

December 2025

In This Issue

- Page 1** President's Message
- Page 3** Introducing WBA's New All-Access Pass for 2026
- Page 4** 13 Students Graduate from Commercial Lending Development Program
- Page 5** WBA Celebrates 31 EDP Graduates
25 Graduate from CADP
- Page 6** Member News
Industry News
- Page 9** WBA Attends ABA Annual Convention
- Page 13** From Healthcare to Retirement: The Expanding Role of HSAs
- Page 16** Is the Treasury Management "White Whale" Worth Harpooning?

Farewell and Thank You



*By Glen Simecek,
President and CEO, Wash-
ington Bankers Association*

Tim Cook once said, "Work takes on new meaning when you feel you are pointed in the right direction. Otherwise, it's just a job, and life is too

short for that."

Apple's leader had an excellent point. We spend so much of our lives at our jobs and with our coworkers that when we are lucky enough to find something we enjoy and are passionate about, it doesn't feel like work.

I feel the same way about my tenure with the Washington Bankers Association: ending my career at the WBA was the perfect capstone, one filled with twists and turns that I couldn't have always predicted, but still fulfilling and exciting.

Thanks to the volunteers and staff, it has been my privilege and pleasure to work with the people here for the last eight years. We have been blessed with strong volunteer leadership, from our Chairs to our Board to all those who share their time and talents serving on our various committees. Our

staff is similarly top-notch, with some key players remaining in their roles throughout my tenure. Their dedication, energy, and skills have been the key ingredients in the association's stability and success.

I'm especially proud of the fact that one of our staff leaders, our current Senior Vice President and Chief Operating Officer, Duncan Taylor, has been selected by the Board to serve as your next President and CEO. I know Duncan will do an excellent job on your behalf and will lead WBA to even greater heights.

Amidst changing and often challenging times, we have enjoyed many successes. Here are just a handful of highlights that immediately come to mind:

- When the COVID pandemic upended "business as usual," we seamlessly pivoted to deliver professional education online. WBA had begun its first tentative steps in that direction nearly a decade earlier, but the pandemic disruption supercharged that transition. It took hard work behind the scenes, but we succeeded, and now virtual classes are a central element of our professional development offerings, making these resources

Continued on page 2



Issues & Answers December 2025

WBA Staff

Glen Simecek, President & CEO
(206) 447-1700,
glen@wabankers.com

Duncan Taylor, SVP/Chief
Operating Officer
(206) 344-3492,
duncan@wabankers.com

Kyle Hayden, Controller
(206) 344-3476,
kyle@wabankers.com

Sherry Krainick, Director of
Education & Operations
(206) 447-1700,
sherry@wabankers.com

Megan Managan, Director of Public
Affairs
(206) 344-3472,
megan@wabankers.com

Cagla Celik, Marketing & Education
Coordinator
cagla@wabankers.com

2024-2026 Board of Directors

Chair: Brent Beardall, President &
CEO, WaFd Bank

Secretary/Treasurer: Bryan
McDonald, President, Heritage Bank

GR Committee Chair: Clayton
DeHaan, Director, PNW Region
Executive, Bank of America

WBA PROS Chair: Cindy Purcell,
EVP/Chief Strategy &
Administration Officer, Banner
Bank

Directors

Jay Coleman, SVP & Regional
Credit Officer, KeyBank

Rick Darrow, President & CEO,
Liberty Bank

Jack Heath, CEO, Washington Trust
Bank

Lisa Hefter, President & COO,
Peoples Bank

Susan Horton, Chairman, President
& CEO, Wheatland Bank

Greg Oakes, President & CEO,
Cashmere Valley Bank

Autumn Roth, Managing Director,
Global Corporate Banking,
JPMorganChase

Don Stafford, Market Executive,
Wells Fargo

Laurie Stewart, President & CEO,
Sound Community Bank

Dave Swartley, SVP/Managing
Director State Government
Relations, U.S. Bank

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 milky way is visible by eye in the night sky over Washington
state in some of the darkest areas of the state, where little to no light
pollution is found.

Photo courtesy of Bureau of Land Management, flickr.com

Continued from page 1

much more convenient for our members.

- After the Legislature imposed the national bank tax in the waning minutes of their 2019 session, we filed suit to overturn their action. Our legal challenge went all the way to the Washington State Supreme Court. While we didn't get the outcome we'd hoped for, we sent a clear message that WBA is willing to stand up and fight for our members. This fighting spirit will be critical as the banking industry and the entire business community face a Legislature that doesn't prioritize building or maintaining a healthy state economy in its decisions.
- In 2025, we succeeded in convincing the Legislature to take a small step toward equity in taxation of financial service providers. While the new B&O tax will only apply to credit unions that acquire community banks, it's a step in the right direction and sets the stage for a broader examination of expansionist credit unions' unjustified tax loophole.
- We have enhanced our collaboration with other state banking associations. WBA has always enjoyed a strong relationship with our peers in Oregon, but over the past few years, we have expanded our efforts to include greater engagement with bankers in California, Idaho, Montana, Utah, and other states. As a result, our programs are more diverse and more successful, and our advocacy has become more powerful. While I don't anticipate formal consolidation across state lines – there are too many unique factors in play in each state – I believe additional partnerships will be the wave of the future.

When I came to the WBA, I was committed to leaving the organization in better shape than I found it. With accomplishments like those mentioned above and many others over the years, I believe we've done that. Our financial condition is stronger, our internal processes are more robust, and our staff is well-positioned to continue serving members. Importantly, we also revamped our advocacy initiative to be responsive to the changing composition of the Legislative.

There will no doubt be continued challenges in the years ahead, both economic and political. WBA is operating in a very different world than when I started in 2017. The Olympia we knew then would be virtually unrecognizable today. It's astonishing to remember that Republicans controlled the Senate as recently as 2018.

These days, too many lawmakers in Olympia don't seem to recognize the value of having industry-leading global companies headquartered here, or how their presence attracts talent and drives economic activity in our state. Too many of their decisions seem to be made without regard – or worse yet, with actual antipathy – toward the presence of these firms. The same can be said regarding their approach toward our state's banking community, with many actions that make it harder for banks to stay, hire, invest, and grow here.

As a finance-guy-turned banker, I consider my career path as something akin to Forrest Gump's journey: I just kept showing up in the right place at the right time. My time at Egghead Software demonstrated that technology was a disruptive force and that a company's fortunes could change quickly. The Federal Home Loan Bank of Seattle was an incredible learning experience that gave me visibility into the entire banking system. And the WBA was the capstone, allowing me to work with people who are making a huge difference in communities all across the state.

Now, having put so much on hold for that career, I'm planning on spending more time at our home in Port Ludlow, on my bicycle, in the cockpit, and on the golf course. I look forward to being able to ski mid-week when it's less crowded and taking more time to travel throughout the year.

Despite keeping busy with such pleasant pursuits, I know I will miss the volunteers and staff here at the WBA. I appreciate the trust the Board placed in me, and thank you for giving me the chance to serve as your President.

Introducing WBA's New All-Access Pass and What's Ahead in 2026

The Washington Bankers Association is gearing up for a full year of high-impact programming, education, and networking in 2026. From our flagship Development Programs to partner-hosted national conferences and regional community events, WBA is committed to creating opportunities that strengthen the banking workforce across every level of the industry.

This year's calendar brings back member favorites—including Bankers Day on the Hill, the PNW Capitol Hill Visit, and the Annual Convention—alongside expanded learning options like our AI-Native Banking & Fintech Conference and new fraud, compliance, and leadership sessions.

But the biggest upgrade for members in 2026 is the launch of the WBA All Access Pass, a streamlined, cost-saving way for banks to send employees to more programs than ever before.

Introducing the WBA All Access Pass: Your Best Membership Value for 2026

To help banks send more employees to more programs—while reducing budgeting and registration challenges—WBA is launching a new All Access Pass for 2026, offering a flat rate for expansive access throughout the year.

What's Included?

One seat in each Development Program:

- Executive Development Program
- Management Development Program
- Credit Analyst Development Program
- Commercial Lending Development Program (offered twice in 2026)
- Retail Branch Manager Development Program

Unlimited registrations for:

- Understanding Bank Performance
- Virtual conferences and online training

More Value. Lower cost.

The All Access Pass offers a 40% discount off the list price, saving banks thousands of dollars over the year, and even sending just one participant to several Development Programs more than pays for the entire pass.

For banks that consistently invest in staff development—or want to begin doing so—this is the most cost-effective method WBA has ever offered.

Why the All Access Pass Is the Best Way to Leverage Your 2026 WBA Membership

- **Predictable Budgeting:** Instead of approving registrations one at a time throughout the year, banks can make a single investment that covers development needs across multiple departments.
- **Access for Every Level of the Bank:** From emerging leaders to credit analysts to senior executives, the pass supports internal career paths and helps banks build strong pipelines of skilled employees.
- **Increased Learning Without Increased Administrative Time:** No separate invoices. No repeated approvals. No tracking multiple event budgets. Your team simply registers and attends.
- **Maximize the Value of Your Membership:** Members already receive exclusive pricing on WBA events; the All Access Pass multiplies that value by combining programs and virtual content into one deeply discounted package.
- **Support Workforce Development Across Washington:** By utilizing WBA's full suite of programs, banks strengthen the entire sector—ensuring Washington's banking community remains competitive, innovative, and well-prepared for future challenges.

Make 2026 the Year Your Team Grows With WBA

With an expanded menu of conferences, Development Programs, virtual trainings, and networking events, WBA is excited to support banks across Washington and the Pacific Northwest in developing leaders at every level.

The All Access Pass makes it easier than ever to invest in your employees, build stronger teams, and create a lasting culture of continuous learning.

To learn more contact the WBA office at info@wabankers.com or call (206) 447-1700.

INTRODUCING 
ALL ACCESS
2026 PASS

Includes one registration for all
Development Programs.
Unlimited registrations for UBP and
virtual conferences.

40%
DISCOUNT
OFF LIST
PRICE!

13 Students Graduate from CLDP

Thirteen students graduated from the 2025 Commercial Lending Development Program in mid-November. Representing banks from eight different states, this year's diverse cohort of students brought a wide range of experiences and perspectives to the virtual classroom, enriching the learning experience for all participants.

Designed for credit analysts, portfolio managers, and new commercial lenders, CLDP provides a strong foundation in the skills needed to succeed in today's competitive commercial lending environment. The program offers an in-depth look at credit analysis, underwriting, relationship management, and risk assessment, led by a seasoned instructor with real-world lending expertise.

The 13 graduates of the 2025 CLDP brought energy, commitment, and a shared passion for learning to every session. Their successful completion of this intensive program not only enhances their personal career paths but also contributes to the strength and sustainability of the commercial lending industry.

Whether transitioning into commercial lending or sharpening their existing skills, these professionals are now better equipped to serve their institutions



and clients with confidence.

Congratulations to this year's CLDP graduates: Tiffany Blair, Peoples Bank; Nikki Commins, Manasquan Bank; Gregory Froleiks, Millyard Bank; Varsha Gupta, First Fed Bank; Krzysztof Kaczorowski, Northfield Bank; Jared Moncman, Pleasants County Bank; Leah Murdock, Brattleboro Savings and Loan; Ricardo Nunez, Oak Valley Community Bank; Danny Qutob, FFB Bank; Thomas Schmadier, Putnam County Bank; Davis Williams, Oak Valley Community Bank; Madison Wineman, American Riviera Bank; and Ari Zarifyar, FFB Bank.

The next CLDP will begin in August 2026.

2026 WBA CALENDAR OF EVENTS

January

- **January 8** – Understanding Bank Performance
- **January 7-9** – CBA Bank President's Seminar, Laguna Beach, CA
- **January 12** – 2026 Executive Development Program

February

- **February 4** – Bankers Day on the Hill, AWB Offices, Olympia
- **February 15-17** – ABA Conference for Community Bankers, Orlando

March

- **March 9-11** – ABA Washington Summit, D.C.
- **March 12** – Credit Analyst Development Program
- RMA Women in Banking Lunch

April

- **April 2** – Understanding Bank Performance
- **April 9** – Management Development Program
- **April 21** – OBA Women in Banking Luncheon, Portland, OR
- **April 29** – Tri-State Agriculture Conference, Richland
- FDIC Community Bankers Workshop, OR

May

- **May 5-7** – ABA Risk & Compliance Conference, Charlotte, NC
- **May 11-14** – CBA Annual Conference & Directors Forum, Hawaii
- **May 20** – Virtual Engage Conference

June

- **June 4** – Networking Night at Spokane Indians
- **June 29 - July 1** – 2026 Annual Convention, Sunriver Resort, Sunriver, OR

July

- **July 9** – Understanding Bank Performance
- **July 30** – ABA Virtual Women Who Lead Summit

August

- **August 18-20** – KBA Fraud Academy, Lexington, KY
- **August 20** – Commercial Lending Development Program
- Networking Night at Seattle Mariners

September

- **September 21-23** – PNW Capitol Hill Visit, Washington D.C.
- AI-Native Banking And Fintech Conference

October

- **October 1** – Understanding Bank Performance
- **October 6** – Virtual Credit, Lending & Compliance Conference
- **October 25-27** – ABA Convention, Salt Lake City, UT
- **October 27-29** – Bank Trainers Conference, Nashville, TN
- Retail Branch Manager Development Program

November

- **November 3** – EDP Graduation

Learn more online at wabankers.com/calendar!

Celebrating the Next Generation of Leaders: 31 Graduate from EDP

The Washington Bankers Association proudly celebrated the accomplishments of 31 students at the 2025 Executive Development Program (EDP) graduation ceremony on November 4 at the Washington Athletic Club.

The event marked the culmination of a year-long journey designed to build the skills, strategic insight, and leadership capabilities essential for today's and tomorrow's banking executives.

Throughout the 12-session program spanning the year, students participated in a dynamic curriculum covering key areas such as strategic planning, innovation, risk management, and leadership communication. Led by top industry professionals and educators, each session challenged participants to think critically and lead confidently in an ever-evolving financial landscape.

The graduation ceremony brought together students, instructors, and banking leaders to recognize the dedication and growth of the Class of 2025. During the event, WBA President & CEO Glen Simecek commended the graduates for their commitment to professional development. He emphasized the critical role they will play in shaping the future of banking across the state and beyond.

Many graduates noted that the program provided not just educational growth, but valuable peer connections and a renewed sense of purpose in their careers. The supportive EDP network,

built through classroom interaction and collaborative projects, will continue to serve as a resource for these leaders as they take their next steps in the industry.

The graduates represented 14 institutions across the region, and 7 were promoted during their time in the program.

Congratulations to the students who completed this year's program: Jon Andrew, Bank of America; Laura Bundren, Kitsap Bank; Teagan Brown, Washington Trust Bank; Adrienne Czebator, Peoples Bank; Brett Crane, Washington Trust Bank; Jennifer Covey, Peoples Bank; Todd Chestnut, Washington Trust Bank; Mark Evans, Columbia Bank; Sheri Fuhrmann, Peoples Bank; Brad Gitch, Kitsap Bank; Jessica Griffiths, Washington Trust Bank; William Hall, Heritage Bank; Mason Hawk, Columbia Bank; Jillian Klingenberg, Heritage Bank; Melissa Kirkeby, Olympia Federal Savings; Jane Kay, Washington Trust Bank; Tracey Lockwood, SaviBank; Kimberly Mace, U.S. Bank; Christina Martin, Mountain Pacific Bank; Jessie Martinez, Columbia Bank; Nick Moore, Cashmere Valley Bank; Tyson Rafferty, Columbia Bank; Heidi Retzlaff, Olympia Federal Savings; Bethany Souriyavong, Columbia Bank; Jesse Sturgis, Bank of the Pacific; Kurt Swanson, Heritage Bank; Jill Solders, U.S. Bank; Evelyn Smith, Sound Community Bank; Ria Van Weerdhuizen, Peoples Bank; Jennifer West, Cashmere Valley Bank; and Gary Zambor, 1st Security Bank of Washington.

The 2026 EDP will begin in January.

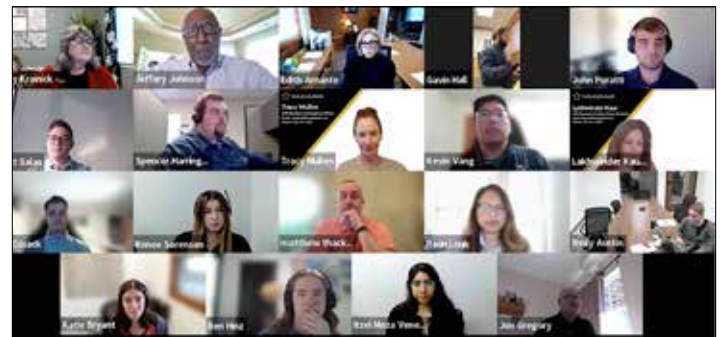


25 Bankers Complete 2025 CADP

The Washington Bankers Association is proud to recognize the 25 bankers from seven states who recently completed the 2025 Credit Analyst Development Program. This year's virtual cohort represented institutions across Washington, Oregon, California, Massachusetts, New Hampshire, New Jersey, and Wisconsin, reflecting the program's growing reach and reputation for excellence in credit training.

Designed to build a strong foundation in commercial credit analysis, CADP provides participants with the knowledge and practical skills necessary to succeed in today's lending environment. Throughout the multi-session program, students gained hands-on experience in financial statement analysis, ratio interpretation, tax return evaluation, and loan structuring.

The curriculum also explored critical topics, including commercial and industrial (C&I) and commercial real estate (CRE) lending, loan documentation, and compliance



standards. Each participant was paired with an executive-level mentor from their own institution, allowing them to apply classroom learning directly to real-world scenarios.

By the end of the program, graduates developed a deeper understanding of the credit process — from assessing risk

Continued on page 15



Peoples Bank Celebrates Impact Grant Partnerships with NABC and Downtown Bellingham Partnership

People's Bank announced the winners of this year's Impact Grant were Northwest Agriculture Business Center (NABC), and that the People's Choice Impact Grant went to the Downtown Bellingham Partnership (DBP).

The bank's meaningful partnerships with these outstanding nonprofit organizations will make a lasting impact in the community. The Impact Grant will support NABC's efforts in purchasing fresh, locally grown produce directly from Latinx farm owners, fostering local agriculture and sustainable food systems.

Meanwhile, the Peoples Choice Impact Grant will help fund DBP's imaginative "Elevate Downtown: Art at Commercial Street Garage" project, transforming a prominent downtown landmark into a vibrant artistic hub.

Olympia Federal Savings Celebrates Partnership with Boys & Girls Club of Thurston County

Olympia Federal Savings recently participated in a Club Bucks event with the Boys & Girls Club of Thurston County.

The longtime partners came together for the new program, which features Club Bucks at all Thurston County Boys & Girls Club locations. The bank will also be offering teens at the centers financial education classes and helping them build skills for the future.



Timberland Bank Celebrates Support for Montesano Food Bank

Timberland Bank takes pride in supporting local food security initiatives through its partnership with the Montesano Food Bank. This collaboration underscores Timberland's dedication to addressing hunger in the community. The bank's contributions help ensure that essential resources reach families in need, reinforcing its commitment to making a meaningful difference in Montesano.



Sound Community Bank Champions Welfare Animal Guild's Fundraising Efforts

Sound Community Bank annually strengthens community welfare by volunteering at the Welfare Animal Guild's (WAG) major fundraiser and auction.

Through dedicated efforts, including providing event 'run-

Continued on page 7

Industry News

New Hires

Don Brown
Senior Vice President and Commercial Lender at Commencement Bank

Promotions

TJ Fantini
Branch Manager at Peoples Bank

Jonathan Stiffler
Vice President and Chief Information Officer at Baker Boyer Bank

Kenny Pugh
Vice President and Senior Relationship Manager at Seattle Bank

Elisabeth Zeller
CEO at Craft3

Sierra Schram
Branch Manager at Peoples Bank

Jacob Anderson
Associate Relationship Manager at Seattle Bank

Retirements

Vern Woods
Peoples Bank

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

Continued from page 6

ners' and managing check-out and payment services, Sound Bank's partnership with WAG plays a vital role in supporting animal welfare initiatives across the region.



Riverview Bank Empowers Latino Youth Through LULAC Conference Support

Riverview Bank supported the LULAC Pacific Northwest Youth Conference, an event dedicated to empowering Latino youth across Washington and Oregon.

Through mentorship, educational programs, and career development opportunities, Riverview's partnership with LULAC helps inspire young people to achieve their academic and professional aspirations, fostering a brighter future for the community.



Banner Bank Commemorates 14 Years of Sponsorship at Spokane's Pumpkin Ball

Banner Bank celebrated its 14th year as the premier sponsor of the Pumpkin Ball in Spokane. This event, benefiting Vanessa Behan's mission to protect children and support families, highlights the bank's enduring commitment to community welfare. The generosity showcased that night reflected

the strong spirit of giving, and Banner was honored to contribute to such a vital cause.



Cashmere Valley Bank Supports Josie's Misfit Ranch Through Volunteer Efforts

Cashmere Valley Bank's Ellensburg staff, along with some family members, dedicated time to volunteering at Josie's Misfit Ranch.

This local nonprofit advocates for and cares for misfit animals in Kittitas County. The team's efforts included building a "Catio," preparing for the Halloween fundraising event, and assisting with property cleanup, all of which showcased the bank's ongoing commitment to community service and animal welfare.



Mountain Pacific Bank Spreads Halloween Cheer at Ferndale Chamber Event

Mountain Pacific Bank joined in the festivities at the Ferndale Chamber of Commerce Trick-or-Treat event, celebrating Halloween with sweet treats, smiling faces, and vibrant community spirit.

The event highlighted participants' creativity and laughter, and Mountain Pacific Bank was delighted to be part of this memorable occasion, reinforcing its dedication to community engagement.



Washington Trust Bank Gives Back to Families at Fairchild Air Force Base

The Washington Trust Bank Airway Heights team partnered with the West Plains Chamber of Commerce and First Interstate Bank to support families at Fairchild Air Force Base during the government shutdown.

By collecting nonperishable food items, the team helped alleviate the challenges faced by families without pay.

The heartfelt generosity of donors embodied the true spirit of community support and resilience.

First Fed Recognizes Candice Cotterill for Outstanding Community Service

First Fed recently celebrated Candice Cotterill, Port Townsend Branch Manager, for her remarkable achievement of joining the 2025 Club 100.

Cotterill has volunteered over 100 hours this year, demonstrating her enduring dedication to community service. Her passion for supporting youth is evident through her 11 years on the East Jefferson Little League board and active participation on nine local boards and committees.

Continued on page 8

Continued from page 7



Mountain Pacific Bank Supports Breast Cancer Awareness with Making Strides Event

Mountain Pacific Bank sponsored and participated in the American Cancer Society's Making Strides Against Breast Cancer event in Snohomish County.

Team members walked in solidarity, promoting hope, awareness, and the vision of a future free from cancer. The event underscored the bank's commitment to health advocacy and supporting meaningful causes within the community.



Cashmere Valley Bank Champions Alatheia Riding Center's Mission at Benefit Gala

Cashmere Valley Bank sponsored the Alatheia Riding Center's Run for the Roses Benefit Gala.

The event surpassed its fundraising goal, supporting Alatheia's impactful mission to transform lives through equine-based therapeutic services for individuals with disabilities.

The bank was honored to attend and contribute to such a meaningful cause that promotes healing and inclusion in the community.



WaFd Bank Supports Kidzz Helping Kidzz with \$2,000 Grant

WaFd Bank's Bremerton branch recently collaborated with Kidzz Helping Kidzz to secure a \$2,000 grant.

This meaningful partnership highlights the dedication of banker Emi, whose passion for community impact shines

through her support.

WaFd was honored to celebrate with Kidzz Helping Kidzz, reinforcing the importance of fostering safe, educational environments for youth.



Baker Boyer Strengthens Food Access with Matching Donations

Baker Boyer supported the Chelan-Douglas Community Action Council and Yakima Rotary's Operation Harvest with \$5,000 in matching donations.

These contributions play a vital role in enhancing food security for families, reflecting the bank's ongoing commitment to community well-being.

Baker Boyer is honored to contribute to initiatives that make a lasting difference in the lives of those they serve.



Cashmere Valley Bank Celebrates Community Spirit at Trunk or Treat Event

Cashmere Valley Bank's Trunk or Treat event was a blast this past weekend.

The event was filled with festive fun as attendees showcased their creative costumes and enjoyed sweet treats.

The bank was thrilled to engage with the community, bringing smiles,

laughter, and a sense of togetherness to all who participated.



Washington Trust Bank Empowers Youth through Generation Alive Sponsorship

Washington Trust Bank sponsors Generation Alive's youth leadership program at Garfield Elementary School.

This initiative holds special significance, as it allows alumni to return, inspire, and support students walking the same halls.

Continued on page 9

Continued from page 8

The bank is honored to contribute to Generation Alive's mission, fostering leadership, confidence, and a spirit of service in the next generation.



1st Security Honors Community Commitment with Puyallup Food Bank Donation

1st Security Bank of Washington donated \$8,000 to the Puyallup Food Bank.

This contribution reflects the bank's unwavering dedication to supporting the communities where it operates.

Understanding the heightened food insecurity many families face due to the ongoing government shutdown, the Puyallup branch team took proactive steps to provide relief. Their generosity ensures that local families have access to essential resources during these challenging times.



Chase Champions Financial Literacy with Tabor 100 Workshop

JPMorgan Chase proudly acknowledges the impactful work of Shelia Winston, MBA, CSBC, and her One Chase partner for their leadership in the Coaching for Impact program.

Their recent business finance workshop for Tabor 100 members emphasized practical strategies for managing cash flow—a critical component of sustainable business growth.

Winton's dedication to empowering business owners and entrepreneurs across diverse industries reflects Chase's commitment to community development and financial literacy. We are honored to recognize her contributions and the positive impact she makes on the lives of aspiring entrepreneurs.

U.S. Bank Empowers Homebuyers with Educational Seminar

U.S. Bank recently hosted a Washington State Housing Finance Commission homebuyer education seminar.

Dezirea Blumig, Matthew Guzman, and Francis Homen-Leo participated as guest speakers at the event, hosted by Spokane



Neighborhood Action Programs.

Their dedication to educating future homeowners provides invaluable support to individuals navigating the complexities of the homebuying process.

WaTrust Honors Veterans with Grounds of Gratitude Initiative

Washington Trust Bank proudly announces the "Grounds of Gratitude" initiative, a heartfelt gesture to honor our service members and veterans.

Throughout November, the bank partnered with local Northwest coffee shops to provide military community members with a \$5 gift card towards coffee, while supplies last.



Riverview Bank Commits to Community with XChange Fundraiser Sponsorship

Riverview Bank sponsored XChange's recent fundraising event, reinforcing our deep commitment to our neighbors' well-being. This event highlighted the incredible work of organizations dedicated to restoring lives and offering hope to those in need.

Riverview Bank is honored to support such impactful initiatives and extends heartfelt gratitude to those who courageously shared their stories, inspiring hope and strengthening our community.



Key Bank Celebrates Women Entrepreneurs at Key4Women Mixer

Key Bank recently hosted a Key4Women mixer at our Burien branch.

This vibrant event fostered meaningful connections and showcased our unwavering support for women

Continued on page 10

Continued from page 9

entrepreneurs.

The bank thanked guest speaker Nicole O'Sullivan for sharing insights on how SBA programs can support business owners.



U.S. Bank Supports Safe Harbor Programs

U.S. Bank recently highlighted its participation in the annual Beggars Banquet fundraiser, supporting Safe Harbor Programs.

This event underscores our commitment to fostering safe, nurturing environments for children and families healing from trauma and overcoming abuse and neglect.

US Bank is honored to stand with Safe Harbor, whose dedication to compassion and community support makes a lasting difference in the lives of those they serve.

Olympia Federal Savings Honors Leadership Excellence with Lori G. Drummond Award

Olympia Federal Savings announced that Angelina Contreras-Duran, West Olympia Assistant Branch Manager and Savings & Retirement Specialist, is the latest recipient of the Lori G. Drummond Leadership Award.

Angelina's warmth, professionalism, and dedication have left a lasting impact on both customers and colleagues.

OlyFed is honored to celebrate her exceptional leadership and unwavering commitment to the community.



Yakima Federal Savings & Loan Participates in Truck or Treat

Yakima Federal Savings and Loan in Sunnyside proudly participated in the town's annual Trunk or Treat event.

The event celebrated community spirit and family fun, with Penny Piggybank delighting attendees dressed as a pirate. Yakima Federal staff handed out chocolate coins to the delight of over 9,000 attendees, emphasizing their commitment to fostering joyful community connections.



Cashmere Valley Bank Staff Supports Cancer Community

Cashmere Valley Bank's Ellensburg branch staff recently volunteered with the Gretchen Weller Foundation.

Their efforts provided much-needed support to individuals battling cancer, showcasing the bank's unwavering commitment to lending a helping hand where it matters most.

Olympia Federal Announces Kris Fischer Excellence Award

Olympia Federal Savings recently announced that Thomas Brice was this year's recipient of the Kris Fischer Excellence in Customer Service Award.

The award honors OlyFedder, who displays superior internal and external customer service each day, and is the bank's highest level of distinction for this area.

Brice was recognized for his work going above and beyond for internal customers, with accuracy, speed, and care. He is known for delivering high-quality data and reports under tight deadlines, and for approaching every request with a solution-oriented mindset and a can-do attitude.

"Thomas has an incredible ability to blend technical precision with a spirit of service," Josh Deck, President & CEO, said.

"His work makes us better at what we do every day, and we are thrilled to honor him with this recognition.



WaFd Bank Supports Successful Financial Youth Summit

WaFd Bank team members recently volunteered at the Your Money Matters Mentoring annual summit.

The event brings together program participants and supporters to celebrate all it has accomplished throughout the year.

Timberland Bank Partners with Olive Crest for Holiday Giving

This holiday season, Timberland Bank is partnering with Olive Crest to support local youth transitioning out of foster care.

Community members are encouraged to visit participating Timberland Bank locations to select tags from the Giving Tree and purchase items for those in need.

Timberland will also match donations up to \$2,500 made

Continued on page 11

Continued from page 10

through its online Giving Center until December 31, 2025, amplifying the impact of each contribution.



JPMorgan Chase Celebrates Día de los Muertos with Community in Everett

JPMorgan Chase joined the celebration of Día de los Muertos at Beautiful Catrina 2025 in Everett, bringing together colleagues from the One Chase team.

The event honored vibrant cultural expressions through art, dance, and tradition, fostering meaningful connections with local families and businesses.

Special appreciation goes to Desiree Ulloa from the Community Impact team and Walter Acuna from the Coaching for Impact team for their exceptional support and coordination.



Washington Trust Bank Supports Local Foodbanks with Generous Donation

Washington Trust Bank continues its tradition of giving back by donating \$5,000 to Turkey and More's annual project, supporting Kootenai County food banks.

The donation aims to provide turkeys to families in need, with the hope that other companies will be inspired to contribute.

A heartwarming moment occurred when a Post Falls branch customer, moved by the cause, spontaneously donated \$30 to support the initiative.



JPMorgan Chase Participates in Out & Equal Workplace Summit

JPMorgan Chase actively participated in the Out & Equal Workplace Summit in Washington, the largest gathering of LGBTQ+ and allied professionals dedicated to workplace belonging.

The event featured impactful programming and networking

opportunities to advance LGBTQ+ workplace inclusion.

Special thanks to Thornall Hembrow, Germán Bruera, Trevor Dykes, MBA, and Monique Winfree for their leadership and dedication to fostering inclusive work environments.



CareerWork\$ Celebrates North Carolina Expansion

The Washington Bankers Association and CareerWork\$ recently celebrated the announced expansion of the BankWork\$ program to Raleigh at the North Carolina Bankers Emerging Leaders event in November.

During the event, Duncan Taylor and Loyota Edmond participated on a panel discussing the program and workforce development topics.

The panel highlighted the BankWork\$® movement, sharing valuable insights with an outstanding group of Emerging Leaders, reinforcing the commitment to leadership development within the banking community.



First Fed Employees Support Habitat's Veterans Build

First Fed employees recently showcased their dedication to community service by volunteering with Habitat's Veterans Build homes.

Their enthusiasm, teamwork, and heartfelt contributions helped put the finishing touches on these critical projects. First Fed's

commitment to community impact continues to shine through its active involvement and support.



Peoples Bank Recognized Among Fastest-Growing Companies by Puget Sound Business Journal

Peoples Bank celebrated being named one of the Puget Sound Business Journal's 100 Fastest-Growing Private Companies at Lumen Field.

District Branch Manager Melissa Siv and Commercial Bank-

Continued on page 12

Continued from page 11

ing Officer Shawn Carlson represented the bank with pride.

Olympia Federal Savings Donates to the MayDay Foundation

Olympia Federal Savings supported the Mayday Foundation, October's featured nonprofit, with a \$3,016 donation.

This contribution supports local families facing the challenges of cancer and was made possible by the bank's Two Cent program, which donates 2 cents per debit card swipe that month to the nonprofit of choice.

Sound Community Bank at Howl-o-ween Event

Sound Community Bank's Rachel and Maddie braved rainy, windy weather to represent the bank at the first Howl-o-ween pet costume contest and parade.

The event proceeds benefited local animal welfare groups, showcasing the bank's dedication to community causes.



club's contributions to youth development.

Hall of Fame receiver Steve Largent was the featured speaker at the event.

Stephanie Whitehead Joins First Fed's 2025 Club 100

Stephanie Whitehead, First Fed's Commercial Loan Document Specialist, joined the bank's 2025 Club 100 this fall.

Stephanie volunteered over 100 hours this year, supporting Sequim Wolfpack Football and Cheer, Sequim School District Bond Oversight Committee, and Sequim High School Wrestling Booster Club.



Mechanics Bank Supports Seattle Police Foundation

Mechanics Bank's Director of Private Banking, Ronnie Henderson, and Senior Treasury Sales Officer, Andrea Hogan, attended the Fan of the Blue event for the Seattle Police Foundation. Honoring Coach Lenny Wilkens, they proudly wore Sonics jackets, embracing the event's Seattle Sports theme.



Washington Trust Bank Educates Future Financial Leaders

Washington Trust Bank welcomed 97 Bowdish Middle School eighth graders to Junior Achievement Mobile Finance Park.

Students engaged in real-life financial exercises, learning essential budgeting skills.

Thanks to Brandon Rose and the dedicated team of volunteers for making this event impactful.



Washington Trust Bank Supports Ronald McDonald House Families

Washington Trust Bank team members recently prepared and served a full taco-bar dinner for families at the Ronald McDonald House. Working side by side in the kitchen fostered teamwork and meaningful connections.

The most impactful moments came from heartfelt conversations with families, who shared how comforting it was to come "home" after long hospital days and enjoy a fresh, hot meal.

This experience reminded the team that giving back can be a powerful team-building opportunity.

Peoples Bank Celebrates with Whatcom County Boys & Girls Clubs

Peoples Bank team members attended the Boys & Girls Clubs of Whatcom County's annual breakfast event, celebrating the

Continued on page 14

From Healthcare to Retirement: The Expanding Role of HSAs

By Anna Johnson, Head of Retirement Products & Solutions, Ascensus

Health savings accounts (HSAs) have steadily grown in popularity over the past two decades, but data shows they've entered a new era. HSAs are no longer just about paying for today's doctor visit.

For financial organizations, HSAs represent both a client service opportunity and a business growth strategy that's increasingly too significant to overlook.

According to Devenir's 2024 Year-End HSA Research Report, the HSA market ended 2024 with \$146.8 billion in assets across more than 39 million accounts. That marks a 19 percent increase in assets year over year, and a 5 percent increase in accounts (Devenir, 2024). That growth continues to be fueled by both contributions and a steady increase in investment balances—as opposed to short-term deposit accounts—which reached nearly \$63.9 billion by year-end—a 38 percent jump from 2023, according to the report.

These numbers underscore a reality: HSAs are maturing. Clients are beginning to recognize their dual role as a healthcare spending tool and a long-term wealth-building vehicle. For financial organizations, that shift opens up new opportunities, provided they understand the rules and communicate the benefits effectively.

Devenir's report highlights some compelling trends.

Account growth remains steady. Over 39 million accounts were open at the end of 2024, a 5 percent increase from 2023.

Contributions are strong. Account owners contributed nearly \$55.8 billion in 2024, up 11 percent from 2023.

Withdrawals remain significant. About \$42.3 billion was distributed, a 10 percent increase from

2023.

Investing is gaining momentum. Roughly 44 percent of all HSA assets were in investments as of December 31, 2024, with an average total balance (deposits and investments combined) of \$22,032.

Unfunded accounts remain common. Around 21 percent of all accounts held no funds at year-end, similar to 2023.

Why HSAs Matter to Savers

For your clients, the appeal of HSAs comes down to this phrase: triple tax advantage.

Contributions are tax deductible (or pretax through payroll deduction) and earnings grow tax deferred.

Withdrawals for qualified medical expenses are tax-free. And once HSA owners reach age 65, they can take HSA distributions for any reason without penalty (although they will pay taxes on those distributions that are not qualified medical expenses).

Few other financial tools offer this triple combination. Add in the fact that unused HSA balances roll over year after year, and HSAs become a flexible, portable account that clients can use throughout their lifetime.

As healthcare costs continue to rise, HSAs provide clients with a way to keep pace. They can cover today's healthcare costs while also planning for the reality that healthcare in retirement can cost hundreds of thousands of dollars.

Why HSAs Matter to Financial Organizations

For financial organizations, HSAs represent a chance to strengthen relationships, deepen trust, and expand product offerings in a way that meets real client needs: Here's why.

Clients are asking for them. With nearly 40 mil-

Continued on page 15



2026 BANKERS DAY ON THE HILL

February 4

AWB OFFICES
11 am - 5 pm

Register online:
votervoice.net/WABANKERS/home

Continued from page 11

First Fed Embraces Community Spirit Month

First Fed team members dedicated 265 volunteer hours in October, supporting local nonprofits, including Habitat for Humanity in Clallam County.

Their commitment to community involvement exemplifies First Fed's spirit of service.

Timberland Bank Recognized as Best Bank in Lewis County

Timberland Bank was honored with the Best Bank or Credit Union award at The Chronicle's 2025 Best of Lewis County ceremony.

The event, held at the Chehalis Theater before a packed audience, celebrated outstanding local businesses.

Kaitlyn Fudally Honored in First Fed's 2025 Club 100

First Fed congratulates Kaitlyn Fudally, Assistant Branch Manager at Sequim Avenue, for her 100 volunteer hours supporting the Sequim Irrigation Festival.

Kaitlyn's contributions include managing social media, organizing events, and serving on the festival board. Her passion for community traditions makes a lasting impact.



Baker Boyer Volunteers at Christian Aid Center

Baker Boyer team members recently volunteered at the Christian Aid Center's new Men's Facility kitchen, demonstrating their strong commitment to community service.

The group helped prepare and serve meals to those at the facility.



Banner Bank Celebrates Year-Long Volunteering with Salvation Army of Skagit County

This fall, the Banner Bank team in Skagit County volunteer

with the Salvation Army.

The group celebrated their work with the organization throughout the year at the county's Largest Ugly Christmas Sweater Party.

It also serves as the annual kickoff to bell-ringing season, encouraging donations for those most vulnerable.

This year, the bank has spent time teaching financial life skills classes and budgeting courses, setting up holiday shopping events for low-income families, and organizing food drives, and will be volunteering throughout the bell-ringing season.

Bank of America Celebrates Grand Opening of Steven's Place

The Bank of America team in Seattle attended the grand opening of Steven's Place, a people-centered, solutions-oriented center for those in need.

The bank's Community Development Banking program enabled the project's financing and has a long partnership with the Downtown Emergency Service Center, which will provide 109 new affordable housing units to those who were previously unhoused.



KeyBank Volunteers at El Centro de la Raza, GSBA, Diwali Events

The KeyBank Business Impact Networking Groups in Seattle recently participated in several local events.

The group participated in the annual Dia de Los Muertos event hosted by El Centro de la Raza, followed by a GSBA event where the bankers received a tour of the new space the organization now occupies.

Finally, the group came together for a Diwali celebration.



U.S. Bank Volunteers at Food Lifeline

The Seattle U.S. Bank team recently volunteered at Food Lifeline, packing over 960 pounds of pasta.

The group said it was inspiring to see how just a few hours of teamwork can help make such a meaningful impact for those who may not have enough this season, especially during a difficult time when the government was shut down.

Continued from page 5

to structuring sound loans — preparing them to make stronger, data-driven lending decisions.

Congratulations to the graduates: Edith Amante, Cashmere Valley Bank; Emily Austin, Summit Bank; Joel Brouhard, Evergreen Federal Bank; Katie Bryant, Oregon Coast Bank; Jack Cusack, Primary Bank; Alyssa Debrosse, Northfield Bank; Stephanie East, Oak Bank; Jon Gregory, Five Star Bank; Gavin Hall, Cashmere Valley Bank; Spencer Harrington, WVBK; Ben Hinz, Farmers & Merchants Bank; Lakhwinder Kaur, Five Star Bank; Matt Lasher, Community Commerce Bank; Reun Louk, Lowell Five

Bank; Thalita Loureiro, Northfield Bank; Itzel Meza Venegas, Evergreen Federal Bank; Tracy Mullen, Five Star Bank; Tuesday Perkins, Ledyard National Bank; John Poratti, Community Bank N.A.; Elsie Rowell, Beneficial State Foundation; Brentt Salas, Seattle Bank; Renee Sorensen, Evergreen Federal Bank; Matthew Thackeray; Kevin Vang, American National Bank-Fox Cities; and Luke Ziegenmeyer, Five Star Bank.

The 2026 Credit Analyst Development Program will begin in March and will feature a new, single-instructor format led by veteran banker and trainer David Osburn. For more information on CADP and upcoming sessions, visit www.wabankers.com/cadp.

Continued from page 13

lion accounts nationwide, HSAs are no longer niche products. Not offering them may cause clients to seek services elsewhere.

HSAs bridge health and wealth. Clients increasingly want integrated financial advice. HSAs sit at the intersection of healthcare spending and retirement saving, two of the most pressing financial challenges people face.

Education builds loyalty. HSAs can be confusing. Transfers vs. rollovers, qualified medical expense rules, and contribution limits are details that most clients may not understand on their own. Organizations that provide clear guidance become trusted advisors, not just account providers.

The Importance of Knowing the Rules

The benefits of HSAs are clear, but so are the potential pitfalls.

Contribution limits change annually, nonqualified distributions can carry penalties, rollover rules can be confusing, and mistaken debit card withdrawals happen. Helping clients avoid these problems reinforces your role as a knowledgeable financial partner who protects their interests.

Looking Ahead

Devenir projects that by the end of 2027, HSA assets could reach nearly \$199 billion across more than 45 million accounts. That kind of growth reflects a shift in how Americans approach both healthcare costs and retirement readiness.

For financial organizations, the message is clear: HSAs are no longer optional. They're becoming an essential part of the financial services landscape. Organizations that embrace HSAs today position themselves to meet client needs now and into the future.

HSAs may have started as a way to manage out-of-pocket healthcare costs. But today, they're evolving into one of the most versatile tools for building financial security. Clients see the value in these accounts, and the market data appears to confirm this, and the opportunities for financial organizations are growing.

By leaning into education, offering strong HSA programs, and staying ahead of regulations and compliance, financial organizations can do more than keep up with this trend. They can lead it. In doing so, they help clients manage one of life's biggest expenses while strengthening long-term relationships built on trust.

In a financial landscape where healthcare and retirement loom large, HSAs are no longer just accounts. They are a strategy. And they're one strategy financial organizations can't afford to ignore.



Understanding Bank Performance



Virtual 8-Part Series Begins Jan. 8

Classes available live and on-demand!

LEARN MORE AND REGISTER ONLINE
BANKERSCONTENT.COM/UBP

Is the Treasury Management “White Whale” Worth Harpooning?

By Tristan Green, Director, Cornerstone Advisors

Treasury management has long been the white whale for many regional and community banks. The siren song of commercial deposits, fee income, and “sticky” relationships has executives declaring, “We need to be in treasury management!” with the same delivery as Michael Scott declaring bankruptcy in *The Office*.

It’s easy to see why. In an environment where net interest margins are on Ozempic, commercial deposits and non-interest income are lifelines. And treasury clients (the ones who move millions daily and pay you fees for the privilege) can be the kind of relationships that fundamentally change your funding mix and earnings profile.

The dream goes like this: build a robust treasury offering, attract middle-market and corporate clients, win the deposits, capture the payment flows, and deepen the lending relationship. Before you know it, you’re not just a “community” bank anymore, you’re a “player” in the commercial space.

But here’s the first reality check: Wanting it and being able to execute are two very different things.

Technology Used to Be the Problem, But Not Any-more

A decade ago, smaller banks faced a brutal disadvantage in treasury management. The technology was clunky, the integrations were painful, and the digital experience looked like something from the Netscape era. Big banks like PNC, JPMorgan, and Wells Fargo didn’t just win on brand recognition; they won because they had the tech infrastructure to deliver

a slick, integrated, and comprehensive treasury experience that smaller players couldn’t match.

The typical smaller bank treasury experience wasn’t exactly inspiring. Customer onboarding meant paper forms, wet signatures, and multiple branch visits. Reporting was limited to static PDFs delivered by email. Want to integrate with your ERP? Good luck.

Steve Williams wrote about this “miserable state of cash management vendors” over a decade ago.

Fast forward to today, and the picture is different. The fintech ecosystem has exploded with vendors offering everything from commercial online banking platforms that rival the big banks’ portals to integrated payment hubs, real-time cash management dashboards, and API-first architecture. Pricing models

have also evolved, and it doesn’t take a billion-dollar tech budget to compete.

The upside? The advantage large banks had in this area has narrowed. But while technology is no longer the insurmountable barrier it once was, neither is it an excuse for not competing.

Here’s where many banks trip over themselves. They believe that if they “check the box” on technology by signing a contract with a top-tier treasury platform vendor, they’ve solved the problem. Spoiler: They haven’t.

A bank can have the shiniest platform in the market, but if its commercial bankers don’t understand how to position treasury services, the operations team can’t support them, and the products aren’t competitive, the institution just bought itself a very expensive ornament.

Treasury management isn’t just about technology. It’s about the people who sell it, the processes that support it, the products that make it valuable, and the culture that sees it as a core business, not a bolt-on.

Banks that treat treasury like an “add-on” instead of a strategic growth driver will end up with the same outcome most smaller banks have had for the last 20 years: a few cash management clients landed by accident and a lingering sense of “we could have done better.”

So, what does it take to become a serious player in treasury management? Here are four key go-to-market components that form the foundation of a strong offering: organizational alignment, technology delivery, deposit products, and payment services.

1. Organizational Alignment

Treasury management must be more than a side hustle for commercial bankers. That means:

Executive buy-in (not just approving the budget, but actively championing the business)

Dedicated treasury management sales and support staff who live and breathe commercial deposits and payment services

KPIs and incentives that reward both lending and deposit/fee income generation

Too many banks pay lip service to treasury while structuring incentives entirely around loan growth. If the institution’s bankers aren’t pushing treasury services, it’s time to check the comp plan.

Continued from page 18

2. Technology Delivery

A bank's treasury platform should feel modern for both clients and internal teams. That means:

Integration with the core and CRM so the institution can actually use data to deepen relationships

Self-service capabilities for clients, reducing operational workload and speeding up service delivery

Support for multiple payment rails (ACH, wire, RTP, FedNow) without requiring multiple logins or inconsistent interfaces

A bank's cash management solution isn't just a service delivery tool; it's a storefront. If it feels outdated or unreliable, it sends a message about the rest of the bank.

3. Deposit Products

Corporate clients expect flexibility. That means competitive earnings credit rates, tiered pricing, and the ability to structure accounts in ways that support their cash flow cycles.

A bank that hasn't meaningfully updated its "commercial checking" product since the aughts can expect to lose business to institutions that treat treasury deposits as a strategic asset, not an afterthought.

4. Payment Services

Payments are the circulatory system of a bank client's business. A bank that can't move money the way clients need to—securely, reliably, and quickly—is not going to win their deposit balances.

Offer breadth (ACH, wires, RTP, card) and depth (fraud prevention, dual control, reporting)

Consider value-adds like integrated receivables, lockbox, or merchant services partnerships to keep more of the payment flow in-house

The more payment touchpoints you own, the stickier the relationship becomes.

So, with the effort required to build out a strong offering, is the "white whale" of treasury management worth harpooning?

We did an analysis of banks with assets between \$1B and \$100B that have built a strong treasury management offering and compared them to banks overall.

The analysis shows that over the past 12 months, "Treasury Management Troublemakers" have consistently had stronger earnings, deposit growth, and revenue diversification compared to their peers.

While the commitment and resources required to be a serious player can be significant, the payoff is very real.

Treasury management is not a "build it and they will come" game. It's a strategic discipline that requires the right mix of people, processes, products, and platforms. If you want to compete with the "big boys," you'll need to make treasury a core competency, not a side project.

Technology can level the playing field, but only if it's paired with competitive products, committed sales teams, and organizational alignment from the top down. The banks that win are the ones that see treasury not as a service line, but as a growth engine.



 **WBA Advocacy**
**MAKE YOUR VOICE
HEARD!**

Use our new advocacy platform to
share your views with Congress,
state legislators, and more!



Check out the online
action center here:

**[votervoice.net/
wabankers/home](https://votervoice.net/wabankers/home)**



MEMBER BENEFIT: ABA ONLINE TRAINING

AI IN BANKING SERIES

**Facilitated Training
January 12 - February 6, 2026**

BECOME THE AI LEADER YOUR ORGANIZATION NEEDS!

This new, four-week blended learning workshop gives bankers the confidence, knowledge, and tools to put Artificial Intelligence into practice each day. Its banking-specific content makes it the only AI workshop specifically for bankers.

What Sets Us Apart

- Banking-specific focus: Tailored examples and exercises
- Blended learning: Flexible, engaging format
- Ethical AI emphasis: Governance and policy are front and center

Learning Objectives

- Learn AI types & banking applications through real case studies
- Master prompt engineering to optimize your use of AI
- Build safe & ethical AI policies for your bank
- Explore practical AI use cases by business line
- Glean expert insights from industry leaders and peers

**See the full list of training options
online at: wabankers.com/aba**