and encourage bankers to register online at www.aba.com/advocacy/community-programs/teach-children-save.

Here at home, that commitment is reflected

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Issues & Answers April 2026

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through the Bankers Care Initiative and the work of our partners at Financial Beginnings and CareerWork\$.

Through Financial Beginnings, Washington bankers volunteer thousands of hours each year to provide unbiased, accessible financial education in classrooms and community settings. Participants gain practical, real-world skills – from managing credit and debt to planning for major life milestones – while building trust in banks as partners in their financial journeys.

At CareerWork\$, the home of the BankWork\$ program, we've worked to complement these efforts by creating employment pathways into the banking industry. Focused on workforce development, the program equips participants with the training and professional skills needed to secure stable, meaningful careers. At the same time, it reinforces core financial concepts, strengthening participants' own financial capability as they enter the workforce.

Meeting the Moment

Financial literacy is more important than ever. As costs rise and housing affordability continues to challenge our communities in a fast-changing financial marketplace, the ability to save, invest, and make informed financial decisions is essential.

Encouragingly, recent trends point to growing financial awareness among younger generations. Many in Generation Z are demonstrating strong saving habits and a proactive approach to financial planning. A recent Atlantic Monthly article highlights that the average "Zoomer" began saving at age 18, compared to age 34 for Baby Boomers. Nearly half are investing, with most starting before age 20. This positive trend underscores the value of sustained investment in financial literacy and the important role banks play in supporting it.

Mission in Action

Through Bankers Care, Washington's banks are not only responding to today's challenges but also preparing individuals and communities for what lies ahead. Whether in classrooms, community centers, or workforce training programs, Washington bankers are showing up as educators, mentors, and advocates for financial empowerment.

Financial Literacy Month is an opportunity to recognize that work and to reaffirm a shared commitment; when individuals have the knowledge and tools to manage their finances effectively, communities grow stronger, more resilient, and more prosperous.

This industry makes us proud, because you are shaping the financial futures of generations to come. *Huzzah!*

Contact Us

Contact the Washington Bankers Association at 601 Union Street, Suite 1720, Seattle, WA 98101

Call us at (206) 447-1700 and visit us on the web at wabankers.com.

Connect With Us

Connect with the WBA online by following us on our social media accounts.

On the Cover

The sun sets over the horizon with the Taylor Dock Shelter at Boulevard Park Boardwalk in the foreground. The park is a popular destination along the water in Bellingham.

BEYOND THE BALANCE SHEET

Q&A with Leaders in Banking



Alison Densley

Training And Development Officer
Commencement Bank

What's the best advice you'd give to a growing leader?

Be curious and never stop learning. There's something to be learned from each and every person you come into contact with during your career. Sometimes it's leadership skills, sometimes it's things you don't want to emulate, and sometimes it's more job-specific knowledge. Everyone has a story to tell, experiences to share and unique knowledge that we can learn from.

What book are you reading now?

"Applying AI in Learning and Development" by Josh

Cavalier in my professional life and "Mr. Churchill's Secretary" by Susan Elia Macneal in my personal life.

Favorite podcast?

Good Hangs with Amy Poehler

Your daily non-negotiable?

Coffee from my Nespresso and morning snuggles from my girls.

Top of your bucket list?

Taking my children to England, where my father was raised.

What skills are you currently developing?

I am always working on improving my communication and emotional intelligence. Regular self-reflection helps, but I also learn a lot from webinars, podcasts and books.

Define leadership in three words?

Respect, Honesty, Growth

Know a future leader, or another banker that should be featured here?
Email Cagla Celik at cagla@wabankers.com for more details!

Saving can be fun!

Teach Children to Save with the ABA Foundation.



REGISTER FOR FREE
aba.com/Teach



Legislative Recap: Another Year of Tax Battles



By Megan Managan, EVP/Director of Public Affairs, WBA

After 60 days of hearings, debates, and negotiations, the Washington Legislature adjourned on March 12, marking the conclusion of another impactful session for the banking industry.

This year's session was dominated by tax policy discussions, but the WBA successfully defended the industry's top priorities, including preserving key tax protections for community banks.

The final state budget to pass the Legislature increased spending by 3 percent, bringing the four-year total to \$80.2 billion—11.4 percent higher than the previous biennium. Lawmakers considered over 40 tax proposals, including adjustments to insurance premiums, prescription drug programs, and other revenue streams. Importantly, WBA's advocacy helped avoid any new banking-specific taxes this session.

Of course, one of the most watched bills was SB 6346, the so-called millionaires tax. The Legislature passed SB 6346, introducing the first-ever state income tax of 9.9% on individuals who earn more than \$1 million per year. It passed and is expected to be signed by the Governor after a marathon 25-hour debate on the House floor. Although it will not take effect until 2029 due to expected legal challenges and a likely voter initiative, the bill will have long-term fiscal impacts. While not directly targeting banks, this tax signals a continued focus on revenue generation that could affect the broader business climate.

Issues WBA Advocated On That Passed:

- **HB 2089 First Mortgage Interest Deduction:** Rep. Shaun Scott sponsored HB 2089 to address concerns about “placeless financial institutions,” or online lenders with no in-state presence. WBA worked to protect community banks, ensuring the bill targeted only out-of-state digital lenders. The legislation passed with language preserving the deduction for community banks, a critical win for the industry.
- **SB 5938 Foreclosure Prevention Fee Clarification:** This legislation was a priority for the banking industry, clarifying that the state's foreclosure prevention fee is not considered a finance charge. This clarification prevents unnecessary disclosures and simplifies compliance for banks. The Governor is expected to sign the bill into law.
- **HB 1170 AI Content and Notification:** Requires AI businesses that use very large amounts of data to clearly notify consumers when AI-generated content is used in communications or services, enhancing transparency around AI.
- **HB 2274 Modifying Washington CEMA:** Updates the Washington Commercial Electronic Mail Act (CEMA) to strengthen consumer protections against unwanted or deceptive commercial messages and to align with recent federal guidelines.
- **HB 2225/SB 5984 Regulating AI Chatbots:** Establishes rules for AI chatbot operation, including clear disclosure that users are interacting with an AI system and requirements to prevent deceptive or manipulative AI behavior.
- **SB 5720 Consumer Debt Default Judgments Act:** Introduces consumer protections in default debt cases, requiring creditors to provide verified documentation of debt before obtaining a default judgment.
- **SB 6026 Residential Development in Commercial Zones:** Allows for certain types of residential development in existing commercial zones to encourage mixed-use development and address housing shortages.

- **SB 6113 DOR Sales Tax Fixes:** Corrects and clarifies state sales tax provisions, streamlining tax collection processes for the Department of Revenue and reducing compliance confusion for businesses.
- **SB 6162 Property Tax Adjustments:** Adjusts property tax assessment processes to provide better equity for property owners and create clearer guidelines for reassessments and appeals.
- **HB 1155 Noncompete Agreements:** This legislation significantly restricts the use of noncompete agreements in Washington State. The bill bans noncompete clauses that prevent workers from seeking employment with competitors or from starting competing businesses. It also provides clearer legal definitions and boundaries for non-solicitation agreements (which typically prevent employees from poaching a company's clients or staff).

Legislation That Did Not Pass:

- **HB 1900:** This bill relates to increasing fraud prevention practices within the bank, and we're currently providing feedback on a substitute version. The current language would be a major expansion of reporting on fraud-decline transactions. It would disproportionately impact community banks by requiring them to create a trusted contact network, while exempting national banks from doing so. We are continuing to work with the sponsor on potential changes.
- **SB 5754:** This is the same as last year's state infrastructure bank bill, and we will monitor it this session. The House also introduced its own state bank bill, HB 2469, which examines the feasibility of creating a state-run bank modeled closely after the Bank of North Dakota. While the Senate bill is focused on infrastructure lending for cities and counties, the House version says a public bank “could help with stockpiles of commodities, foodstuffs, and medicines for any potential natural or man-made disaster, along with helping fund other needs for a healthy and robust state.” The task force would include three representatives from community banks. While none of these bills moved this year, a \$300,000 proviso was included in the budget to study the idea of a public bank in Washington. WBA sent a veto request letter to the Governor, asking for this item to be removed, as the idea has already been studied by the state.
- **HB 2268:** This bill adds an interest charge to all mortgage escrow accounts; however, the sponsor told us that, despite the bill's current language, it isn't intended to impact community banks. While the bill did not get a hearing, we expect the idea to return next year.
- **HB 2144:** This bill concerns employee notification regarding electronic monitoring. It would restrict how companies can monitor employees and require specific notifications when onboarding or when company rules change.
- **SB 5849, HB 1285:** Both of these bills relate to financial education, and HB 1285 is a leftover from last session. SB 5849 is technically a new introduction this year, from Sen. Cortes, an educator himself from the Camas area, and is a request for legislation from the State Treasurer's Office, but the text is essentially the same as last year's version. While only the Senate version was heard, it was a courtesy hearing, and the bills did not advance.
- **HB 2333:** Protection of elected officials, redacting property records. This bill was significantly amended and no longer pertains to the industry. Despite that, we will continue

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Strengthen Bank Communications with OBA PR & Crisis Communications Webinars

Effective communication is essential for banks—whether telling the story of how institutions support their communities or responding to unexpected challenges. This May, bankers have the opportunity to strengthen both their media relations and crisis communications strategies through the Bank PR & Crisis Communications Webinar Series, hosted by the Oregon Bankers Association.

This two-part virtual series will provide practical insights for bank marketing, communications, and leadership teams:

May 7 – Inside the Newsroom: What Journalists Seek From PR Pros in the Banking Industry

Former reporter and media relations expert Tom Unger will share how journalists determine what is newsworthy,

what makes a successful pitch, and how banks can build stronger relationships with the media.

May 14 – Inside the Tornado: How to Prepare Now—and Survive—Your Bank’s Next Crisis

This session explores real-world crisis communications scenarios and outlines the essential components of a strong crisis communications plan, helping banks prepare for reputational and operational challenges.

Each session is one hour and offered virtually, making it easy for bankers across Washington to participate.

Learn more and register at: www.oregonbankers.com/bank-comms.html.

WBA Partners with PCBS to Offer Scholarship to Washington Bankers

The Washington Bankers Association is proud to partner with Pacific Coast Banking School (PCBS) to offer a scholarship opportunity for Washington bankers interested in attending the 2026 PCBS session.

For nearly 90 years, PCBS has been one of the nation’s premier graduate-level banking education programs. Delivered in partnership with the University of Washington Foster School of Business, the program focuses on leadership development, financial management, and strategic decision-making for banking professionals.

The PCBS community now includes more than 12,000 alumni, many of whom hold executive leadership positions in banks across the country. The program’s curriculum combines rigorous academic instruction with real-world industry insights, helping participants better navigate the complex challenges facing today’s financial institutions.

Through this partnership, WBA will offer a \$2,400-per-year scholarship for each of the program’s three years. The scholarship is intended to support high-potential bankers from WBA member institutions who are interested in expanding their

knowledge and leadership capabilities.

Students enrolled in PCBS participate in a three-year program, which includes a two-week resident session each August on the University of Washington campus in Seattle. The 2026 session will take place August 23 through September 4.

Applicants must have at least five years of banking experience and demonstrate foundational knowledge in accounting, business finance, and economics.

The application deadline for the scholarship is April 15, 2026, and recipients will be notified by April 30.

Programs like PCBS play a vital role in developing the next generation of leaders in Washington’s banking industry. By supporting bankers in pursuing advanced professional education, WBA continues its commitment to strengthening the banking community’s leadership and long-term success.

Bankers interested in applying should complete both the PCBS session application and the WBA Bankers Care scholarship application by the deadline.

Learn more about the program and apply at wabankers.com/pcbs.

Industry News

New Hires

Isaac Waxman
Marketing Coordinator at Washington Trust Bank

Ellie Oehrlein
USource Manager at UBB

Sarah Ursino
Vice President and Treasury Sales Manager at First Fed Bank

Frank Alvarado
Division Sales Manager at WaFd Bank

Jonathan Whiddon
Vice President and Relationship Manager at Mechanics Bank

Promotions

Tori Anguiano
Director of Financial Planning at Baker Boyer Bank

Dillon Borton
Business Banking Team Lead at KeyBank

Board of Directors

Monica O’Reilly
Banner Bank

Judith Steiner
Banner Bank

Erin Hill
WaFd Bank

Jason Rynning
Liberty Bank

Silvia Klatman
Liberty Bank

Retirements

Jay Lundsford
State Bank Northwest

Karen Von Guten
UBB

Have Industry News to share with WBA? Email megan@wabankers.com or call (206) 344-3472.

Bankers Advocate for Industry at 2026 ABA Washington Summit in March

Bankers from across the country gathered in Washington, D.C., March 9–11 for the American Bankers Association's 2026 Washington Summit, the industry's premier advocacy event bringing bank leaders together with policymakers and regulators to discuss the most pressing issues facing the banking sector.

Held at the Marriott Marquis in downtown Washington, D.C., the annual summit provides bankers with an opportunity to hear directly from lawmakers, regulatory leaders, and policy experts while advocating for policies that support banks, their customers, and local communities.

Thanks to the bankers from 1st Security Bank of Washington, Bank of America, and WaFd Bank for joining us at this year's event!

Summit Agenda and Programming

The summit opened with a series of specialized forums for bankers, including the Women and Advocates Forum, Mutual Community Bank Forum, and Emerging Leaders Forum, which brought together bankers to discuss industry challenges and leadership development.

Following the forums, attendees participated in an orientation session preparing bankers for meetings with lawmakers on Capitol Hill. The day concluded with a networking reception bringing together bankers from across the country.

The main Washington Summit programming took place over the next two days and included:

- General sessions with policymakers and regulators discussing the outlook for banking policy and regulation
- Industry updates and panel discussions on emerging financial services issues
- Networking events connecting bankers from across the country

Capitol Hill visits, where bankers met with members of Congress and their staff to advocate for key industry priorities.

Key Policy Priorities

A central component of the summit was bankers' meetings with lawmakers on Capitol Hill. During these discussions, bankers emphasized several critical issues affecting the industry and consumers.

Fraud prevention and online scams were a top priority, with bankers urging members of Congress to support the SCAM Act, legislation aimed at addressing online advertising used by fraudsters to target consumers.

Bankers also discussed the growing policy debate around stablecoins and digital assets, highlighting the importance of ensuring that any regulatory framework maintains strong consumer protections and allows banks to compete fairly in emerging payment systems.

In addition, bankers engaged lawmakers on the capital markets structure bill, including the need to close the so-called "genius loophole" related to interest and yield payments. Bankers emphasized that addressing this issue would help prevent deposit flight from the traditional banking system and maintain financial system stability.

Advocating for America's Banks

The Washington Summit remains one of the most important annual opportunities for bankers to bring their perspectives directly to policymakers. With hundreds of bankers participating in Capitol Hill meetings, the industry's collective voice helps ensure lawmakers understand the essential role banks play in supporting economic growth, small businesses, and communities across the country.

By sharing real-world insights about fraud prevention, payments innovation, and financial regulation, bankers continue to play a vital role in shaping policies that strengthen the banking system and protect consumers.

Bankers are invited to join us in D.C. again this fall for the PNW Capitol Hill Fly-In, which will take place September 21-23. Registration and agenda details will be available soon.



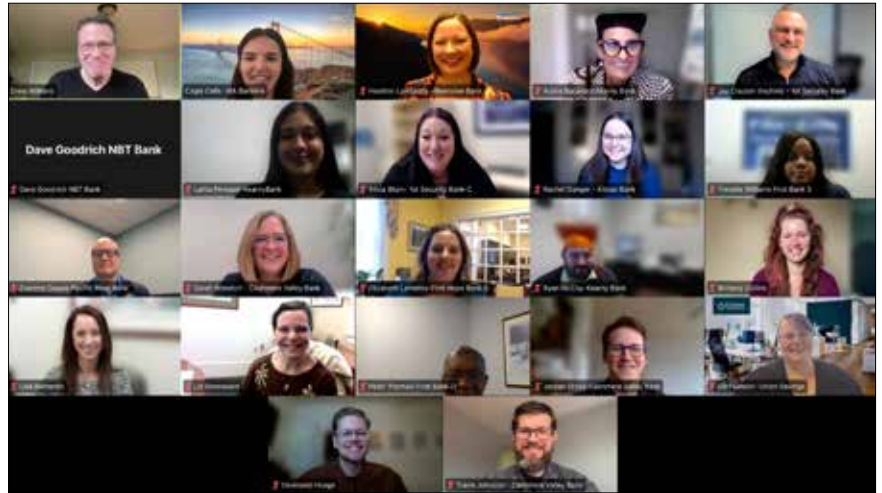
20 Students from 7 States Graduate from Retail Branch Manager Development Program in March

WBA celebrated the final session of the 2025 Retail Branch Manager Development Program in early March, with 20 students successfully completing the program.

These students came from seven states across the country, as part of WBA's continued expansion of offering these programs to other state banking association partners.

The program, which started in October, covered ways for bankers to improve branch performance by increasing sales and enhancing customer satisfaction, as well as strengthening leadership skills to develop high performance, while building employee engagement to motivate and inspire teams.

Congratulations to Alicia Blum, 1st Security Bank; Audra A Burghard, Kearny Bank; Brittany Collins, 1st Security Bank; Christina Maguire, First Bank; David Goodrich, NBT Bank; Desmond Hoogs, First Community Bank; Elizabeth Lamenta, First Hope Bank; Elizabeth Hudson, Union Savings Bank; Elizabeth Greenwald, First Hope Bank; Everette Dawes, Pacific West Bank; Heather Lumbattis, Riverview Bank; Jay Clayton, 1st



Security Bank; Jordan Gross, Cashmere Valley Bank; Lisa Bernardo, Kearny Bank; Peter Thomas, First Bank; Rachel Dunger, Kitsap Bank; Ryan McCoy, Kearny Bank; Sarah Wendorf, Cashmere Valley Bank; Travis Johnson, Cashmere Valley Bank; and Trinette Williams, First Bank.

The next RBMDP session will begin in October. More information can be found online at wabankers.com/rbmdp.

2026 OREGON BANKERS ASSOCIATION

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WBA WASHINGTON BANKERS ASSOCIATION

NORTHWEST BANK DIRECTORS SERIES

"The best director training for banks looking to provide simple, easy, continuing education for their directors."

24 APRIL

12 JUNE

14 AUGUST

16 OCTOBER

FRIDAYS

9-10:30 AM



Karl Nelson
KPN Consulting

Best Practices in Today's Banking Environment



Dr. Ed Seifried
Lafayette College

Rates and the Economy – Where is that Heading?



Federal Regulatory Agencies (Invited)

Red Flags Bank Directors Need to Know



Brad Stevens
Stevens Risk Management

Best Practices in Credit Oversight

Individual Registration: \$150 per session; \$525 for all four sessions
Bank Registration: * \$2,250 for all four sessions if secured by March 20

*Includes unlimited bank employee and bank director participation.

Register at oregonbankers.com/NWBDS



U.S. Bank Highlights Latino Business Collaboration at Tacoma Networking Event

U.S. Bank recently connected with local Latino business leaders during the Tacoma Latino Chamber of Commerce networking night. The event featured vibrant discussions and showcased the energy and potential that arise when Latino business owners, independent professionals, and corporate partners collaborate.

Delfina Salinas and Daniel Rodriguez represented U.S. Bank, emphasizing the institution's ongoing commitment to fostering economic and financial growth for Latino businesses and the broader community. The evening reinforced the importance of building strong connections and supporting initiatives that drive lasting economic empowerment.



Riverview Bank Volunteers Help Prepare 1,500 Books for Read Across America Week

Riverview Bank was proud to support the Foundation for Vancouver Public Schools in preparation for Read Across America Week. The bank's dedicated team of volunteers recently assisted by placing bookplate stickers in each book and sorting nearly 1,500 books for first graders.

The collection included books in multiple languages, ensuring that every student feels seen, included, and supported.

This community effort highlights Riverview Bank's commitment to education and local youth, as well as the power of teamwork to make a meaningful impact.

"It was an incredible experience working together and building stronger team relationships," the bank shared. "We are honored to play a small part in making a big difference for local schools."



Baker Boyer Hosts Whitman College Students for Banking Insight

Baker Boyer welcomed students from Whitman College's Politics of Carbon Finance class for a behind-the-scenes look at community banking.

Bank President & CEO Mark Kajita shared insights that linked classroom lessons to real-world financial practices. The bank says it is proud to support hands-on learning opportunities for college students.



Washington Trust Bank Highlights Tacoma Rising's 'Pitch Challenge' Success

Washington Trust Bank celebrated the energy and innovation on display at last night's Tacoma Rising The Pitch Challenge. Local entrepreneurs showcased their vision and resilience before a panel of judges, demonstrating the strength of Tacoma's business community.

Sign and Celebrate Studios emerged as the winner, impressing judges with its standout presentation and passion.

The event, supported by Tacoma Rising and community attendees, underscored the collaborative spirit driving local business growth.



JPMorgan Chase Supports 100 Black Men in Action Breakfast in Snohomish County

Members of the JPMorgan Chase team attended and supported the 100 Black Men in Action Breakfast Gathering, hosted by

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the Snohomish County Black Heritage Committee.

The event brought together Black leaders and community members for meaningful dialogue, relationship-building, and collaboration to uplift the Snohomish community.

Chase congratulated colleague Paul Butler on his nomination for the David Simpson Community Advocacy Award, honoring his dedicated service to the county. The gathering highlighted inspiring personal stories and the collective strength of community-driven efforts.



Cashmere Valley Bank Employees Join Wenatchee Sunrise Rotary 40th Anniversary Celebration

Cashmere Valley Bank employees recently participated in the Wenatchee Sunrise Rotary Club's 40th anniversary Tacos & Trivia Night.

Competing as team "Sunshine's," they enjoyed the lively community event and a night of delicious food and fun.



Washington Trust Bank Supports Tuition-Free Education for Third Year at Seattle Nativity School

Washington Trust Bank has renewed its corporate partnership for the third consecutive year at the Seattle Nativity School, helping ensure students have access to a high-quality,

tuition-free education.

The bank's continued support allows families to access admission without the burden of tuition costs, reinforcing the mission of providing equitable learning opportunities.



First Fed Supports Annual Chilly Hilly Event

First Fed volunteered at this year's Chilly Hilly on Bainbridge, serving cyclists after their ride.

The event continues to grow in size and excitement each year. Special thanks went to the Senior Center for organizing the successful event.



WaFd Bank Awards \$5,000 Grant to Support Small Business Training

WaFd Bank has provided a generous \$5,000 grant to Business Impact NW, bolstering its mission to support small businesses.

The funding will enhance training programs across Washington, giving entrepreneurs the resources and guidance they need to launch and grow their ventures.

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Events Calendar

- April 2** – Understanding Bank Performance
- April 7** – FDIC Community Bankers Workshop, *OR*
- April 9** – Management Development Program
- April 21** – OBA Women in Banking Luncheon, *OR*
- April 24** – Virtual NW Bank Directors Series
- April 29** – Tri-State Agricultural Bankers Conference, *Richland, WA*
- May 5** – RMA Puget Sound Bank Executive Panel
- May 11-14** – CBA Annual Conference & Directors Forum, *Hawaii*
- May 20** – Virtual Engage Conference
- June 4** – Networking Night at Spokane Indians

- June 29 - July 1** – 2026 Annual Convention, *Sunriver*
- July 9** – Understanding Bank Performance
- July 30** – ABA Virtual Women Who Lead Summit
- August 18-20** – KBA Fraud Academy, *KY & Virtual*
- August 20** – Commercial Lending Development Program
- September 21-23** – PNW Capitol Hill Visit, *D.C.*
- September 29** – AI Native & Fintech Conference
- October 1** – Understanding Bank Performance
- October 6** – Credit, Lending & Compliance Conference
- December 3** – CareerWork\$ Summit, *Seattle*

To register or to learn more about any of the listed events, please visit www.wabankers.com/calendar.

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Baker Boyer Supports Unite for Recovery Breakfast

Baker Boyer proudly sponsored the annual Unite for Recovery Breakfast, hosted by the Benton Franklin Recovery Coalition. Several team members attended the event, joining community leaders and advocates dedicated to creating pathways to recovery.

The gathering highlighted the collaborative effort to support those in need and strengthen local communities



Washington Trust Bank Leads Community Food Drive to Combat Hunger

Washington Trust Bank partnered with FamilyWorks Family Resource Center & Food Banks to host a successful food drive, providing nutritious meals to families in need. FamilyWorks, a nonprofit focused on alleviating food insecurity and supporting equitable community development, empowers families to thrive.

The bank expressed gratitude to all contributors, highlighting the importance of collective action in making a lasting difference.



Sound Community Bank Sponsors 19th Annual Red, Set, Go Luncheon

Sound Community Bank sponsored the 19th annual Olympic Medical Center Foundation Red, Set, Go luncheon, sup-

porting the Olympic Medical Heart Center.

The event raises awareness about heart disease and encourages women to focus on heart health education.



Key Energized by Bellevue Chamber's 6th Annual Women's Leadership Conference

Key emerged inspired from the Bellevue Chamber's 6th Annual Women's Leadership Conference, celebrating women who lead with purpose, resilience, and vision.

Attendees engaged in meaningful conversations, gained powerful insights, and felt the undeniable momentum of collective empowerment. Key expressed gratitude to the speakers for their impactful stories and for their encouragement to keep growing as leaders, emphasizing the importance of knowing your "why" and letting it guide your journey.

Equipped to rise, empowered to elevate, Key continues its commitment to fostering leadership and lifting others.



WaFd Bank Awards \$2,000 Community Grant to CAFE

WaFd Bank has awarded a \$2,000 community grant to CAFE (Community for the Advancement of Family Education) in Wenatchee.

The funding supports programs like Recovery Navigators, which provide one-on-one guidance and advocacy for individuals and families navigating substance use, behavioral health services, and recovery resources.

CAFE's work focuses on building resilience, strengthening community connections, and promoting family leadership and well-being.

Riverview Bank Honors Candice Perry with Making a Difference Award

Riverview Bank proudly announces that Candice Perry, Senior Commercial Loan Documentation QC Specialist, has been named this quarter's Making a Difference award recipient. With over 25 years at the bank, Perry has served as a trusted resource across multiple roles, embodying the organization's core values.

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Known for her deep expertise and willingness to support colleagues, she continues to play a vital role in the bank's success. Riverview Bank congratulates Perry on this well-deserved recognition.



WaFd Bank Donates \$2,000 to Chewelah Food Bank

WaFd Bank announced a \$2,000 donation to Chewelah Food Bank in February, recognizing the organization's vital work in the community.

The bank expressed gratitude for the food bank's efforts and emphasized its commitment to supporting local organizations that serve those in need.



US Bank Volunteers Fight Local Hunger at 2nd Harvest and Bite2Go Program

US Bank's Eastern Washington Volunteer Team joined forces with 2nd Harvest Inland Northwest this week to assemble Bite2Go bags for Spokane area students.

The initiative provides weekend meals to children facing food insecurity, ensuring they don't go hungry when school is out.

Bank employees expressed pride in supporting a program that makes a tangible impact on local families and highlights the company's commitment to community service.



Bank of the Pacific Celebrates Financial Literacy Champions

Bank of the Pacific attended The Whatcom Dream's Financial Literacy Champions Awards Dinner, honoring those who advance financial education and empower individuals to improve their quality of life.

The bank expressed gratitude for supporting a community-focused organization

making a meaningful impact.



Washington Trust Bank Supports 3rd Annual Fire N Ice Gala

Washington Trust Bank proudly sponsored a table and volunteered at check-in for the 3rd Annual Fire N Ice Gala, benefiting the Inland Northwest Council of Scouting America.

The evening featured delicious food, silent auctions, raffles, and a keynote speech from James Allen Joki, all celebrating the values of community and leadership in Scouting.

Team members Brandon Rose, Cody Hewson, and Andrena Vogt represented the bank, highlighting its ongoing commitment to youth programs and local community initiatives.



KeyBank Team Supports Tacoma Community at Sunday Market

KeyBank celebrated an impactful day at the Tacoma Sunday Market, highlighting its Key4Women and Key4Community initiatives.

Amanda Hill, from the Willows Branch, received a special shout-out for her dedication to serving the local community.

The team engaged with local entrepreneurs, connected neighbors to financial resources, and strengthened community ties.



WaFd Bank Hosts Kent Clean Up Event at Kherson Park

WaFd Bank teamed up with the Kent Downtown Partnership for the Kent Clean Up at Kherson Park in downtown Kent.

The event highlights WaFd Bank's commitment to supporting the community—through time, resources, and financial contributions—while also promoting opportunities, such as the 75% tax credit available to supporters next year.

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Banner Bank Sponsors 2026 BNCW Home Show in Wenatchee

Banner Bank once again sponsored the 2026 BNCW Home Show in Wenatchee, engaging with hundreds of first-time and future homeowners.

The team expressed gratitude to Building North Central Washington for the opportunity to connect with the local community.



Riverview Bank Sponsors Humane Society Gala

Riverview Bank proudly sponsored the West Columbia Gorge Humane Society event last night, continuing its commitment to supporting pet welfare in the community.

Guests enjoyed a lively evening featuring dinner, auctions, and plenty of adorable puppies, all to help save animal lives and keep pets with their families.



Cashmere Valley Bank Staff Volunteer at Wenatchee Special Olympics

Cashmere Valley Bank employees from the Maple Street branch volunteered at the opening ceremonies of the Special Olympics in the Wenatchee Valley last weekend.

The team spent the day assisting with the event and enthusiastically cheering on participants.



Bank of America Celebrates Community and Culture at Seattle Lunar New Year Event

Bank of America hosted a Lunar New Year celebration at the Seattle Art Museum, bringing together clients, partners, and colleagues for an evening of art, culture, and connection.

The event highlighted the richness of Asian and Asian American traditions and their contributions to the community. Guests welcomed the Year of the Fire Horse with reflections on renewal, gratitude, and shared purpose, underscoring the bank's commitment to fostering cultural understanding and community engagement.



Washington Trust Bank Attends Young Black Homeowners Gala

Washington Trust Bank celebrated community connections at the Young Black Homeowners gala, where team members reconnected with clients who achieved homeownership and networked with leading real estate professionals.

Even the bank's manager joined the festivities, with the team sporting matching boots to represent their unity.



1st Security Bank of Washington Supports Hunger-Free Campus Initiative at Olympic College

1st Security Bank of Washington recently visited Olympic College at the invitation of Kim Cizek Allen and her team.

The bank contributed \$5,000 to the Olympic College Foundation in partnership with the Student Government to support the Hunger-Free Campus Initiative, which addresses student needs and food insecurity.

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Leadership Lessons Learned: A 2026 Playbook for Financial Institutions

By Virginia Heyburn, Director, Research Insights & Advocacy, Engage FI

2026 is shaping up to be one of the most complex operating environments the industry has seen in years. Margin pressure, deposit competition, AI acceleration, and demographic shifts are no longer individual challenges, they are converging simultaneously, creating a level of operational complexity that today's leaders have never had to navigate.

Yet complexity has an upside: it forces clarity. The institutions that succeed in 2026 will be those that narrow their focus, execute with discipline, and commit resources to areas where they can outperform. Resilience isn't built through optimism; it's built by revisiting balance sheet assumptions, modeling multiple economic scenarios, and maintaining mission first decision making even when choices get difficult.

Below are the eight areas where financial institutions will face the greatest pressure, and where strong leadership can differentiate performance.

1. Deposit Competition

Deposit competition will remain intense, and competing on rate alone won't win. Success in 2026 depends on returning to relationship banking — understanding your top depositors and borrowers, knowing what they need, and focusing on simple but high impact outreach through proactive, personalized check ins that reinforce trust and keep high value relationships from drifting. The institutions that treat people like people, not account numbers, will be the ones that keep deposits stable even as competition accelerates.

2. The Historic Wealth Transfer

The historic shift in wealth continues to accelerate, and younger generations are stepping into real financial authority faster than many institutions expected. Retaining these relationships will require an intentional move away from managing individuals in silos and toward managing whole households as interconnected financial ecosystems.

Institutions that build trust across generations, parents, adult children, and extended family, will be best positioned for long term retention. When engagement spans life stages, loyalty becomes much harder to break. This is especially critical as families navigate key financial transitions like home purchases, caregiving, and inheritance.

3. Mergers & Acquisitions

M&A activity is expected to accelerate in 2026 as institutions seek new capabilities, broader reach, and more efficient delivery models. But the most successful deals won't be driven by scale alone, they'll be driven by strategic capability alignment.

Institutions that pursue M&A to improve business banking, enhance lending expertise, strengthen digital delivery, or expand geographic or membership reach will create sustainable competitive advantage. The priority is no longer “getting bigger”; it's “getting better” in the areas where differentiation matters most. When deal rationale aligns directly to long term goals, M&A becomes a catalyst instead of a distraction.



4. Rapid Technology Change

Technology is advancing faster than many leadership teams can evaluate it — particularly in AI, automation, and data intelligence. When innovation moves faster than strategy, strategy becomes little more than wishful thinking. Institutions must position technology as a strategic driver, not an operational afterthought.

Boards and executives don't need to be technologists, but they do need visibility into the implications of emerging technologies and the discipline to align tech investments with business outcomes. Institutions that keep their technology roadmap tightly linked to long term objectives will move with greater clarity and reduce the risk of fragmented, reactive decisions.

5. Resource Constraints

Talent shortages, limited budgets, and expanding expectations are putting pressure on financial institutions of every size. When teams don't have enough people or funding, collaboration fills the gaps. Sharing best practices and accessing specialized expertise helps financial institutions move faster and extend their capabilities.

Strategic collaboration, whether through co development, shared services, or cross institution learning, helps organizations make faster decisions, achieve better business outcomes, and build ongoing competitive distinction. Partnership is often the fastest path to impact and one of the most important levers for keeping pace with industry change.

6. AI Governance

AI will only be as powerful as the governance behind it. Institutions must define who owns AI oversight, what risks are acceptable, and how outcomes will be measured. The goal is to use AI to meaningfully improve customer and member experiences while managing unintended consequences.

Strong governance ensures AI stays aligned with mission, compliance, and customer expectations. Leaders who establish clear controls, accountability structures, and measurable success criteria will be best positioned to deploy AI responsibly — and confidently. Institutions that treat AI governance as a strategic discipline, not a technical chore, will see the greatest return.

7. Branch Reinvention

Branches are no longer primarily transaction hubs, digital channels have taken that role. Instead, branches are transforming into centers for financial guidance, coaching, and trust building, especially during moments of financial stress or life transition. Many customers and members now view

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ABA Emerging Leader Awards: Nominations Now Open for 2026

The American Bankers Association is once again shining a spotlight on the next generation of industry talent. Nominations and applications are now open for the ABA Emerging Leader Awards, an annual national recognition program honoring forward-thinking bankers who are helping shape the future of financial services.

For Washington banks committed to developing strong leadership pipelines, this is an excellent opportunity to elevate standout team members and highlight the impact bankers are making in their communities.

Recognizing Tomorrow's Bank Leaders

The ABA Emerging Leader Awards are designed to identify and celebrate professionals who demonstrate exceptional leadership potential and a strong commitment to the banking industry and their communities. The program specifically looks for individuals who are innovative, adaptable, and able to inspire others toward achieving shared goals.

According to ABA, emerging leaders are professionals with the “desire, capacity, and initiative” to make meaningful contributions to their institutions and to the broader banking sector.

Honorees gain national visibility and are recognized by peers across the country — a powerful career milestone for rising talent.

Who Should Be Nominated?

The awards are open to bank employees in any role who demonstrate strong leadership characteristics such as dedication, inventiveness, and integrity.

Key eligibility highlights:

- Open to employees of ABA-eligible banks
- No age restriction
- ABA membership is not required
- Individuals may self-apply or be nominated by others
- Multiple nominations from the same institution are allowed

Applicants must complete a formal submission that includes essay responses, a résumé, and a professional letter of recommendation.

Important Timeline

While nominations can be submitted at any time, applicants must complete their full application by June 26, 2026 (5:00 p.m. ET).

ABA encourages early nominations to give candidates ample time to prepare a strong application package.



What Judges Look For

A committee of industry professionals evaluates nominees on a range of leadership indicators. Past judging criteria have included:

- Dedication to the banking profession
- Leadership and mentoring ability
- Innovation and problem-solving
- Career progression and tenure
- Personal integrity and community commitment
- Academic and professional development

These factors help identify bankers who are not only high performers today but also positioned to lead the industry in the future.

Why It Matters for Washington Banks

Participation in national recognition programs like the ABA Emerging Leader Awards delivers meaningful value:

- Talent retention and engagement. Recognizing high-potential employees reinforces a culture of leadership development.
- Industry visibility. Honorees and their institutions receive national exposure through ABA publications and events.
- Leadership pipeline strength. Highlighting emerging talent supports long-term succession planning.
- Community impact. The program elevates bankers who are making a difference beyond their institutions.

For community banks especially, nominations provide a powerful way to showcase the depth of leadership talent within Washington's banking sector.

READY TO LEARN?

Get the latest on WBA events online at
www.wabankers.com/calendar

Strategic Planning Is Not a Report: It Is a Resolve

By Michael Kadel, Managing Principal, Financial Institutions, OneAccord

Every year, community banks across Washington state invest time, energy, and leadership bandwidth into strategic planning. Teams gather, consultants are brought in, and careful thought is given to the market, the competition, and the future. A document is produced. Leadership signs off. The plan goes on the shelf.

Then life happens. Loan demand accelerates, a key relationship banker departs, a fintech competitor launches in the region, or a regulator asks for the plan at exam time. The document comes off the shelf. It is reviewed. It is largely untouched — not because the thinking was poor, but because the thinking was never connected to the doing.

This is the central problem with strategic planning in community banking: not that banks don't plan, but that the plan rarely becomes operational. It rarely drives resource decisions, shape performance conversations, or change how the bank serves its customers week to week. The plan is treated as an artifact rather than a living instrument of leadership.

The question that matters most isn't "Does your bank have a strategic plan?" — virtually every bank does. The question that matters is: "Is your strategy actively shaping how your bank operates, invests, hires, prices, and serves customers today?"

For most community banks, the honest answer is: not as much as it should.

Why Strategic Planning Matters More Now Than Ever

Community banking is not the industry it was ten years ago. And the pace of change in the next ten will exceed the last. Consider the forces bearing down simultaneously on community institutions (shown in graphic).

Against this backdrop, a community bank without an active, operationalized strategy is navigating a complex environment by instinct alone. That may have worked when the competitive set was stable and customer expectations changed slowly. It does not work now.

What makes community banking both challenging and compelling is precisely what is at stake: the bank is the financial backbone of its community. Business owners, families, nonprofits, and local governments depend on the institution. When a community bank loses relevance — to a larger regional bank, a fintech, or a national lender — the community feels it. Deposits leave. Loans go elsewhere. Branches close. The economic tissue of a town thins.

That is why strategic planning for a community bank is not primarily about regulatory compliance. It is an act of institutional stewardship.

Force	What It Demands from Your Bank
Fintech competition	Speed, digital convenience, and pricing transparency that legacy systems struggle to match
Deposit volatility	Proactive retention strategies and richer relationship models beyond rate alone
Talent scarcity	Differentiated culture, career paths, and compensation models competitive with larger institutions
Margin compression	Revenue diversification and disciplined cost management driven by strategy, not reaction
Generational transition	Digital-first engagement with younger customers while deepening ties with long-tenured relationships
Regulatory complexity	Compliance integrated into strategic priorities — not treated as a separate workstream
M&A consolidation	Clarity on the bank's own value proposition and independence thesis

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watching it to ensure it is not reverted to an older version.

- HB 2236 & SB 6018: These companion bills are related to a proposal by the Housing Finance Commission. Some of the language would have been problematic for us, but after working closely with HFC (one of our partners), we refined the language. We testified last week in both the House and Senate and have now clarified that HFC will not be making direct mortgages.
- HB 2298: This bill would authorize county auditors to create a voluntary property title protection program to prevent land record fraud. This would help protect seniors who are losing property titles to scams. It would give county clerks and auditors the ability to put in place holds for up to 5 days. We are monitoring this as there are some larger questions about how it works and how it would be implemented. It is scheduled for a hearing and executive session next week.
- HB 2423: This bill is intended to protect consumers from unreasonable delays in the processing of retirement account distributions. It would require us to have 15 days to disburse funds.
- HB 2553: This bill concerns mortgagee clauses related to property damage and would impact how quickly property damage and property claims are pushed out. Please take a look and let us know how this would affect your organization. It has not been scheduled for a hearing at this time.

- SB 5280: This bill, introduced last session at the request of DFI and one we supported, would impose new consumer protections around reporting and recordkeeping requirements on virtual currency kiosks, aka cryptocurrency ATMs. It would limit daily transaction amounts to \$2,000 and fees to \$5 or 15% of the transaction amount. While it was heard in the second chamber in the final days of the session, it unfortunately did not advance.
- SB 5887 & HB 2500: These bills are intended to protect charitable organizations and ensure the timely and secure transfer of property designated to them. The House version is scheduled for a public hearing next week.
- HB 2380: This bill was intended to protect the personal information of consumers who use mobile banking.

Looking Ahead

The 2026 session reaffirmed the importance of vigilant advocacy for Washington's banks. By safeguarding the first-time homebuyer tax deduction, clarifying regulatory fees, and holding the line against new banking taxes, WBA successfully protected the industry's interests in an increasingly complex legislative environment.

As we head into the election season, we encourage bankers to stay on the lookout for more information about upcoming events and how you can get involved.

Thank you to all members who provided feedback and engaged in our efforts. Your support makes our advocacy possible.

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the branch as “financial urgent care,” where empathy and clarity matter as much as products.

To succeed, staff must be equipped to serve as financial coaches, not just service representatives. This shift is particularly important for younger customers, who seek human reassurance even as they adopt digital tools. Institutions that modernize branch roles and training will create a differentiator that’s hard to replicate digitally.

8. Real Estate Demand

Real estate demand may rebound, but the journey won’t resemble prior cycles. Families are approaching homeownership differently, from first time buyers supported by parents to multi generational households renovating or upgrading. Financial institutions have an opportunity to modernize the homebuying experience with technology enabled pathways that reflect today’s realities.

Product innovation must go beyond digitizing old offerings. It requires rethinking the homebuying process end to end to support collaboration between family members, streamline complexity, and reduce friction. Institutions that design products and services for how people actually buy homes today will differentiate themselves with a new generation of customers and members.

A Focused Plan for 2026

To turn these pressures into outcomes, leaders should anchor on 10 actions that convert complexity into momentum:

- Accelerate post merger integration so speed and execution become competitive strengths.
- Recast customer/member experience as a core retention

and revenue engine — not a UX initiative.

- Shorten decision cycles with rapid pilots, rapid integrations, and rapid evaluations.
- Enforce pricing discipline to strengthen profitability, net interest margin, and loan growth.
- Shift AI from experimentation to measurable outcomes that deliver operational and financial impact.
- Turn data into decisive action using decision grade dashboards.
- Rationalize the tech stack to reduce tool sprawl and improve agility and risk posture.
- Eliminate high friction journeys (account opening, servicing, authentication, issue resolution) to stop deposit runoff.
- Fix digital to branch handoffs to convert customer intent into revenue.
- Elevate operational resilience to a board level mandate with clear accountability.

The Bottom Line

2026 will reward leaders who act with clarity and conviction. The institutions that rise will be the ones that treat technology as strategy, govern AI with discipline, anchor deeply in customer and member relationships, and align their operating model to what modern families and businesses truly need.

This is the year to tighten focus, accelerate integration, strengthen governance, and remove friction wherever it slows progress. Institutions that execute with discipline — and tie every decision back to long term outcomes — will create meaningful separation. The choices leaders make now will define performance well beyond 2026.



Into the Great Wide Open

Learn more at wabankers.com/convention

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Olympia Federal Savings Supports Rebuilding Together Thurston County in March

Olympia Federal Savings has named Rebuilding Together Thurston County as its March Two-Cent Nonprofit Partner. The organization provides free home repairs and accessibility modifications for low-income homeowners and nonprofit facilities.

Every OlyFed debit card transaction will generate a 2-cent donation at no cost to customers. In February, the initiative raised \$2,695 for the nonprofit TOGETHER! to support its mission.



Chase Hosts Lunar New Year Celebration at Newly Renamed Center

Chase's JPMorgan Chase AsPIRE PNW Chapter held its Lunar New Year Celebration in February at the newly renamed JPMorgan Chase Center. The event drew employees from multiple business lines, fostering cross-functional engagement and community.

Key leaders, including Rocky Fong, Gretchen Alger Lin, MBA, and Laynie Nguyen, opened the program with remarks highlighting the firm's commitment to cultural awareness, inclusion, and employee connectivity. Attendees enjoyed traditional activities and festivities while learning about the heritage and significance of the Lunar New Year, strengthening relationships across the region.



Yakima Federal Savings and Cashmere Valley Bank Host JA in a Day at Nob Hill Elementary

Yakima Federal Savings and Cashmere Valley Bank recently partnered to bring Junior Achievement's "JA in a Day" program to Nob Hill Elementary. Students spent the day engaging in hands-on lessons focused on financial literacy, entrepreneurship, and career readiness.

The event was made possible by the support and volunteer efforts of both banks, whose teams dedicated their time and energy to inspire the next generation. Junior Achievement encourages community members to get involved in future programs, including the upcoming Mobile Finance Park.



First Fed Bank Donates \$5,000 to Port Angeles Food Bank

First Fed Bank presented a \$5,000 check to the Port Angeles Food Bank, thanks to community contributions and the bank's donation match program.

The donation will help provide local families with nutritious food and essential support. Bank representatives thanked community members for their generosity, which doubled the campaign's impact.



Bank of America Supports Rainier Scholars at High School Career Day

Bank of America volunteers participated in Rainier Scholars' High School Career Day, offering students insights on interviewing skills and LinkedIn best practices.

The event aimed to empower underrepresented students by guiding them in crafting confident interview responses and building strong online profiles. Bank of America praised the students' curiosity and ambition, emphasizing the importance of investing in future leaders. The partnership with Rainier Scholars reflects the bank's commitment to uplifting young talent and strengthening the community.



Washington Trust Bank HR Specialist Speaks at Spokane Women's Leadership Panel

Olivia Cole, SHRM-CP, an HR Specialist at Washington Trust Bank, recently participated in a women's leadership panel hosted by Gonzaga University's Student SHRM Chapter #5444 and Women in Business.

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Joined by fellow leaders Cyndi Donahue, Linda Underwood, and Aubri Gega of Jaaz Salon, Cole shared insights with aspiring young professionals. She also reconnected with influential professors, Jillian LaBelle and Rebecca Bull Schaefer, and credited them for her academic and career success.

Riverview Trust Marks Read Across America with CEO Visit

Riverview Trust celebrated Read Across America this week, with its CEO joining students to share the joy of reading. The event highlighted the power of books to inspire young minds to dream big, think boldly, and explore new possibilities.

The company thanked the students, teachers, and staff for making the celebration special, emphasizing that supporting literacy today helps build stronger communities for the future.



Washington Trust Bank Donates \$5,000 to Support Trinity Catholic School

Washington Trust Bank has donated \$5,000 to Trinity Catholic School in Spokane, a K-8 program dedicated to academic, social, and spiritual growth.

The contribution supports the school's mission to deliver high-quality education and foster community-focused character development.

Representing the bank in the donation presentation were Jacque O. and Dominic DeCaro.



Olympia Federal Savings Donates \$6,000 to Support United Way Initiatives

Olympia Federal Savings' Chehalis Branch Manager, Sarah Caldwell, presented a \$6,000 check to Chris Judd, Resource Development Director, and Annie Oien, Executive Director of United Way of Lewis County.

The donation will support several community initiatives, including the United Learning Center in Centralia, which positively impacts local children and families.

KeyBank Breaks Ground on Black Diamond Branch

KeyBank has begun construction on a new full-service branch in Black Diamond, located at 32500 Main Street. The state-of-the-art facility is set to open this fall, offering residents and local businesses a modern, accessible banking experience.

The branch will feature comprehensive banking services, a drive-up teller, an ATM, free parking, and interactive touch-screen monitors. Longtime banker Anna Ripich will manage the location, which is designed to provide more personal, consultative financial support.

KeyBank leaders say the new branch reflects the company's commitment to the region and aims to strengthen relationships with local clients and community partners.



Riverview Bank Hosts 40th Annual Economic Forecast Event

Riverview Bank proudly served as the presenting sponsor for The Columbian's 40th Annual Economic Forecast, bringing together business and community leaders from across South-west Washington. CEO and President Nicole Sherman kicked off the event, which featured insightful presentations on the region's economic outlook.

Attendees enjoyed networking, engaging discussions, and a preview of what's ahead for the local economy.



U.S. Bank Celebrates Dress for Success Seattle Grand Opening

US Bank marked the start of Women's History Month by attending the grand opening of Dress for Success Seattle at Pacific Place. Guests toured the new space and learned about the programs returning now that space limitations are no longer an issue.

US Bank congratulated the DFSS team, recognizing their hard work and community impact.

First Fed Bank & Sound Community Bank Support Job Training Scholarships in Clallam County

United Way of Clallam County is offering scholarships to

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help residents gain skills that lead to living-wage jobs, thanks to funding from the First Fed Foundation and Sound Community Bank.

The program targets individuals who have not completed a degree or long-term certificate and supports short-term education, such as job training and professional development classes at Peninsula College—including Flagger Certification, Excel, and HR Generalist courses—as well as other reputable programs, such as the NW Lineman School.

Scholarships offer up to \$1,000 for Commercial Driver's License programs and \$500 for all other eligible courses.



KeyBank Supports Women's Heart Health at Seattle Event

KeyBank joined the American Heart Association's Go Red for Women event in Seattle, highlighting the ongoing fight against heart disease—the leading cause of death among women.

The gathering brought together survivors, community leaders, and advocates to share stories, scientific insights, and a unified message: awareness saves lives.

Hosted by Jennie Beaudin, the event served as both an inspiring celebration and a call to action for better heart health outcomes in every community.

Olympia Federal Savings Partners with Tenino School District for March

Olympia Federal Savings has named Tenino School District as its Two-Cent Education Partner for March. Customers can contribute by simply using their OlyFed debit card, generating 2 cents per transaction at no cost.

Last month, Rainier School District received \$2,695 through the program to support student success.



U.S. Bank Volunteers Empower Students Through Junior Achievement Mobile Finance Park

U.S. Bank volunteers recently supported the Junior Achievement of Eastern Washington & Northern Idaho Mobile Finance Park, giving local students hands-on experience in

real-world financial decision-making.

Through activities in budgeting, saving, credit, and housing, students gained valuable skills to build financial confidence and prepare for their futures. Junior Achievement credits community partners like U.S. Bank for helping bring economic mobility opportunities to the next generation.



Bank of the Pacific Helps Raise \$37,000 for Boys & Girls Clubs in Bingo Event

Bank of the Pacific hosted a lively bingo fundraiser benefiting the Boys & Girls Clubs of Whatcom County, drawing enthusiastic community participation.

The event generated more than \$37,000 to support Club programs for local youth, with attendees enjoying an evening of fun while helping kids across Whatcom County.



First Fed Bank Donates \$5,000 to Sequim Food Bank

First Fed Bank has contributed \$5,000 to the Sequim Food Bank following a successful donation-matching campaign at its local branches.

The funds will provide meals and essential support to families in the community. Bank representatives expressed gratitude to all who supported local needs.



Sound Community Bank Volunteers Assemble 165 No-Cook Bags for Pike Place Market Foundation

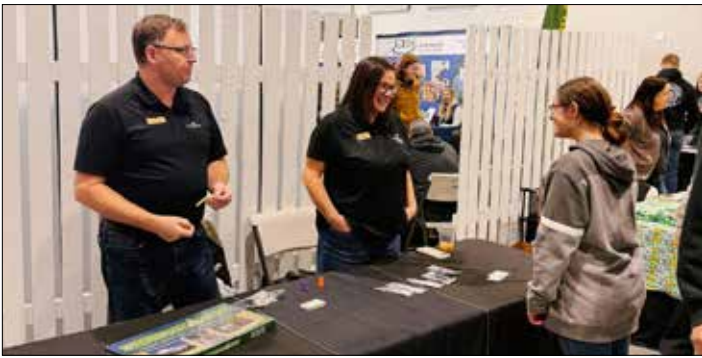
Sound Community Bank team members recently joined forces to assemble 165 no-cook bags for the Pike Place Market Foundation Food Bank.

These ready-to-eat bags provide meals for neighbors without access to cooking facilities, with the food bank distributing over 600 each week.

The initiative reflects the bank's ongoing commitment to supporting the local community and partnering with impactful organizations.

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Bank of the Pacific Showcases Career Opportunities at Whatcom Agriculture & Trades Fair

Bank of the Pacific participated in the annual Whatcom Agriculture & Trades Career Fair, hosted by Whatcom Family Farmers last week.

The event introduced local students to diverse career paths within the community, offering firsthand insights into various industries.



Riverview Bank Celebrates Inspiring Women at Greater Vancouver Chamber Iris Awards

Riverview Bank proudly sponsored the Greater Vancouver Chamber's Iris Awards, honoring women who have made significant contributions through leadership, philanthropy, and community service. The event celebrated all nominees, finalists, and winners for their meaningful impact on the region.



Key Bank Hosts Smart Budgeting Class for YouthCare

Key Bank led a Smart Budgeting class for young people at YouthCare, aiming to empower the next generation with financial literacy skills. The session focused on building strong money management habits to foster confident decision-making and long-term financial stability.

Bank representatives expressed gratitude for the opportunity to support youth in shaping a stronger future through financial education.

Washington Trust Bank Drives Student Success at Spokane Mobile Finance Park

Washington Trust Bank is fueling financial education as week two of Mobile Finance Park kicks off, welcoming over 500 students. Participants are gaining hands-on experience in money management, exploring career opportunities, and cultivating an entrepreneurial mindset.

The bank's support extends beyond providing a venue.

Washington Trust Bank staff contribute their time and expertise to make this immersive learning experience possible. Their commitment is to help prepare the next generation for confident and financially secure futures.

Bank of America Celebrates International Women's Day with Consumer Bank Team Event

Bank of America's Consumer Bank team gathered at the Rainier Square Lounge to commemorate International Women's Day.

The event highlighted the impact of women whose leadership and resilience have shaped both personal and professional lives. Through shared stories and conversations, attendees reflected on the legacy of women who strengthened communities and opened doors for future generations. Bank of America reaffirmed its commitment to fostering inclusion and advancing equity through action, allyship, and leadership.



Timberland Bank Supports 31st Annual Yelm Dollars for Scholars Auction

Timberland Bank proudly supported the 31st Annual Yelm Dollars for Scholars Auction on March 14.

The event brought the community

together to raise funds for local students.



Olympia Federal Savings Hosts Build It Breakfast with Community Support

Olympia Federal Savings proudly participated in Rebuilding Together Thurston County's Build It Breakfast yesterday.

Chehalis Branch Manager Sarah Caldwell, also the organi-

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zation's Vice President, spoke at the event and helped auction handcrafted birdhouses made by OlyFedders. The bank continues to support local initiatives that strengthen the community.



People's Bank Teams Up for March for Good Food Drive

Wenatchee and East Wenatchee branches of Peoples Bank are showcasing their March for Good boxes as part of a community food drive.

Residents are encouraged to drop off non-perishable food items at the nearest branch and help spread the word to support local families in need.



US Bank joined the YWCA Shine Gala, emphasizing the organization's powerful impact on women and families. The bank expressed gratitude to the YWCA and board member Jennifer Jenkins for their dedication to empowering the community.



Washington Trust Bank Honored with Founder's Award for Decades of Support

Washington Trust Bank CEO Jack Heath accepted the Founder's Award at the Ronald McDonald House Charities of the Inland Northwest Legacy Luncheon.

The award celebrates more than 30 years of partnership since 1987, recognizing the bank's volunteer efforts, board leadership, and contributions to expand the Spokane Campus.

Washington Trust has long supported Ronald McDonald House Charities in providing families a home-away-from-home during critical medical care, emphasizing its commitment to keeping families together during difficult times.



U.S. Bank Backs Perry Technical Institute Expansion in Yakima

Perry Technical Institute has officially broken ground on a new campus expansion, which will house its two-year electrical technology program as part of the Legacy of Excellence Campaign.

The initiative aims to strengthen career pathways and provide more students with hands-on, job-ready training.

U.S. Bank team members Chris Huri, Heather Irvine-Porter, and Shelly Colomb joined the celebration, highlighting the bank's partnership with JM Perry Institute in supporting workforce development.

The expansion is expected to enhance opportunities in skilled trades and create a lasting impact for the Yakima community.



Bank of the Pacific Support TAALA Fund

Bank of the Pacific recently announced support for the TAALA Fund.

The fund provides financial services and culturally aligned support to individuals and businesses in the local community.

Riverview, Heritage, and U.S. Banks Support YWCA Shine Event

Riverview, Heritage, and U.S. Banks all supported and attended the YWCA Clark County's Shine event last night, celebrating programs like SafeChoice, Independent Youth Housing, and Y's Care Children's Prevention.

Riverview Bank Sponsors Couve Clover Run, Celebrates Community Spirit

Riverview Bank proudly sponsored the Why Racing Events' Couve Clover Run in celebration of St. Patrick's Day. The bank's team participated by running, walking, and engaging with the community from its event tent, where they offered swag giveaways.

The festive event brought neighbors together in green attire to stay active and share in the holiday spirit, creating a day full of energy and memorable connections.

If you have WBA Bankers Care news to share, please email it to megan@wabankers.com.



Fraud Academy

AUG 18 - 20, 2026 | HYATT REGENCY, LEXINGTON KY

Consider this a **warning** to bad guys everywhere:

Fraud Academy is back, and *we're very, very angry.*



For years, fraudsters have exploited gaps in our defenses, stolen from our customers, and walked away clean.

That stops now.

Led by U.S. Secret Service agents, federal investigators, and fraud prevention specialists, Fraud Academy is an annual two-day intensive built to transform banking professionals into the first line of attack against fraud.

Covering 18+ fraud risk areas from check fraud, elder fraud, cybercrime, AI and more...every angle criminals use to infiltrate your systems and hurt your customers is addressed. Bankers learn how fraudsters think, how to identify their patterns, and how to shut them down **before they strike.**

STREAMING LIVE!

Can't make it? Join us for a fully immersive live streaming experience, featuring Q&A's, digital handouts, and professional high-def production.

REGISTER ONLINE AT FRAUDACADEMYHQ.COM