Issues & Answers

August 2026

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Our Voice Matters in Washington, D.C.

By Duncan Taylor, President and CEO, Washington Bankers Association

Each year, one of the most important things we do as an industry is leave our offices, boardrooms, and communities to tell our story where national policy is made. That is exactly what we will do September 21-23 as the Washington and Oregon Bankers Associations travel together to Washington, D.C., for our annual Pacific Northwest Capitol Hill Visit.

This trip is far more than a series of meetings. It is our opportunity to ensure that the unique perspective of Washington banks is part of the national conversation. We are all well aware that decisions made in the other Washington directly affect this Washington – impacting our ability to serve customers, support local businesses, finance homeownership, and invest in our communities. Outcomes are more positive when policymakers hear directly from the bankers who live these issues every day.

During our visit, we will meet with members of Congress, senior regulatory officials, national banking leaders, and federal policymakers. These conversations allow us to shed light on how proposed legislation and regulations will affect real communities throughout Washington. No one can tell that story better than you, the bankers who are doing the work.

This year's visit comes at a particularly important moment. One of our top advocacy priorities will be urging Congress to close the stablecoin "yield loophole" as part of the CLARITY Act. While we support responsible innovation in digital assets, Congress must ensure that payment stablecoins cannot offer interest-like rewards that encourage consumers to move deposits out of the banking system. As the ABA and the nation's leading banking organizations recently explained in a letter to members of Congress, wide-

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Connect With Us

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

On the Cover

Sunrise filters through air tainted by wildfire smoke, a hallmark of summer, above Grand Coulee Dam in Eastern Washington.

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spread migration of deposits into yield-bearing stablecoins would reduce banks' ability to make loans to families, farmers, small businesses, and local communities while creating unnecessary risks for the financial system.

Although Congress is heading into the August recess and the legislative calendar remains uncertain heading into the election season, this issue is far from over. The crypto industry has spent the past year aggressively advocating its position, making it even more important that Congress hears directly from community and regional bankers. Our delegation is needed to provide the practical, real-world perspective that is often missing from national policy debates.

Just as importantly, advocacy is about relationships. The trust we build with members of Congress and their staff today creates opportunities for meaningful conversations tomorrow when new challenges arise, as they inevitably do. Whether the issue is taxation, fraud prevention, housing finance, regulation, or emerging financial technologies, those relationships matter.

Our annual Capitol Hill Visit also provides an outstanding opportunity to hear directly from top federal regulators and national industry experts about the issues shaping the future of banking. The conversations and insights that participants bring home strengthen not only their own institutions but our industry's collective voice throughout the Pacific Northwest.

We encourage you to join us September 21-23. The strength of our advocacy depends on the diversity of voices around the table. Every banker brings a unique perspective, and together we demonstrate that Washington banks are committed to serving our customers and supporting our communities.

We hope you will join us in Washington, D.C., as we continue building relationships, sharing our story, and ensuring that the voice of Washington banking is heard where all essential decisions are being made – both locally AND nationally.

Register online at www.eventleaf.com/e/2026PNWCHV.

Enjoy the last stretch of your summer! Huzzah.

HAVE NEWS TO SHARE?

Email it to megan@wabankers.com to be included in an upcoming *Issues & Answers*

Make Your Voice Heard: Join WBA in D.C.

This September, bankers from Washington and Oregon will head to the nation's capital for one of the most important advocacy opportunities of the year: the 2026 Pacific Northwest Capitol Hill Visit, taking place September 21–23 in Washington, D.C.

Hosted jointly by the Washington Bankers Association and Oregon Bankers Association, the annual trip gives bankers the opportunity to meet directly with federal policymakers, regulators and national banking leaders—and ensure the Pacific Northwest banking industry's perspective is part of the conversation.

For bankers, this is more than another industry event. It is an opportunity to make advocacy a priority and help shape the policies that will affect banks, their customers and their communities for years to come.

Why Banker Participation Matters

Federal policymakers regularly make decisions about banking regulation, lending, consumer protection, payments, taxes and other issues that directly affect how banks operate and serve their customers. But policymakers need more than data and policy papers—they need to hear from the people doing the work every day.

That is where bankers can make a difference.

As the event organizers note, building relationships with decision-makers in Washington, D.C., is critical, and the unique perspective of Pacific Northwest bankers needs to be represented in the national debate.

Bankers can explain firsthand how proposed policies translate from Washington, D.C., to a branch, lending department, compliance team or customer interaction back home. Those real-world examples can be some of the most effective tools WBA has when advocating on behalf of the industry.

The Capitol Hill Visit also provides something that cannot be replicated through an email or letter: relationship building. Meeting congressional offices and regulators in person helps establish connections that WBA and its members can build upon when important issues arise throughout the year.

An Inside Look at Federal Banking Policy

The program begins Monday, September 21, with optional activities followed by separate Washington and Oregon banker dinners that evening.

Tuesday turns the focus to banking policy. Following breakfast and orientation, attendees will spend much of the day participating in agency briefings, with lunch hosted at the American Bankers Association. Washington and Oregon bankers will come together for a group dinner that evening, followed by an optional moonlit monument tour.

Wednesday begins with individual state briefings before additional agency meetings. Following lunch at the Capitol Hill Club, Washington bankers will head to Capitol Hill for congressional visits arranged by WBA.

The combination of regulatory briefings and congressional meetings gives attendees a broader understanding of what is happening at the federal level—and a chance to participate directly in those conversations.

Why This Trip Should Be a Priority

There are many ways bankers can support WBA's advocacy efforts throughout the year, but few offer the direct access available during the Capitol Hill Visit.

You don't need to be a government relations expert to participate. In fact, one of the most valuable things bankers bring to these meetings is their own experience. Whether you're a CEO, lender, compliance professional, operations leader or bank director, you understand how federal policy affects your institution and the customers and communities you serve.

That's the story policymakers need to hear.

The stronger the turnout from Washington banks, the stronger the message we can deliver. A broad delegation demonstrates that the issues WBA raises aren't abstract policy concerns—they matter to financial institutions of

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BEYOND THE BALANCE SHEET

Q&A with Leaders in Banking

Darrell Jenkins

VP/Community Business Banker
1st Security Bank of Washington

What's the best advice you'd give to a growing leader?
Build trust with people, and show genuine personal interest in them. Listen carefully. Neither react too quickly nor overreact. Learn to see and appreciate the big picture.

What book are you reading now?
1)How to Know a Person by David Brooks
2) The Score Takes Care of Itself by Bill Walsh

Favorite podcast?
Boss Class by the Economist

Your daily non-negotiable?
Making time (even if it's only a little) for contemplation in solitude and reading.

Top of your bucket list?
A trip to Europe.

What skills are you currently developing?
Professionally, I am developing advanced skills in financial performance, risk management, and strategic leadership.
And for fun, I continue to improve my skills in piano performance.

Define leadership in three words?
Courage
Supportive
Motivating

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

THIS ISN'T ANOTHER ONE & DONE WEBINAR

ishtot WBA

The Banking AI Accelerator includes:

- ✅ 3 live instructor-led sessions
- ✅ 8 weeks of flexible learning
- ✅ Weekly live office hours
- ✅ Final review + certificate

NEXT SESSION STARTS SEPTEMBER 15!

Learn more: www.bankerscontent.com/ai

Virtual Credit, Lending & Compliance Conference Offers Latest on Industry Standards

The WBA Virtual Credit, Lending, and Compliance Conference, taking place September 30, will bring together banking professionals and industry experts for a timely look at the trends, technologies, and economic conditions shaping the industry.

Designed specifically for professionals working in credit, lending, and compliance, the conference will help bankers better understand emerging risks, anticipate changes affecting their institutions, and bring practical insights back to their teams.

Tela Gallagher Mathias with Phoenix Team will present Fair Lending: AI's Role in Fair Lending and Compliance, exploring how artificial intelligence is changing fair lending and the compliance considerations banks should understand as adoption continues to grow. For compliance and lending professionals, the session will provide important perspective on balancing the opportunities presented by AI with fair lending responsibilities.

Kent Kirby with Abrigo will present The Silent Threat to Credit Quality: Closing the Technology Gap. The session will examine how technology gaps can create hidden risks within credit portfolios and how banks can strengthen their approach to credit risk management. Credit and lending professionals will gain insights into identifying vulnerabilities and improving the information and tools they use to make lending decisions.

As digital assets continue to evolve, Nick Elledge with Stablecore will present Stablecoins and Tokenized Deposits in 2026: Strategy and Use Cases for Regional and Community Banks. Attendees will learn about the emerging role of stablecoins and tokenized deposits and consider practical strategies and potential use cases for community and regional banks.

Steve Scranton will also provide an economic update, helping attendees understand the economic trends and conditions influencing lending, credit quality, and bank strategy. For credit and lending teams, understanding the broader economic environment is critical to evaluating borrowers, anticipating portfolio risks, and making

informed decisions.

For bankers working in credit, lending, or compliance, the conference offers an opportunity to look beyond day-to-day responsibilities and focus on the changes that could directly impact their work. Attendees will gain a better understanding of emerging technology, credit risk, economic conditions, fair lending considerations, and new developments that could influence their institutions.

The virtual format also makes it easy for teams throughout the bank to participate. With bank-level registration, institutions can involve multiple employees and departments, creating an opportunity for credit, lending, and compliance teams to hear the same information and bring those insights back to their work together.

Whether your role involves evaluating credit risk, making lending decisions, overseeing compliance, or helping set strategy, the WBA Virtual Credit, Lending, and Compliance Conference provides a valuable opportunity to learn from industry experts and prepare for what's ahead.

Registration is now open at wabankers.com/clc.

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different sizes and business models and to communities across Washington state.

For bank leaders, the trip is also an opportunity to invest in the next generation of industry advocates. Consider inviting an emerging leader from your institution to participate alongside senior executives. Seeing the advocacy process firsthand can help bankers better understand the connection between public policy and the work they do every day.

Join Us in Washington, D.C.

The 2026 Pacific Northwest Capitol Hill Visit will be held September 21–23, with an optional arrival day on September 20. The Dupont Circle Hotel will serve as the host hotel, and lodging reservations should be made by August 28. Banker and bank director registration is $695.

At a time when decisions in Washington, D.C., can have significant consequences for banks and their customers, the industry's most powerful advocacy tool remains bankers themselves.

Make plans to join WBA this September, bring your experience to Capitol Hill, and help ensure Washington's banking industry has a strong voice in the federal policy debate.

To learn more and register, visit www.eventleaf.com/e/2026PNWCHV.

WBA Member News

Cashmere Valley Bank Joins Dye Hard 5K Color Run

Cashmere Valley Bank celebrated a lively evening at the Dye Hard 5K Color Run.

Staff from the Yakima Ave and Union Gap branches joined the community for a colorful event on Saturday, creating memories as they handed out smiles and shared laughs.

The bank's booth was a hit, and participants' enthusiasm made the experience even more enjoyable. The team left covered in color and eager to return for the next event.

Peoples Bank Celebrates Summer Reading at Ferndale Library

Peoples Bank joined the festivities at the Ferndale Library Summer Reading Kickoff, where attendees enjoyed a fun-filled event promoting literacy.

The bank highlighted the value of reading as an investment in the future, encouraging the community to embrace the joy of books.

FHLB Des Moines Commits $200 Million to Affordable Housing Initiatives

The Federal Home Loan Bank of Des Moines (FHLB Des Moines) announced it planned to contribute over $200 million in 2026 to support affordable housing and community development efforts across its district. The Bank assessed rising housing costs and tighter household budgets in recent years, leading to an expanded allocation well above its minimum regulatory requirements.

The additional funding provided assistance for down payments, mortgage rate reductions, new construction, and the rehabilitation of affordable housing. President and CEO Kris Williams said the contribution reflected a deliberate decision by the board of directors to meet urgent regional housing needs. She credited member financial institutions for enabling the significant, one-time commitment through their continued engagement and business activity.

FHLB Des Moines emphasized that the funds were intended to strengthen housing access and financial stability for individuals and families while reinforcing its mission to support community development alongside its members.

Timberland Bank Celebrates Rusty Scuppers Pirate Daze in Westport

Timberland Bank enjoyed a lively weekend at the Rusty Scuppers Pirate Daze in Westport.

The event, hosted by the Westport-Grayland Chamber of Commerce, featured colorful costumes, delicious food, and plenty of fun for attendees.

WaFd Bank Connects with Community at Ballard Seafood Festival

WaFd Bank team members participated in the Ballard Seafood Festival, connecting with residents and local businesses.

The event provided bankers with an opportunity to strengthen relationships and support the Ballard community.

The annual event celebrates all that Ballard has to offer, featuring seafood and local companies.

Banner Bank Honors Anacortes Chamber Volunteer of the Year

Banner Bank celebrated Racheal Meloche after she was named Volunteer of the Year by the Anacortes Chamber of Commerce.

Meloche and her team contributed over 1,000 volunteer hours last year, providing financial education, fraud prevention, and other community services.

She expressed gratitude to the Chamber, her team, Banner

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Bank, and the community, emphasizing the impact of everyday service on changing lives.

WaFd Bank Opens New Mercer Island Branch

WaFd Bank celebrated the grand opening of its new Mercer Island branch with a ribbon-cutting ceremony.

The event drew an impressive turnout of WaFd team members, local community members, and the Mercer Island Chamber.

Branch manager Nahal and the team were congratulated on their milestone, marking an exciting new chapter for the bank on Mercer Island.

Cashmere Valley Bank Hosts Customer Ice Cream Social

Cashmere Valley Bank held a customer appreciation ice cream social, celebrating its loyal customers.

The event featured treats and community engagement, with many attendees stopping by to enjoy the festivities and connect with the bank's team.

Sound Community Bank Volunteers at Woodland Park Zoo

Sound Community Bank team members volunteered at Woodland Park Zoo in support of its 50th Anniversary Jungle Party.

Volunteers helped with behind-the-scenes preparations for the annual fundraiser, which supported animal care, youth education, community access programs and wildlife conservation.

WaFd Bank Participates in Shoreline Youth Soccer Jamboree

WaFd Bank participated in the Shoreline Unity Youth Soccer Jamboree & International Marketplace, where team members connected with local business owners and shared information about the bank's business banking services.

The event was hosted alongside the Shoreline Chamber of Commerce.

Bank of America Begins Regular Volunteer Shifts with Helpline House

Bank of America Community Volunteers launched a new semi-monthly volunteer shift with Helpline House on Bainbridge Island.

The ongoing partnership expanded the bank's support for the organization and its work serving local residents.

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Events Calendar

August 18-20 – KBA Fraud Academy; *KY & Virtual*
August 20 – Commercial Lending Development Program
September 10 – Digital Innovation Development Program
September 15 – Banking AI Accelerator
September 21-23 – PNW Capitol Hill Visit, *D.C.*
September 29 – AI Native & Fintech Conference
September 30 – Credit, Lending & Compliance Conference
October 1 – Understanding Bank Performance
October 6 – AML/CFT Financial Crimes Workshop
October 7 – Retail Branch Manager Development Program
November 3 – Banking AI Accelerator
December 3 – CareerWork$ Summit, Seattle
January 7 – Understanding Bank Performance
January – Executive Development Program, Seattle
April 8 – Understanding Bank Performance

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

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KeyBank Teaches Credit Basics at YouthCare

KeyBank presented a "Credit 101" workshop to young people at YouthCare.

The session covered credit, responsible borrowing and how financial decisions can affect future opportunities, helping participants strengthen their financial literacy skills.

Washington Trust Bank Volunteers with Operation Sack Lunch

Washington Trust Bank employees volunteered with Operation Sack Lunch as part of the bank's Random Acts of Awesome initiative.

The Seattle nonprofit provided thousands of nutritious, no-cost meals to people and families experiencing food insecurity.

1st Security Bank Supports Queen of Angels School

1st Security Bank of Washington supported Queen of Angels School and its students as part of the bank's commitment to education and local communities.

The bank highlighted the importance of investing in opportunities that help prepare the next generation.

WaFd Bank Awards Grant to Connect Casino Road

WaFd Bank presented a grant to Connect Casino Road, recognizing the nonprofit's work supporting the local community.

Bank representatives also encouraged community members to consider volunteering with the organization.

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Industry News

New Hires

Lailani Trull
Branch Manager at Washington Trust Bank

Jaimmie Sanders
Vice President, Business Development Manager at Mountain Pacific Bank

Cindy Ashton
Business Development Officer at Mountain Pacific Bank

Paul Butler
Community Banking Relationship Manager at Washington Trust Bank

Sharlymen Wagas
Commercial Loan Servicing Specialist III at Washington Trust Bank

Aric Graham
Executive Vice President, Market Leader, Commercial & Private Banking at Seattle Bank

Matthew Cruz
Community Banking Relationship Manager at Washington Trust Bank

Erin Shannon
Vice President and SBA Lending Manager at Commencement Bank

Christina Kemp
Vice President and Director of Retail at Native American Bank

Promotions

Nick Moore
Executive Vice President and Chief Information Officer at Cashmere Valley Bank

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

Credit Analyst Development Program

Join our engaging 6-part virtual program designed for bankers to elevate your skills and enhance your industry knowledge!

Starts September 17!

Learn more: wabankers.com/cadp

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Mountain Pacific Bank Hosts Lutefisk Eating Contest

Mountain Pacific Bank hosted its annual Lutefisk Eating Contest during the Ballard SeafoodFest.

Bank staff helped organize the community tradition, which once again brought festival attendees together for some lighthearted competition.

Washington Trust Bank Volunteers with Junior Achievement in SW Washington

Washington Trust Bank's Portland team volunteered with Junior Achievement of Oregon & SW Washington during its "Shark Tank" event.

Employees listened to business pitches from young entrepreneurs while supporting JA's work in financial literacy, career readiness and entrepreneurship.

Riverview Bank Sponsors Sunday Sounds Concert Series

Riverview Bank sponsored the City of Vancouver's Sunday Sounds Concert Series, helping provide free, family-friendly entertainment to the community.

The opening concert featured rock violinist Aaron Meyer at the Columbia Tech Center Amphitheater.

Timberland Bank Supports Swing for a Soldier Tournament

Timberland Bank participated in the Permission To Start Dreaming Foundation's Swing For A Soldier Golf Tournament at Gold Mountain Golf Club in Bremerton.

The charity event raised funds to assist veterans and first responders experiencing post-traumatic stress.

Mechanics Bank Supports Ballard SeafoodFest

Mechanics Bank participated in Ballard SeafoodFest and supported the Ballard Alliance's annual community celebration.

Bank representatives joined local businesses and residents for one of Ballard's largest summer events.

WaFd Bank Provides Financial Coaching to Veterans

WaFd Bank employees volunteered at Hero's Café in Shoreline, providing financial wellness coaching to veterans.

The effort brought together bankers from several WaFd locations to share financial knowledge and support local veterans.

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Bank of the Pacific Supports Catoberfest

Bank of the Pacific supported the third annual Catoberfest, an event combining music, community and charitable giving to benefit the Blaine Food Bank.

The growing tradition helped raise awareness and support for local families experiencing food insecurity.

First Interstate Bank Donates $12,500 to Boys & Girls Clubs

First Interstate Bank donated $12,500 to the Boys & Girls Clubs of Spokane County following a burglary that resulted in stolen technology and significant property damage.

The contribution helped the organization fully recover financially and replace equipment needed for summer youth programming.

Chase Supports Ballard SeafoodFest

Chase for Business supported another year of Ballard SeafoodFest, celebrating the neighborhood's local restaurants, musicians and small businesses.

The bank joined the Ballard Alliance and community members for the annual event.

KeyBank Connects with Community at Asian Family Market in Tukwila

KeyBank representatives hosted a community booth at Asian Family Market in Tukwila.

The event gave bankers an opportunity to meet residents, answer questions and strengthen connections within the community.

Mountain Pacific Bank Sponsors CFMA Golf Tournament

Mountain Pacific Bank served as a hole sponsor for the Puget Sound CFMA Golf Tournament.

The event brought together professionals from the construction and finance industries while providing an opportunity for the bank to support the regional business community.

Banner Bank Supports Ballard Seafood Festival

Banner Bank employees participated in the annual Ballard music and seafood festival, supporting the Ballard Alliance and connecting with the local community throughout the weekend.

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WBA Partners with Roundglass Living for Free Member Wellness Tool

Washington Bankers Association has announced a new partnership with Roundglass Living as part of an ongoing initiative to enhance company wellbeing beyond just physical health. This collaboration will provide free access to the Roundglass Living app for Washington Bankers Association employees and affiliates for one year.

The app offers a variety of features designed to support mental health and emotional resilience.

A daily plan of affirmations, tips, practices, and activities encourages and motivates with expert advice.

Mood check-ins help track wellbeing over time for increased self-awareness.

Custom reminders empower users to start and keep up with new healthy habits.

A key feature of the Roundglass Living app is the neuroscience-backed practices, such as breathwork videos, guided meditations, mindfulness techniques, yoga, tips for healthy eating, and relaxing music. The app also provides behavioral science–based tools designed to help users adopt and maintain new healthy habits.

"At Washington Bankers Association, we prioritize wellbeing in our personal lives and bring that same dedication to our work, as it reflects not only on our health but on the strength of our shared goals and values," said Duncan Taylor, WBA President & CEO.

Roundglass Living is your personal companion for building a healthier, more balanced lifestyle—one small habit at a time. Rooted in behavioral science and backed by neuroscience, the app offers a comprehensive suite of tools to help you transform how you eat, move, breathe, rest, and connect. Whether you're looking to reduce stress, sleep better, or simply feel more grounded in your day, Roundglass Living provides personalized recommendations that support your wellbeing goals.

With features like mood tracking, daily progress stats, and tailored suggestions across breathwork, meditation, yoga, food, and music, the app makes it easier to create routines that stick. You'll also find expert-led programs and practices designed to meet you where you are—at your desk, at home, or on the move.

What sets Roundglass Living apart is its commitment to Wholistic Wellbeing—an approach that nurtures not just your physical health but also your emotional, mental, and spiritual growth. It's about creating sustainable, positive change that fits your lifestyle and evolves with you.

Whether you're an athlete, a student, a professional, or a parent, Roundglass Living gives you the tools to feel better, live better, and be your best self—every day.

To get started with the Roundglass Living app, employees and affiliates can follow these steps:

- Download the app from Google Play or the App Store.
- Set up an account. Employees should register with a work email address for free access. Affiliates can sign up using the free access code provided via email.
- Answer a few questions about your goals to begin your wellbeing journey with Roundglass Living.

Washington Bankers Association is proud to provide free access to the Roundglass Living app to its clients and workforce. For assistance with the app, users can email support@roundglass.com.

You AI Strategy is Really Your Data Strategy

By Kim Snyder, Founder & CEO, KlariVis

Lately I've been writing about the forces pressing in on community banks, from deposits quietly moving onto crypto rails to fraud that keeps getting harder to spot. AI sits underneath all of it, and it may also be the part of the conversation you're most tired of having.

I get it. There are only so many vendor demos and think pieces you can sit through before the word itself starts to feel like wallpaper.

But the reason we can't stop talking about it is the point. When an entire industry can't look away from something, that's usually worth paying attention to. The American Bankers Association surveyed more than 250 bankers on exactly this, and the picture it paints is one I recognize well: an industry that knows AI matters, moving carefully, and not always sure where to start.

That last part is what I want to talk about.

In my experience, the question community banks are asking, "Where do we begin with AI?" is almost always pointed at the wrong thing. They're looking for the right hire, the right consultant, the right governance framework. Those things matter eventually. But they're not the starting line.

The starting line is your data.

What the Research Is Telling Us

When the ABA asked bankers what's blocking AI adoption, the answers were consistent: lack of expertise, lack of a clear business case, lack of internal buy-in. I hear versions of this constantly, and I don't doubt any of it. But I'd push back gently on the diagnosis, because those aren't the root problem so much as what the root problem looks like once it reaches the surface.

Only 3 percent of banks in the ABA survey said their data infrastructure is optimal for AI, and nearly half described it as only partially structured. When Ron Shevlin measured how well banks actually use the data they already have in the Data Execution Quality research we commissioned, the average score across 100+ institutions was 241 out of a possible 500, a little more than halfway to where they need to be.

You can hire expertise and still get nowhere if the data underneath is unreliable. You can build a convincing business case on paper and still fail to execute it if your information isn't clean, accessible, or trusted by the people who are supposed to act on it. The "lack of" findings in that survey are real, but they're symptoms, not causes.

Ron put the cause about as plainly as it can be put: there is no AI strategy without a Data EQ strategy. The research goes a step further. When a function's Data EQ score falls below 60, the AI efforts tied to that function don't just struggle, they fail, because the technology can only ever be as good as the data feeding it.

Here's why that matters so much. Point AI at broken or fragmented data and, rather than closing the gap, it widens it, acting at speed on whatever it's given. We've watched a version of this play out in analytics for years, and the stakes with AI are considerably higher.

So Where Do You Start?

I'm not going to tell you to hire a chief AI officer or bring in a big consulting firm. What I'll tell you is that the institutions making real progress right now are the ones that got honest, first, about what their data can and can't tell them. Here's where I'd focus.

Build one source of truth your leadership team trusts. If your executives are working from different numbers, or waiting days for a report to land in their inbox, the foundation isn't there yet. This isn't an IT project so much as a leadership decision about what your bank measures, how, and who can see it. Everything else sits on top of it.

Take stock of what you're capturing, especially the parts that never make it into a spreadsheet. Transaction data matters, but the context lives in the qualitative layer: loan officer notes, call center conversations, customer feedback. That's the raw material large language models will eventually do their most useful work with, and the Data EQ report calls it a goldmine most institutions don't know what to do with. Most community banks aren't capturing it consistently today, and building that discipline now, before you need it, is one of the quietest, highest-return moves you can make.

Have the culture conversation, not just the quality conversation. In that same research, 72 percent of high performers said they treat information as a strategic asset. Among low performers, that number was 3 percent. The gap between those two groups is less about technology than about whether leadership treats data as something shared and strategic, or something that belongs to a department and gets pulled on request. That tone has to come from the top.

The Institutions I'm Most Confident About

They're not always the ones with the flashiest AI pilots. They're the ones where a CEO can tell you, without pulling up a report, how their deposits are moving, where their loan officers are performing, which customers are showing early signs of risk. The data is alive in how they run the bank, every day. For those institutions, AI is the next chapter of something already in motion. For everyone else, that's the chapter worth starting now.

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Enhanced ODP Business Solutions Purchasing Program Launched July 1

The WBA's ODP Business Solutions purchasing program just got even better.

Effective July 1, participating banks will have access to enhanced pricing that provides an average savings of approximately 14% compared to standard ODP web pricing on Core List products, with many items discounted 20%, 30%, or more. These enhancements make one of the banking industry's most widely used purchasing programs even more competitive.

Program benefits include:

Access preferred pricing on a 2,300-item Core List of frequently purchased office, banking, and workplace products.

Further reduce costs with customized pricing on up to 75 frequently purchased products outside the Core List, tailored to your institution's purchasing volume.

Non-Core products receive discounted pricing, including a 5% discount on many catalog items.

- Access to ODP Tech Connect, featuring more than 1.5 million technology products from over 700 vendors.
- Exclusive HP Big Deal pricing on HP ink and toner.
- Free next-day delivery on qualifying orders of $50 or more within local delivery areas.
- Discounted pricing available online and in Office Depot and OfficeMax retail stores.
- No participation fees or long-term contracts.
- Dedicated account support with convenient reporting, cost-savings analysis, bill management tools, and quarterly business reviews.
- Provide employees and board members with access to preferred program pricing through the Employee Purchase Program.

Whether you're already participating or evaluating the program for the first time, now is an excellent opportunity to explore how ODP can help reduce purchasing costs across your organization.

To learn more or request a pricing analysis, contact Clayton Pulver at clayton.pulver@odpbusiness.com.

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So here's where I'd push you, and I'd push hard. The AI clock is already running. Cornerstone's research shows roughly a third of community institutions have already deployed chatbots and a quarter are using generative AI, and the gap between the high performers and everyone else widens every quarter. Don't wait for the perfect use case, the next budget cycle, or the vendor who promises to make it all simple. Get an honest read on your Data EQ, function by function, and fix what's holding you back before you point AI at it. The institutions that move now will compound that lead, while the ones that wait spend the next two years explaining why their pilots underdelivered.

I'd be remiss not to add that we feel this at KlariVis too. We're putting real work into the AI side of our own platform, held to the same standard I'm laying out here, because we never wanted to have this conversation from the sidelines. We understand the pressure you're under, and we're building to be better for the banks and bankers we serve, with more to share soon.

The full Data EQ report, which Cornerstone built with us, lays out exactly how to benchmark where you stand, and you can read it here. It pairs with what we've been showing in our deposit and fraud research: the banks that can see their own data clearly, in real time, are the ones ready to act, whether the pressure is stablecoin outflows, fraud, or an AI race they can't afford to sit out. The data is already in your bank, and the only question left is whether you move on it before your competitors do.

Kim Snyder is the CEO & Founder of KlariVis. Before founding KlariVis, Kim served as Chief Financial Officer for a community bank, where she experienced firsthand the challenges banks face in accessing timely and reliable data. Recognizing the need for a better, faster solution, she created KlariVis to empower banks with the data intelligence they need to make informed strategic decisions.

ATMs and the Windows 11 Software Update

By Joe Woods, SVP Marketing & Partnerships, Dolphin Debit Access

There is a lot of information and misinformation circulating regarding the required Windows 11 software. Windows 10 is sunsetting and therefore Windows 11 is now the new operating system of choice moving forward. Many of us may not realize, however, that there are multiple versions of Windows 10. These different versions have different sunset dates, different options for extended service plans as well as different applications.

Your ATM's will be required to upgrade to Windows 11 at some point in the near future. However, that future could be four months away or forty months away. And if costs are similar to the Windows 10 upgrade, you could be spending $5,000-$14,000 per ATM for the upgrade. To figure out what is best for you, you need to examine your ATM fleet.

Several factors need to be considered for this change from Win10 to Win11. Making a rash decision to perform the upgrade without considering the key factors would be like throwing money away. For starters, how old are your current ATMs? If they are in the latter stages of their useful operating life, it may be more beneficial to consider new equipment. Most ATMs have a useful performance life of around seven years. There is no exact timeline. However, statistics show that after seven years, chronic issues and increased service calls begin to occur. Stretching the life of an ATM a couple years could mean significant downtime for the machine as parts start to break down. Are you willing to spend $10,000 on a software upgrade if your ATM is already near the end of its useful life?

The other factor is your current ATM model sunset date. Several ATM models are going out of service in the next couple of years. Unfortunately, many dealers and resellers will gladly sell you a brand-new ATM that has already been given a sunset date. They don't want to keep a depreciating asset on their books and it is advantageous to offload the ATM to a new client. The sunset date does not coincide with the current age of the ATM. Many ATM models are operable for 15-20 years. But, when they sunset, ATM providers and manufacturers no longer provide updates and parts. This means you may have purchased an ATM two years ago that is sunsetting in 2027-28. Why spend $10,000 on a Windows 11 upgrade only to be replacing the ATM in 24 months?

What will happen if you don't upgrade to Windows 11 or purchase the Windows 10 service extension? You will no longer receive updated patches for the windows software. This can create a vulnerability for an attack. However, there are other ways to mitigate the threat of an attack on your ATM's operating software. Has your current ATM provider discussed the upgrade to Windows 11 as well as provided your ATM replacement timeline? Have they explained the other means that they are using to mitigate the threat of attack? Windows software isn't the only parameter needed to ensure you are defended against DMA and jackpotting attacks.

Make sure you fully understand the dates surrounding the software, software service extension options, mitigation steps and your current ATM fleet timeline before agreeing to pay for these upgrades. Reach out to your league or association rep to find out more about your options and what you should be planning for.

Dolphin Debit is a WBA Professional Services Endorsed Services Provider. Learn more at dolphindebit.com.

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U.S. Bank Supports FareStart Golf Tournament

U.S. Bank supported FareStart's annual golf tournament fundraiser for the third consecutive year.

Bank employees operated the putting contest while helping raise awareness and support for FareStart's community programs.

Washington Trust Bank Surprises Community Members with Mariners Tickets

Washington Trust Bank's South Sound team surprised guests at Duke's Chowder House with Seattle Mariners tickets through its Random Acts of Awesome initiative.

The giveaways celebrated special occasions and helped bring the bank's partnership with Mariners catcher Cal Raleigh into the community.

PNC Recognizes July Mariners Business All-Star

PNC Bank recognized BNBuilders' Brad Bastian as its July Mariners Business All-Star.

The program honored Bastian for his leadership, relationship-building and contributions to significant projects throughout the region.

Riverview Bank Celebrates First Responders at Raptors Game

Riverview Bank sponsored the Ridgefield Raptors' First Responders Night. EVP and Chief Credit Officer Rob Benke threw the ceremonial first pitch, while Mya Lightheart performed the National Anthem as the bank joined the community in recognizing local first responders.

First Fed Supports Back2Basics Drive

First Fed supported the Opportunity Council's Back2Basics Drive, encouraging Whatcom County residents to donate supplies at First Fed locations.

The campaign helped local families and students prepare for the upcoming school year.

Washington Trust Bank Celebrates Habitat's Liberty Commons

Washington Trust Bank joined Habitat for Humanity Seattle-King & Kittitas Counties for the dedication of Liberty Commons on Martin Luther King Jr. Way South.

The development created 58 permanently affordable homes for first-time homebuyers, supporting stability and generational wealth for local families.

U.S. Bank Donates $100,000 to Local Nonprofits

U.S. Bank presented two $50,000 donations to local nonprofit organizations during a Seattle Storm game sponsored by the bank.

The $100,000 in combined contributions reflected U.S. Bank's ongoing investment in organizations serving the Seattle community.

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WaFd Bank Awards $5,000 Grant for Native Financial Empowerment

The WaFd Foundation awarded a $5,000 grant to the Northwest Native Asset Building Coalition.

The funding supported culturally grounded financial education, training and asset-building programs for Native individuals, families and communities.

PNC Hosts Women in Business Event

PNC hosted a Women in Business event around Seattle Theatre Group's production of "Hell's Kitchen."

The evening brought together women from across the community for networking, relationship-building and a celebration of leadership.

Bank of America Supports Fred Hutch Obliteride

Bank of America sponsored, volunteered and participated in Fred Hutch's Obliteride.

Bank employees rode, volunteered and raised funds to support cancer research at Fred Hutch Cancer Center.

Chase Continues Support of Ballard Seafood & Music Festival

JPMorganChase employees from the Ballard branch, Business Banking and Coaching for Impact, participated in the annual Ballard Seafood & Music Festival.

Over two days, the team connected with residents, businesses, and visitors while supporting the Ballard Alliance's community celebration.

Mountain Pacific Bank Celebrates Community at Bellingham Bells Game

Mountain Pacific Bank joined the community for a Bellingham Bells game, where President and CEO Mark Duffy threw out the ceremonial first pitch.

The bank used the summer event as an opportunity to connect with residents and support the hometown team.

First Fed Supports Furways for Financial Empowerment

First Fed participated in Furways for Financial Empowerment, a golf fundraiser benefiting Whatcom Dream and Shadow's Forever Friends.

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The event combined community engagement with fundraising for the two local organizations.

1st Security Bank Continues Habitat for Humanity Support

1st Security Bank of Washington marked its fifth consecutive year supporting South Puget Sound Habitat for Humanity.

The partnership helped advance the organization's work providing housing opportunities and strengthening local neighborhoods.

Sound Community Bank Supports Plymouth Supply Center

Sound Community Bank donated to Plymouth Housing's Supply Center, helping provide essential personal and household items to more than 100 residents each month.

Bank employees also contributed more than 70 volunteer hours to Plymouth Housing in 2026, bringing their total support to 124 volunteer hours.

First Fed Board Chair Named Director of the Year

First Fed Board Chair Cindy Hill Finnie was named one of the Puget Sound Business Journal's 2026 Directors of the Year. Finnie, who became the first woman to chair First Fed's board in 2022, was recognized for her leadership, governance and community stewardship during a period of significant transformation for the bank.

Finnie had served on the First Northwest Bancorp Board since 2012 and helped oversee executive succession, expansion into the Puget Sound region, strengthened governance and continued community investment. She was one of 12 directors recognized through the Business Journal's annual awards program.

1st Security Bank Participates in Wednesdays in West

1st Security Bank of Washington participated in Wednesdays in West in the Tri-Cities.

Bank representatives connected with residents and local businesses while demonstrating the bank's continued commitment to community involvement.

U.S. Bank Supports Financial Beginnings

U.S. Bank continued its support of Financial Beginnings through funding, financial education programs and employee volunteerism.

The partnership included support for the organization's Educator Training Center and Financial Footings curriculum, along with volunteers teaching financial education to youth and adults.

If you have WBA Member News or Bankers Care news to share, please email it to Megan Managan at megan@wabankers.com. Submissions are run on a space available basis.

Announcing our newest program!
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