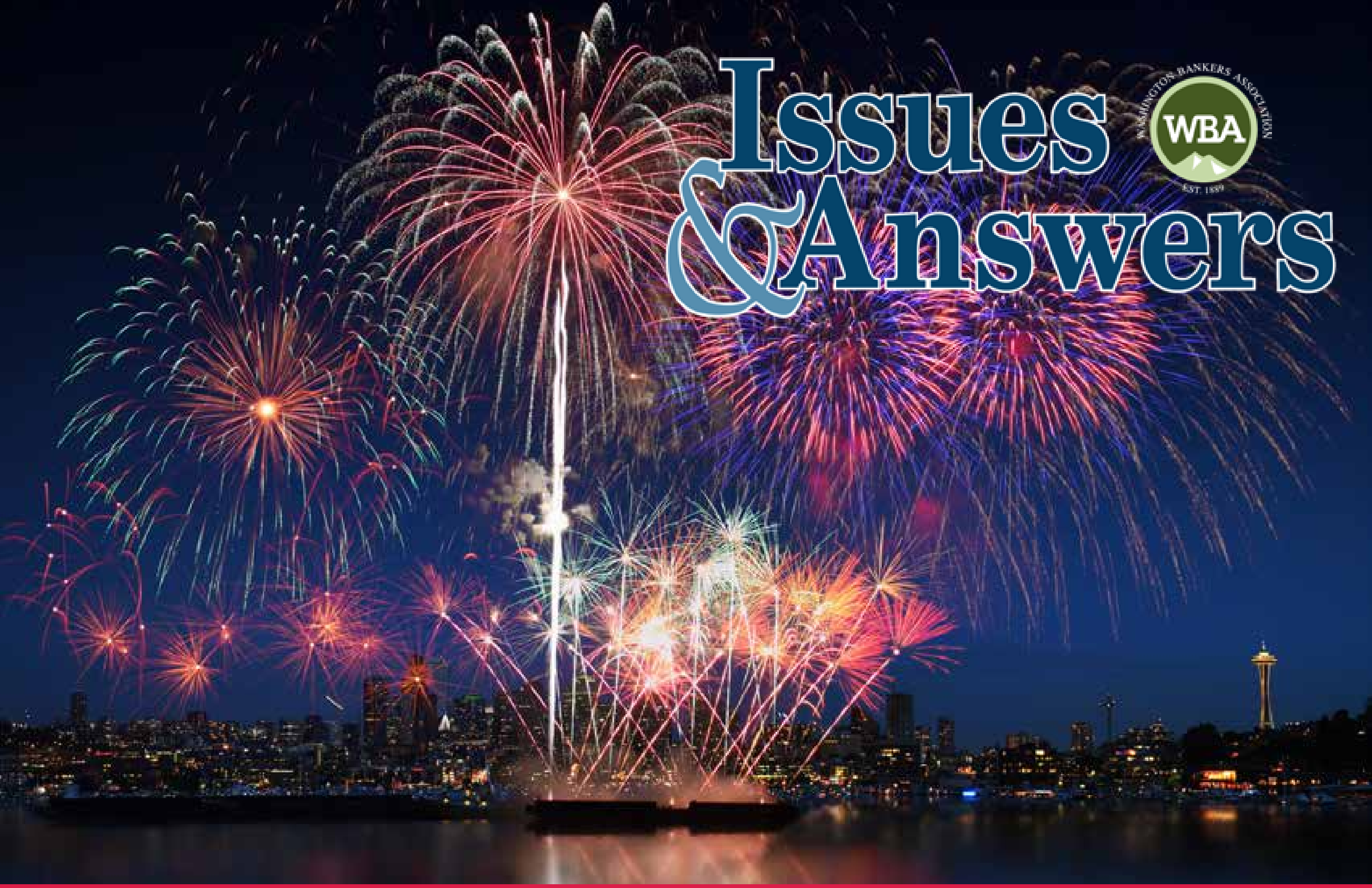

June 2026

In This Issue

Investing In Our Future

By Duncan Taylor, President and CEO, Washington Bankers Association

Another Annual Convention is in the books, and what a great week it was. Thank you to everyone who joined us in Sunriver for our largest event of the year.

Bringing together bankers from Washington, Idaho, Nevada, and Oregon, the Convention once again demonstrated the strength of our regional banking community. Beyond the outstanding networking opportunities, this year's program focused squarely on preparing for the future, with thoughtful discussions on economic outlook, the changing political landscape, leadership insights, fraud prevention, deposit strategy, payments innovation, and the evolving challenges facing our industry. Perhaps most importantly, it allowed us to strengthen relationships and exchange ideas that will benefit our institutions long after we've returned home and sorted through our haul of convention swag.

One theme emerged consistently throughout the week: preparation. The strongest organizations do not simply react to change; they anticipate it and position themselves to succeed. That lesson applies not only to our banks, but also to our association.

One presentation, in particular, captured that message. David Wasserman of The Cook Political Report walked attendees through the roadmap for the 2026 and 2028 election cycles, offering a timely reminder that the decisions made at the ballot box shape the policy environment in which our industry operates. While we cannot predict every election outcome, we can ensure that Washington's banking industry remains engaged, informed, and prepared to build relationships with the policymakers who

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Issues & Answers
July 2026

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Connect With Us

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

On the Cover

Fireworks cresdendo over Elliot Bay on the Fourth of July at the end of the Seafair 4th of July celebration, viewed from Gas Works Park.

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will be making decisions that affect our customers, our communities, and our institutions.

As we move into the heart of election season, now is the time to think strategically about how we protect and advance the banking industry in Washington. The political environment continues to grow more challenging. State leaders are forecasting staggering, chronic budget deficits year after year, and legislators have already signaled that additional revenue proposals will be part of the conversation next session. We know all too well that our industry is an attractive target when lawmakers are searching for new sources of revenue.

That reality underscores why our Political Action Committee is so important. Supporting the WBA's state or federal PAC is not about politics for politics' sake. It is about ensuring that Washington's banking industry has a seat at the table and strong relationships with policymakers before difficult conversations begin. The trust we build today becomes invaluable when we need to explain the impact proposed legislation could have on our customers, our employees, and the communities we serve.

At the same time, we are taking a broader view of how we invest in advocacy. We continue to evaluate strategic ways to leverage our investment account to strengthen WBA priorities, including expanding our advocacy capacity, deepening meaningful partnerships with non-profit organizations such as Habitat for Humanity and Mercy, increasing public education and earned media efforts, and creating more opportunities to tell the story of how banks improve lives across Washington. These investments complement – not replace – our political engagement. Together, they strengthen our credibility, broaden our coalition, and reinforce the essential role banks play in building stronger communities.

While much of our immediate attention will be focused on Washington's election season and preparation for the 2027 legislative session, we also have important goals ahead for our federal PAC. During the second half of the year, we'll work to strengthen our support for federal advocacy efforts as Congress continues to debate issues that directly affect our industry's ability to serve customers and compete in an evolving financial landscape.

The conversations we had in Sunriver reinforced an important truth: leadership requires looking beyond today's challenges. It means investing in relationships, preparing for tomorrow's risks, and ensuring our industry has both the resources and the voice to shape its future. Thank you to everyone who attended the Convention, supports WBA's advocacy efforts, contributes to our PACs, and helps tell the story of banking's positive impact every day. Together, we are building the relationships and influence that will serve Washington's banking industry for years to come.

Onward and upward, huzzah!

The Legacy of American Banking

By Rob Nichols, President & CEO, American Bankers Association

On July 4, cities and towns across the nation will celebrate 250 years of American independence.

By and large, Americans all know our founding story: how a group of thirteen original colonies broke free from Great Britain, formed a union, and grew over two and a half centuries into a global superpower.

But perhaps a lesser-known part of that story is the critical role that banks played in securing American independence, and transforming this nation into what it is today.

Great Britain forbade its American colonies from operating their own banks — just one of the many restrictions that pushed the colonies to rebel. With no established banking system, the colonists found themselves at a disadvantage, and the Revolutionary War effort faltered, until the Bank of North America was chartered by the Second Continental Congress in 1781.

Based in Philadelphia, the bank began operations in 1782, and was an immediate success, paying strong dividends to investors, and providing a critical line of credit to the fledgling Congress.

The Bank of North America was the first commercial bank in the U.S., and while it refashioned itself in the 1780s, it lived on as a model for the First Bank of the United States, which was founded in 1791 by Alexander Hamilton to help stabilize a nascent U.S. financial system beleaguered by heavy war debts.

Hamilton believed in the power of the private banking model for maintaining discipline; when the Bank of the United States was opened, it marked the first IPO in American history. Private investors owned 80% of the Bank of the United States, with the government owning the remaining 20%.

While the Bank of the United States charter lapsed, briefly at first and then permanently in 1836, it demonstrated to young leaders like Abraham Lincoln what a diverse, well-capitalized banking system could do to grow our economy.

Throughout moments that followed — the Civil War, the growth of the United States as an industrial superpower, our victory in two world wars — banking was what helped propel America forward and into new stages of growth and development. Throughout our history, Americans have relied on banks of all sizes to provide the credit needed for individuals and businesses to thrive.

Our financial ecosystem is unique in terms of the diversity of institutions that operate today — from small community banks, mutuals, and minority depository institutions that serve niche markets, to midsize and regional banks, to the largest global financial institutions operating on multiple continents.

Our country has thrived thanks to that interconnected network of financial institutions, and it's helped create the opportunity for Americans from sea to shining sea to participate in the economy and pursue their dreams.

And that's an American tradition worth protecting and worth celebrating.

Happy Independence Day!

BEYOND THE BALANCE SHEET

Q&A with Leaders in Banking

Megan Shover

Director of Human Resources
RiverBank

What's the best advice you'd give to a growing leader?
Stay curious longer than it feels comfortable. Also, hold space to hear from the people who aren't always the first to speak up. Some of the most valuable perspectives in a room come from the people who are observing more than they are broadcasting. The best leaders I know ask great questions, listen well, and aren't afraid to evolve.

What book are you reading now?
I tend to rotate between leadership- or business-related books and novels that let me immerse myself in someone else's story and experiences. Right now, I'm re-reading "Remarkably Bright Creatures" by Shelby Van Pelt before I watch the movie that just came out on Netflix.

Favorite podcast?
Ha! I tend to approach podcasts more like a buffet. I always listen to something different based on a recommendation, a guest host I'm interested in, or something my app suggests for me! But I always learn something new from "Why That Worked" with Donald Miller and Kyle Reed. It's a marketing-based podcast that breaks down the hidden framework behind successful ideas.

Your daily non-negotiable?
For me, it's acknowledging people - whether that's a thank you, a quick check-in, or recognizing someone's effort. People remember how you made them feel.

Top of your bucket list?
I love road trips and want to spend a year exploring the U.S. in an RV with my husband.

What skills are you currently developing?
I'm actively learning how to embrace and leverage AI in a way that enhances - not replaces - human connection, judgment, and creativity. I believe the future belongs to leaders who can thoughtfully integrate technology while still valuing empathy, critical thinking, relationships, and the uniquely human side of leadership.

Define leadership in three words?
Curiosity. Belonging. Growth.

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

Banking AI Accelerator Helps Bankers Move from AI Curiosity to AI Confidence

Artificial intelligence is rapidly becoming part of the banking workplace, but many professionals are still asking the same question: How do I actually use AI in my day-to-day work?

The Banking AI Accelerator was created to answer that question.

Designed specifically for the banking industry, this unique professional development program goes far beyond introducing AI tools. Instead, it provides bankers with practical, hands-on training that helps them confidently integrate AI into their daily responsibilities while maintaining the high standards of professionalism, security, and sound judgment that banking requires.

Registration is now open for the September session, and it will be held again in November, giving bankers the flexibility to choose the schedule that best fits their workload and professional development goals.

Built by Bankers, for Bankers

Unlike many AI courses that focus on generic business applications or technical concepts, the Banking AI Accelerator was developed specifically for financial institutions. Participants learn how AI can improve communication, research, workflow management, data analysis, and decision-making using real-world banking scenarios.

Whether you work in lending, compliance, operations, marketing, finance, human resources, retail banking, or executive leadership, the program focuses on practical skills you can apply immediately at your bank.

Learn from an Industry Expert

Participants learn directly from Paul Carney, founder of Ishtot and a former Chief Human Resources Officer for a $4.8 billion community bank. With more than 35 years of experience leading business transformation and helping organizations adopt emerging technologies, Paul brings a unique perspective that combines banking knowledge with AI expertise.

Because he understands how banks operate, Paul focuses on real-world applications rather than theoretical concepts. Throughout the program, participants receive personalized feedback on weekly assignments, attend live office hours to ask questions, and gain practical guidance they can immediately implement in their work.

A Different Approach to AI Learning

The Banking AI Accelerator is designed around one goal: helping bankers build lasting AI skills—not simply attend another webinar.

The program begins with three live instructor-led sessions covering AI fundamentals, prompt development, governance, and responsible AI use. Participants then move into an eight-week applied practice lab where they complete personalized assignments based on their own role and responsibilities.

Along the way, participants will:

- Build a customized library of AI prompts and workflows.
- Learn how to safely use AI while protecting confidential and customer information.
- Improve writing, research, analysis, and productivity.
- Develop repeatable AI systems that they can use every day.
- Participate in weekly live office hours for coaching and troubleshooting.
- Receive an individualized progress report and earn AIQ Advantage™ Certification upon completion.

An Investment That Benefits the Entire Bank

One of the program's greatest strengths is that participants don't just leave with new knowledge—they return to their institutions with practical resources they can immediately share with colleagues.

Graduates develop reusable prompt libraries, templates, and workflows to improve efficiency across departments and encourage responsible AI adoption throughout the organization.

As AI continues to reshape the financial services industry, banks that invest in developing these skills today will be better positioned to compete tomorrow.

Whether you're just beginning to explore AI or looking to take your existing knowledge to the next level, the Banking AI Accelerator provides a structured, practical pathway to becoming a more confident and effective AI user.

Choose the September or November cohort and take the next step toward building the AI skills that will shape the future of banking.

Learn more about the program online at www.bankerscontent.com/ai.

Banking Leadership Takes Center Stage at 2026 Annual Convention in Sunriver

More than just an opportunity to reconnect with colleagues, the 2026 Annual Convention at Sunriver Resort brought together bankers from Washington, Idaho, Oregon, and Nevada for three days of timely conversations, practical insights, and meaningful networking.

Hosted jointly by the four state bankers associations, this year's convention featured a dynamic lineup of nationally recognized speakers, regulatory leaders, economists, and industry experts who explored the trends reshaping community banking—from the economy and political landscape to digital assets, fraud prevention, leadership, and innovation.

The convention officially kicked off Monday evening with a lively Opening Reception, allowing attendees to reconnect with peers and visit with exhibitors before the educational programming began.

Tuesday's General Session opened with an economic outlook from Dr. Lindsey Piegza of Stifel Financial, followed by political analyst David Wasserman of The Cook Political Report, who provided an engaging look at the 2026 midterm elections and what bankers should be watching as the political landscape continues to evolve. Attendees also heard from ABA's Paul Benda, who explained the rapidly changing world of stablecoins, tokenized deposits, and digital assets, helping bankers understand both the opportunities and challenges emerging in payments and financial services.

Regulatory perspectives remained a major focus throughout the convention. Federal Reserve Bank of San Francisco Executive Vice President of Supervision Mongkha Pavlick shared supervisory priorities and the evolving regulatory environment facing financial institutions.

At the same time, FDIC Chief Innovation Officer Trey Maust later discussed how innovation and supervision can successfully work together as banks adopt new technologies.

Leadership and culture were recurring themes throughout the event. Christopher Thompson, founder of Core Inclusive Consulting, encouraged attendees to recognize the often unseen demands placed on leaders in today's high-pressure banking environment.

On Wednesday, bestselling author and leadership expert Kristen Brown energized attendees with her keynote on the "7 Energies of Leadership," offering practical strategies for building resilient organizations and creating cultures where employees and institutions thrive. Brown later moderated a leadership panel featuring executives Jeff Bailey, Mike Morrison, Catherine

Weissert, and Mike Wilson, who shared candid perspectives on the future of community banking and the leadership qualities needed for continued success.

The convention also provided opportunities for bankers to tailor their learning through breakout sessions covering some of the industry's most pressing topics, including deposit competition, stablecoins and the future of payments, and strategies for attracting the next generation of business banking customers.

Sessions addressing today's rapidly evolving fraud landscape and emerging innovation trends rounded out a program designed to help attendees return home with practical ideas they can immediately apply within

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their institutions.

Beyond the educational sessions, the convention offered abundant opportunities to strengthen professional relationships.

From networking breakfasts and receptions with exhibitors to the popular BankPAC reception and Tuesday evening's outdoor dinner and entertainment featuring Petty Fever, attendees enjoyed numerous opportunities to connect with colleagues from across the Pacific Northwest and beyond.

Many participants also extended their stay by participating in optional activities, including golf, whitewater rafting, and a hands-on tapas cooking experience.

The Washington Bankers Association extends its sincere appreciation to the many speakers, sponsors, exhibitors, volunteers, and attendees who made this year's Annual Convention such a success.

The 2027 Annual Convention will be held June 21-23 at Coeur d'Alene Resort in Idaho.

Industry News

New Hires

Patrick Burke
Executive Director and banker at JP Morgan Private Bank

Paul Butler
Community Banking Relationship Manager at Washington Trust Bank

Nathan Sackett
Senior Vice President, Commercial Real Estate Market Manager at Banner Bank

Tracy Osborn
Training and Development Assistant Manager at Peoples Bank

Erika Lacio
Commercial Relationship Manager at Washington Trust Bank

Marc Compton
Managing Director and Market President, Oregon & SW Washington at Bank of America

Jeni Crysler
Branch Manager at Washington Trust Bank

Josh Coates
Vice President and Home Lending Market Leader at KeyBank

Erika Lacio
Vice President and Commercial Relationship Banker at Washington Trust Bank

Chris Walsh
Chief Banking Officer at First Fed Bank

Michelle Borlin
Mortgage Loan Officer at Peoples Bank

Neil Sudra
Commercial Relationship Manager at First Fed Bank

Ken Kilbreath
Senior Vice President, Relationship Manager and Senior Trust Officer at Washington Trust Bank

Danielle Hinton
Mortgage Loan Officer at Washington Trust Bank

Charlie Baker
Small Business Relationship Manager at Washington Trust Bank

Promotions

Marisol Gonzalez
Vice President and Business Advisor at Baker Boyer Bank

Gary Grant
Vice President and Business Advisory at Baker Boyer Bank

Amy Hart
Senior Vice President and Director of Community Banking at First Fed Bank

David Grube
Senior Branch Manager at Washington Trust Bank

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

WBA Member News

Bankers Care

Beneficial State Bank Supports Affordable Housing Upgrades

Beneficial State Bank announced that its 2025 Preservation Grant Program improved living conditions for affordable housing residents across the West Coast. In Snohomish County, Washington, a new stove delivery at Willow Run brightened the day for a senior on a fixed income. The Housing Authority of Snohomish County (HASCO) used the grant to replace outdated and unsafe ranges with energy-efficient, senior-friendly models.

In Kent, Washington, Mercy Housing Northwest installed 53 new windows, repaved the parking lot, and cleared a moss-covered roof. In total, $850,000 in grants supported 17 property owners and preserved 1,271 affordable units.

JPMorgan Chase Supports Habitat for Humanity Through HYP Volunteer Event

JPMorgan Chase recently represented the Habitat for Humanity Seattle-King & Kittitas Counties Corporate Partner Committee at the HYP New Member Workshop Day volunteer event. The team connected with new volunteers from diverse professional backgrounds, all united by a shared commitment to community service. Together, participants built planter boxes to aid future fundraising efforts for Habitat for Humanity.

The event was coordinated by Carrie Wolter, MPA, and her team.

KeyBank Hosts Community Networking Event

KeyBank brought together community leaders and entrepreneurs yesterday for a business networking event supported by El Centro de la Raza. Guests, including Ashley, Victor, and Luis, shared inspiring stories from the Business Resource Center.

Amy of GSBA and Phillip from King County's Economic Development Team also attended, helping to amplify the evening's impact.

KeyBank representatives Paul, Francisco, Angel, Brendan, and Jared joined in connecting with local business owners and entrepreneurs. The event celebrated collaboration and cultural exchange while fostering meaningful community engagement.

Timberland Bank Supports Jeeps Go Topless for Clean Shores Event

Timberland Bank proudly supported the Jeeps Go Topless for Clean Shores event last weekend in Ocean Shores. Hundreds of Jeep enthusiasts gathered to celebrate and give back to the community.

The event featured a beach cleanup, a lively parade, food, live music, and more.

WaFd Bank Supports Seattle Youth Through Fitness and Finance Initiative

WaFd Bank sponsored a program to enhance the physical and financial futures of youth in Seattle's Title I schools.

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In collaboration with the Storm Cares initiative, Fit Futures provided cash donations for new PE equipment and introduced Banzai, an interactive financial literacy program. The initiative recently visited Broadview Thomson K-8 and Thurgood Marshall Elementary, offering resources to help local students develop physical and financial fitness.

1st Security Bank of Washington Thanks NAWA for Hosting Nonprofit Conference

1st Security Bank of Washington expressed gratitude to the Nonprofit Association of Washington (NAWA) for hosting a nonprofit conference in Tacoma.

The bank reported that it was thrilled to meet numerous representatives from local nonprofit organizations and learn about their community impact.

WaFd Bank Raises Over $1,000 for Kitsap Humane Society

WaFd Bank's AVP Branch Manager Christian Sullivan led a community walk that raised more than $1,000 for the Kitsap Humane Society.

Over 17.5 hours, participants collectively took 100,000 steps in support of the cause. Friends, family, neighbors, and community members joined the event, which Sullivan described as an unforgettable personal challenge and a fulfilling item crossed off his bucket list.

Baker Boyer Bank Volunteers at Christian Aid Center

Baker Boyer Bank staff volunteered at the Christian Aid Center in Walla Walla, serving meals and connecting with the local community.

The team described the experience as rewarding, reflecting the bank's ongoing commitment to making a positive impact in the communities it serves.

Washington Trust Bank Celebrates Habitat Homebuyer Milestone

Washington Trust Bank attended a Habitat for Humanity luncheon where a bank representative met a Habitat homebuyer in person for the first time.

After working through the homebuying process together, they shared a handshake and laughter, celebrating the milestone.

The event highlighted that the bank's efforts extend beyond loans and paperwork, focusing on relationships and helping families begin new chapters in their lives.

Washington Trust Bank expressed gratitude for partnering with Habitat for Humanity Seattle-King & Kittitas Counties to make homeownership possible.

JPMorgan Chase Invests $40 Million to Boost Small Business Growth

JPMorgan Chase announced nearly $40 million in new philanthropic investments to expand access to capital for entrepreneurs across the United States.

The funding, focused on strengthening lending capacity,

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Events Calendar

July 30 – ABA Virtual Women Who Lead Summit
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

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

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technical assistance, and local business support systems, aimed to help thousands of small businesses secure over $500 million in capital and create or retain about 6,000 jobs.

As part of the initiative, Craft3 received a long-term, low-cost loan to facilitate an estimated 50 small-business loans in rural, urban, and Tribal communities in the Pacific Northwest.

These loans supported working capital, bridge financing, and commercial real estate projects, with an anticipated impact of creating or retaining roughly 200 jobs.

Riverview Bank Honors Local Volunteer

Riverview Bank partnered with Kindness 911 and the Ridgefield Raptors to recognize Jill with a Kindness Citation at Renaissance Pointe, created in memory of Sgt. Jeremy R. Brown.

The tribute celebrated her ongoing dedication to the community and her meaningful acts of service.

Washington Trust Bank Partners with Habitat for Humanity

Washington Trust Bank partnered with Habitat for Humanity Seattle-King & Kittitas Counties to support the creation of affordable housing in local communities.

The event brought the community together for a meaningful cause, inspiring attendees.

Special recognition was given to Sarah Howard, Christin Malek, Noel Neuman, Luke Scalzo, Titus Davis, Mario Garza, Tony Vounn, Mila Bradshaw, and AJ Nichols for their participation at the table.

U.S. Bank Supports Annual INSPIRE Event

U.S. Bank expressed gratitude to the Washington Center for Women in Business for hosting the annual INSPIRE event.

The gathering featured a keynote speaker, educational breakout sessions, a panel Q&A, and valuable networking opportunities, highlighting the event's rewarding nature for participants.

Bank of America Hosts Empowering Women's Gathering

Bank of America recently hosted an event celebrating intentional spaces for women to connect and support one another.

Attendees described the gathering as a powerful opportunity to reset, learn, unlearn, and foster genuine community. The room was filled with warmth, honesty, and encouragement, reminding everyone that no one has to navigate life alone.

Event organizer Yelda Bryant was praised for her thoughtful efforts to create a welcoming environment for every woman at the table.

Peoples Bank Celebrates Ski to Sea Success

Peoples Bank enjoyed a memorable weekend at the annual Ski to Sea event. With perfect weather and a lively crowd, the day was filled with celebration from start to finish.

Staff and attendees alike expressed gratitude for the chance to be part of such an outstanding experience.

U.S. Bank Volunteers Clean Up Green Lake

U.S. Bank employees spent the morning volunteering with

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the Green Lake Litter Patrol.
The team collected trash, enjoyed the fresh air, and built camaraderie while giving back to the community.
Participants included Neeraj Kumar Sharma, D'Angelo Washington, Josh Anderson, and Chance Bocelli.

1st Security Bank of Washington Sponsors SEVENTY48 Boat Race
1st Security Bank of Washington proudly sponsored the SEVENTY48 boat race yesterday, celebrating an inspiring and grueling event on Puget Sound.
The bank's team joined the community in cheering on the brave participants, highlighting their commitment to team spirit and local engagement.
The event concluded with congratulations to all competitors and gratitude to those who made the race a success.

U.S. Bank Hosts Homebuyer Education Seminar
U.S. Bank co-taught a Washington State Housing Finance Commission Homebuyer Education Seminar with Gary Williams of Keller Williams.
The event featured guest speakers Dezirea Blumig of COUNTRY Financial®, Heather Schelling of Vista Title & Escrow, Credit Fix Joe, and Francis Homen-Leo of Diamond Quality Inspections. Special guest Deborah Kirk, MBA, also attended.
The seminar helped aspiring homeowners learn about the homebuying process and connect with trusted industry professionals.

Bank of America Opens New Community Soccer Park
Bank of America participated in the opening of the Visa Street Soccer Park in Tacoma, where more than 150 kids, families, and community leaders gathered.
The event featured the inaugural match for young athletes on a field located next to the future IDEA school.
The park combines sports and financial education in a single space, created through the partnership of Visa, Street Soccer USA, the Puyallup Tribe of Indians, Tacoma Public Schools, and Bank of America.
The Tacoma community warmly welcomed the project, marking the start of a vibrant new hub for learning and recreation.

U.S. Bank Celebrates Women Leaders at Puget Sound Summit
U.S. Bank's Business Banking Sales Manager, Danielle Sarger, spoke at the Puget Sound Business Journal's Women Who Lead Summit, sharing her personal story with attendees.
She expressed gratitude for working at a company that invests in women leaders while supporting women entrepreneurs through the businesses it serves.

Sound Community Sponsors IGNITE Worldwide Fundraiser
Sound Community sponsored the IGNITE Worldwide "Ignite the Future" fundraising event on Sunday, May 31.
The event raised funds to support accessible programming for public and tribal schools and students.
Sound Community partnered with the organization to advance its mission of inspiring and empowering girls and gender-diverse youth to pursue STEM and skilled trades through clubs, classes, and career pathways.

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Bank of America Hosts Annual Book & Breakfast to Inspire Local Leaders

Bank of America brought together Pierce County leaders yesterday morning for its annual Book & Breakfast, fostering discussions on growth and leadership.

Participants explored insights from Daniel Coyle's Flourish, focusing on team empowerment, culture-building, and the creation of thriving environments.

The event was marked by shared energy and collaboration, leaving attendees inspired and united in their commitment to community growth.

Peoples Bank Celebrates Success at Whidbey Ren Faire

Peoples Bank sponsored festivities at the Whidbey Renaissance Faire this past weekend.

Jousting dominated the event, and the celebration provided an unmatched

Liberty Bank Supports Jewel Box Theatre's 25th Anniversary

Liberty Bank proudly supported the Jewel Box Theatre as it celebrated its 25th anniversary. As a member of the theatre's 25 Club, the bank honored the milestone and helped lay the foundation for the theatre's future success.

Volunteers from Liberty Bank included KristiAnn Stecker, SVP & Team Leader; Chelsie Calara, Operations Specialist; Kelly Garcia, VP & Branch Manager; Danielle Hampton, AVP & Credit Analyst II; and Rhonda Morris, EVP & Chief Risk Officer.

"We were honored to support this incredible community treasure once again and celebrate the lasting impact the Jewel Box Theatre has had on our region," said Morris.

KeyBank Hosts Mariners Celebration at Westlake Branch

KeyBank hosted a special Seattle Mariners event at its Westlake branch, featuring Mariners legend Ken Griffey Sr.

Fans of all ages lined up to meet Griffey, collect limited-edition pins, and celebrate Mariners history.

The event created a lively atmosphere filled with smiles, conversations, and shared memories. KeyBank thanked its leadership team, partners, and branch staff for making the community gathering a success.

Riverview Bank Attends Community Foundation Annual Luncheon

Riverview Bank attended the 2026 Annual Luncheon hosted by the Community Foundation for Southwest Washington, joining community leaders committed to strengthening the region.

The event highlighted the impact of philanthropy, partnerships, and collective efforts in Southwest Washington.

Riverview Bank expressed pride in supporting the Foundation's mission and acknowledged the board service of its President & CEO, Evan Sowers. The bank thanked the Foundation for uniting individuals and organizations dedicated to making a difference.

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Reduce Collateralization: A Path to Greater Efficiency & Depositor Satisfaction

By Joseph Hooker, Chief Sales Officer, IntraFi

Managing deposit collateralization can be a challenge in any environment. But in today's volatile financial landscape, the liquidity constraints imposed by collateral can be especially burdensome.

How can banks and large depositors reduce the need for collateralization? Through a reciprocal deposit placement network. Banks can use a reciprocal deposit network to make large deposits eligible for millions in aggregate FDIC insurance across network banks — replacing the need for collateral or repos. Reciprocal deposit placement services can dramatically reduce the high costs and complexities associated with collateral management, help optimize balance sheets, and improve asset liquidity.

Safety-conscious customers, such as government entities, nonprofits, and businesses, are often unaware that they have alternatives to collateralization, yet are quick to recognize the benefits. By introducing options for reducing collateralization, a bank can earn the appreciation and loyalty of these customers and gain greater control over its balance sheet. For example, by working with IntraFi—provider of the largest reciprocal deposit placement network—a $640 million Minnesota bank was able to replace collateralized deposits with those eligible for FDIC insurance, reducing the percentage of its investments tied up in pledging municipal deposits from ~60% to ~5% without sacrificing safety.

Challenges of Collateralization and How a Reciprocal Deposit Network Can Help

Traditionally, many banks rely on collateralization to secure deposits and repos and to manage risks. However, collateralization comes with several inherent challenges compared to FDIC-insured deposits, including reduced liquidity, stretched operational resources, and the risk of shortfalls. Benefits of utilizing reciprocal deposits include:

1. Enhanced asset liquidity: When banks no longer have to hold specific assets as collateral, banks gain the freedom to redirect capital toward more liquid, revenue-generating initiatives such as strategic lending or investments in higher-yielding vehicles. Greater liquidity allows banks to more easily meet short-term obligations and adapt to changing market conditions.
2. Operational efficiency: Reciprocal deposits minimize the need for constant collateral valuation. With large deposits eligible for FDIC insurance, banks can significantly reduce the labor and technology investments required to track fluctuating collateral values, operating with a leaner, more flexible balance sheet.
3. Risk mitigation: Access to millions in aggregate FDIC insurance across network banks provides a safety net that avoids the risk of shortfalls due to collateral-value deterioration. In volatile markets, providing this added layer of security can be an important competitive advantage.
4. Local use of funds: Deposits exchanged through a reciprocal deposit network can give public fund depositors in all states the ability to meet statutory requirements without complex collateral arrangements—all while supporting the local community.

Advantages for Bank Customers

A reciprocal deposit network enables banks to strengthen their relationships with large-dollar depositors, particularly those with statutory or investment policy requirements for securing deposits. When deposits are placed via a reciprocal deposit network, depositors save time and enjoy enhanced transparency. Customers are relieved from the burden of constantly monitoring collateral values. And with one unified statement, customers benefit from a comprehensive view of their deposits, regardless of where they're placed.

A Strategic Shift

Joining a reciprocal deposit network represents a significant strategic shift for banks. As they move away from the burdens of traditional collateralization, banks can reallocate resources towards innovative growth strategies. The long-term benefits include:

- Resilience in volatile markets: Enhanced liquidity and reduced operational risks give banks the flexibility needed to navigate market volatility, ensuring greater financial stability.
- Stronger competitive positioning: Offering a wider array of financial services can help a bank position itself as an industry leader.
- Balance sheet flexibility and control: Participating banks have the ability to keep deposits on balance sheet or sell them to network members for fee income as their balance sheet needs shift, providing a greater ability to implement their strategic goals.

In an era where operational efficiency and liquidity are paramount, the opportunity to replace repos or collateralized deposits with insured deposits is crucial. Using reciprocal deposit placement services, banks can not only fortify their balance sheets but also unlock new opportunities to drive revenue, ensure customer loyalty, and maintain a competitive edge in an ever-changing market environment.

Deposit placement through ICS is subject to the terms, conditions, and disclosures in applicable agreements. IntraFi is not an FDIC-insured bank, and deposit insurance covers the failure of an insured bank. A list identifying IntraFi network banks appears at: www.intrafi.com/network-banks.

Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply.

Economics Symposium Set for July 28

Financial education is becoming an increasingly important part of Washington's education system—and bankers have a unique opportunity to help shape its future.

The 2026 Washington Economics Symposium, hosted by the Washington Council on Economic and Financial Education (WACEFE), brings together educators, policymakers, nonprofit leaders, and financial professionals for a full day of discussion on the economic and financial issues impacting Washington students and communities. This year's symposium will explore topics including artificial intelligence, financial resilience, housing affordability, workforce development, and innovative approaches to teaching personal finance.

For bankers, the symposium offers more than professional development. It provides a chance to build relationships with educators, gain insight into how financial education is being implemented in classrooms, and identify opportunities to support schools and students in their local communities. As Washington continues implementing its financial education graduation requirement, collaboration between educators and the banking industry has never been more important.

Attendees will hear from state leaders, education experts, economists, and industry professionals while participating in sessions designed to spark new ideas and practical partnerships. Whether your bank is already engaged in financial education or looking for ways to get involved, the symposium offers valuable perspectives and resources to take back to your institution.

The WBA encourages members who are passionate about financial literacy, workforce development, and community engagement to consider attending this year's symposium. By participating, bankers can help strengthen financial education across Washington while demonstrating the banking industry's ongoing commitment to helping individuals and families build strong financial futures.

Learn more and register: [cbe.wwu.edu/cefe/2026-washington-economics-symposium.](cbe.wwu.edu/cefe/2026-washington-economics-symposium)

Suspicious Activity Report Filings Hit Record in 2025

By Mark Dever, Director, Forvis Mazars

Last year saw a record number of SAR filings. According to the Financial Crimes Enforcement Network (FinCEN), banks, savings associations, and credit unions alone filed more than 2.193 million SARs in 2025, an increase of 7.66% over SAR filings in 2024. Seven groups in total filed SARs, and during 2025, all seven groups filed more than 4.105 million SARs, an increase of 7.99% over total SAR filings in 2024.

SAR reports are part of Bank Secrecy Act (BSA) data that law enforcement uses to identify and investigate evolving and increasingly complex financial crimes.

SAR Filing Categories

For banks, savings associations, and credit unions, the most often reported category of SAR filings in 2025 was "Suspicion Concerning the Source of Funds" (9.08%). Other categories included "Transactions with no apparent economic, business, or lawful purpose" (9.04%), "Transactions below the CTR threshold" (8.65%), "Suspicious EFTs/Wire Transfers" (8.15%), and "Check Fraud" (7.46%). (In years 2022, 2023, and 2024, "Check Fraud" was the top-reported SAR category by banks, savings associations, and credit unions.)

The 16th most frequently reported crime was "Wire Transfer Fraud," which increased by more than 2% of SAR filings in 2025. (Traditionally, wire transfer fraud normally accounted for 1.5% of SARS filed, a cause for concern as the losses in wire trend to the higher dollar amounts.) The 15th most often reported crime was "Elder Financial Exploitation (EFE)," also exceeding 2%. Traditionally, EFE stood at approximately 1% of SARs filed.

Almost 31,000 SARs were filed reporting cyber-related crimes against financial institutions' customers, with more than 8,500 SARs reporting cyber-related crimes against a financial institution itself, and almost 7,800 SARs reporting "Other" cyber events, e.g., ransomware. Total cyber-SAR filings were up 30% compared to 2024.

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IBHS Wildfire Prepare Home Designations Now Available in Washington

The Insurance Institute for Business and Home Safety (IBHS) announced in April the expansion of its Wildfire Prepared Home designation program to include Washington and nine other states.

The Wildfire Prepared program is a set of research-based mitigation actions that help homeowners and builders in high-risk areas better protect their homes and neighborhoods from wildfire. The steps involved promote physical and financial resilience against the increasing threat of wildfire; these home-hardening standards drive insurer confidence and market stability by directly reducing the likelihood that a home will ignite.

The Wildfire Prepared program offers two levels for individual properties: Wildfire Prepared Home, which outlines essential actions to reduce risk from wind-driven embers, and Wildfire Prepared Home Plus, an enhanced level of protection against radiant heat and direct flame contact. Homeowners can earn the designation by completing a set of science-based steps verified by a third party.

The only cost is a $125 application fee, in addition to the cost of any improvements necessary to meet Wildfire Prepared standards.

The program also includes Wildfire Prepared Neighborhood, which recognizes builders and communities working together to reduce home-to-home wildfire spread.

Established in 2022, Wildfire Prepared is built on the latest IBHS research examining how homes ignite during wildfires and which mitigation measures most effectively interrupt structure-to-structure spread. The program, previously available in California, Nevada, New Mexico, Oregon, and Washington, is now also available in Arizona, Colorado, Florida, Idaho, Montana, Oklahoma, Texas, Utah, and Wyoming.

Homeowners can learn more and apply for the parcel-level Wildfire Prepared Home designation on IBHS' website at wildfireprepared.org. Builders, developers, and community leaders can visit the site to access program resources and submit Wildfire Prepared Neighborhood inquiries.

Washington State Insurance Commissioner Patty Kuderer sponsored a bill program during the 2026 legislative session to create a pilot version of the Strengthen Washington Homes program. Senate Bill 6079 would have created a voluntary grant program to help consumers with some of the costs of retrofitting their homes using the Wildfire Prepared Home standards. The bill passed the Senate but stalled in the House Consumer Protection and Business Committee.

Kuderer and her staff will be holding town halls and other outreach events in wildfire-threatened areas of the state this summer as part of her Community Connect initiative to answer insurance questions and discuss wildfire mitigation work and her efforts to create a grant program. To learn more about the outreach, visit www.insurance.wa.gov/about-us/current-initiatives/community-connect.

Contact David Forte, Senior Policy Advisor with the Office of the Insurance Commissioner, at David.forte@oic.wa.gov for more information on the program and the OIC's work on wildfire mitigation.

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State SAR Filings

California once again led the nation in total SAR filings, with North Carolina, Ohio, New York, and Texas rounding out the top five SAR-filing states. Charlotte-Gastonia-Rock Hill (NC-SC Metro Area) was the top metropolitan filing area. New York City-Northern New Jersey-Long Island (NY-NJ-PA Metro Area) came in a close second. Washington-Arlington-Alexandria (DC-VA-MD-WV Metro Area) maintained its traditional third spot, with Columbus, Ohio, at fourth, and the Los Angeles-Long Beach-Santa Ana, California Metro Area rounding out the top five.

Utilizing BSA Data

The SAR will reach its 30th birthday on April 1, 2026, with more than 47 million SARs filed, including more than 24 million filed by banks, savings associations, and credit unions.

In February 2026, IRS Criminal Investigation (IRS-CI) documented metrics demonstrating the value of BSA information by enhancing and accelerating IRS-CI investigations. The agency reported that 94% of IRS-CI cases were searched against BSA data, resulting in more than 3.9 million BSA filing searches. Nearly 80% of IRS-CI investigations had primary subjects associated with SARs, and nearly 67% had primary subjects associated with currency transaction reports. When utilizing BSA filings in 2025, IRS-CI achieved a 98% conviction rate, an average prison sentence of 42 months, more than $450 million in asset forfeitures, and almost $500 million in restitution for crime victims. (More than 95% of investigations involving a seizure had one or more BSA filings associated with the primary subject.)

Mark Dever is a director at Forvis Mazars, focusing on ProBank education services. He joined the firm in 1996 and teaches a wide range of seminars on topics including ACH processing and compliance, AML, and BSA. He has also served as faculty for several graduate schools of banking and taught undergraduate students. He is based in Louisville, Kent.

KeyBank Celebrates 35th Annual Neighbors Make a Difference Day in June

KeyBank hosted its 35th annual Neighbors Make the Difference Day, as employees across Oregon, Washington, and beyond volunteered with community organizations.

Teams spent the day supporting local nonprofits, including YouthCare and WestSide Baby, Big Brothers Big Sisters of Puget Sound, Mi Centro, and Habitat for Humanity.

Staff members assisted with chores, sorted donations, cleaned local trails and beaches, wrote uplifting messages for cancer patients, and engaged in youth mentoring programs. The day highlighted KeyBank's commitment to community service and the positive impact of collective volunteer efforts.

Volunteers expressed gratitude for the chance to contribute directly to neighborhoods they serve, emphasizing that small, meaningful acts can strengthen communities and make a lasting difference.

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Cashmere Valley Bank Hosts Local Students for Financial Education Tour

Cashmere Valley Bank welcomed a class from Vale Elementary for an educational visit. Students toured the bank, learning about financial literacy and the importance of saving money.

TwinCity Bank Supports Community with Benefit Concert

TwinCity Bank expressed gratitude to Columbia Theatre and to performers Cort Carpenter and Dakota Robins for hosting a benefit concert last week to support the families of those who were tragically lost.

The two musicians quickly volunteered their time, delivering a show that uplifted the community and highlighted #LongviewStrong.

The event successfully raised funds, and the bank voiced pride in being part of both the concert and the Cowlitz County community.

U.S. Bank Hosts Urban Impact Entrepreneurs in Downtown Seattle

U.S. Bank hosted Urban Impact Economic Development at its city center building in downtown Seattle last Thursday night.

Yolanda A. Barton, Vice President of Economic Development for Urban Impact, led the graduation and Sharks Pitch contest for two accelerator programs.

Ten entrepreneurs pitched their business ideas to an audience of 100 people and six judges, with each presentation impress-

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ing the crowd. The event celebrated the achievements of up-and-coming entrepreneurs, and US Bank team member Rob Hernandez served on the judging panel.

Banner Bank Attends Snohomish County Update

Banner Bank participated in the latest Snohomish County Update, hosted by the Economic Alliance Snohomish County.

Kevin Daniels, Vice President and Branch Manager, attended the event alongside local leaders and community members. The session, led by County Executive Dave Somers, highlighted the county's readiness to succeed amid current uncertainties. Daniels praised the dedication of local government workers and emphasized the importance of community collaboration.

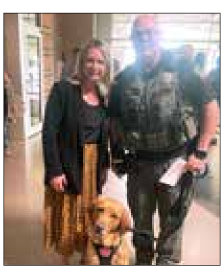
Attendees also enjoyed networking opportunities, capturing moments with fellow community members.

Heritage Bank Opens New Branch in Spokane

Heritage Bank celebrated its grand opening in Spokane yesterday with approximately 75 community members in attendance.

The event featured Heritage Bank NW leaders Bryan McDonald, Amy Curran, and Tony Chalfant, who emphasized that successfully entering a new market begins with the right people.

Team members, including James Krejci, Chris Gunning, Tim Engh, Sean O'Regan, Tucker Swem, Jennifer Parman, Rob Stewart, and Joy Drake, were acknowledged for their leadership in establishing the new branch and in connecting with the community.



Baker Boyer Supports Benton County Sheriff's Foundation

Baker Boyer participated in an event supporting the Benton County Sheriff's Foundation.

The bank's representative joined Deputy Hansen and Blaze, enjoying the occasion while showing community support.

Chase Supports Clover Park Technical College Nursing Program

Chase celebrated the newly accredited nursing program at Clover Park Technical College during the annual scholarship dinner last month.

Foundation board member Shak Adebimpe joined the event and officially became part of the Clover Park family.

Chase expressed gratitude for his partnership and reaffirmed its commitment to supporting students on their financial journeys.

Sound Community Bank Supports Successful Orca Bait Swim

Sound Community Bank proudly supported the fourth annual Orca Bait Swim, which drew swimmers to a windy event that required a last-minute course change.

The route began at Kayakers Park and ended at the original launch, staying near the shoreline and measuring just 0.1 miles shorter than planned. The tailwind helped produce fast times, and one veteran participant called it their favorite Orca Bait Swim yet.

The event was made possible through sponsorship from Brix Marine, which funded t-shirts, prizes, donuts, and a support boat. Additional support came from the Nor'Wester Rotary Club of Port Angeles, the Port Angeles Regional Chamber of Commerce, and Sound Community Bank, with volunteers and logistical support.

Safety was ensured by Wet Dog Boats, Coast Guard Sector Puget Sound, and Doug Ahmann, while Steve Hargis assisted with permits and Coast Guard approval. Prizes were awarded to the top three finishers and the final swimmer, with contributions from MOSS, Field Arts & Events Hall, Swain's General Store, and Discover E-Bike.

The 2026 Orca Bait Swim concluded with fast finishes and high praise from participants, marking another successful year for the event.

Riverview Bank Honors Leadership Graduates

Riverview Bank celebrated employees Phung Le and Kyra Phelps for graduating from Leadership Clark County.

The milestone followed months of learning, dedication, and community engagement. The bank hosted Leadership Clark County's Presentation Day, highlighting impactful projects by participants.

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Phung Le and her team collaborated with the Clark Neighbors Food Project to raise awareness of local food insecurity through a community food drive. Kyra Phelps and her team supported Educational Opportunities for Children and Families, focusing on programs that benefit children and parents. Both initiatives demonstrated meaningful contributions to local nonprofits.

Bank leader Nicole Sherman joined in celebrating the graduates' achievements, emphasizing Riverview Bank's commitment to fostering leadership and community service.

Baker Boyer Bank Supports Community Council Annual Luncheon

Baker Boyer Bank attended and sponsored the Community Council's Annual Luncheon, where team members connected with attendees and learned more about the organization's ongoing impact on the community.

WaFd Bank Invests in Girls on the Run Puget Sound

WaFd Bank made a $10,000 investment to support Girls on the Run Puget Sound, helping empower young girls in the community through confidence, leadership, and opportunity.

The contribution demonstrated the bank's commitment to fostering the next generation of leaders.

Timberland Bank Celebrates Gig Harbor Community at Maritime Gig Festival

Timberland Bank participated in last weekend's Maritime Gig Festival and Grande Parade, enjoying the chance to reconnect with many familiar faces in the Gig Harbor community.

The bank expressed gratitude to event volunteers and fellow sponsors for helping make the celebration a success.

1st Security Bank Triumphs Over Rain at Shred-It Event

1st Security Bank of Washington hosted a successful Shred-It event despite torrential rain.

The team braved heavy downpours to assist residents from Poulsbo, Silverdale, and Bainbridge Island in safely disposing of sensitive documents. Community members turned out in impressive numbers, and staff members greeted them with smiles throughout the storm.

The bank expressed pride in its team's dedication and thanked participants for making the event a success.

Mechanics Bank Celebrates Inclusion at Pacific Northwest Pride Event

Mechanics Bank joined its first Pride Event in the Pacific Northwest, marking a milestone in its commitment to building inclusive communities.

While the bank recently changed its name, the trusted team has continued to serve the community as it has for more than 100 years.

The event, organized by Seattle Pride, was a success thanks to the support of Mechanics Bank and its dedicated volunteers, who proudly celebrated and supported the LGBTQIA+ community.

1st Security Bank of Washington Supports Inspiring Listen and Talk Gala

1st Security Bank of Washington attended the Listen and Talk gala over the weekend, celebrating the organization's positive impact on individuals and families.

The bank expressed gratitude for the opportunity to support the event, which highlighted hope, empowerment, and mean-

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ingful community change.

The gala, hosted by Maura Berndsen and Latife Lacin, showcased the dedication and compassion of the Listen and Talk team. 1st Security Bank underscored its pride in partnering with organizations that strengthen communities and improve lives.

Chase Hosts Credit Workshop with Seattle Union Gospel Mission

Chase partnered with Seattle Union Gospel Mission to host a credit workshop for women in the organization's program.

Alongside Monica Hut, Chase representatives discussed credit, financial health, and practical steps to help participants work toward their financial goals.

The collaboration aimed to empower attendees with knowledge, confidence, and access to resources.

Chase thanked Seattle Union Gospel Mission for its ongoing community work and for including the bank in supporting these women on their journey toward financial independence.

WaFd Bank Hosts Community Spring Clean in Seattle's Chinatown-International District

WaFd Bank participated in the 25th Annual Chinatown-International District Spring Clean, where community members, local businesses, and nonprofits gathered to restore and celebrate one of Seattle's historic neighborhoods.

Volunteers picked up litter and beautified public spaces, with strong coordination from local organizations. The effort showcased the community's pride and energy and emphasized the importance of investing in local neighborhoods.

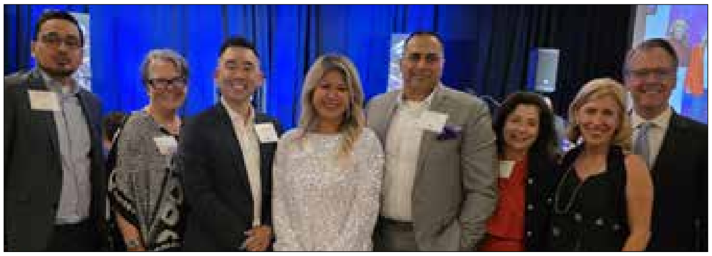
The Chinatown-International District Business Improvement Area also aimed to break the Guinness World Record for the Largest Dim Sum Gathering, encouraging public participation and volunteer support.

KeyBank Engages Community at Duvall Days Festival

KeyBank participated in the Duvall Days Festival over the weekend, where the community came together despite rain, wind, and cold.

Attendees enjoyed the festivities, and the bank connected with visitors to share how it can help them achieve their financial goals.

The event concluded with a surprise appearance from the sun, capping off a successful day.



JPMorgan Chase Celebrates Bellevue at Regional Awards Gala

JPMorgan Chase attended the annual Bellevue Regional Awards Gala (BRAG) on Friday evening, joining colleagues to honor the city's businesses and community leaders.

The event highlighted Bellevue's achievements and future growth, featuring a spirited game of heads or tails and the popular Dessert Dash.

JPMorgan Chase congratulated all award winners and the Bellevue Chamber for hosting a memorable evening.

Bank of America Launches Seafair Season

Bank of America kicked off Seattle's Seafair season with the official Seafair Kick Off Celebration.

The event marked the start of the city's beloved summer tradition, celebrating innovation, culture, and community pride.

As a longtime partner, the bank supported the festivities to bring neighborhoods together and create shared experiences across the region.

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Washington Trust Bank Hosts Stock Market Challenge for Local Students

Washington Trust Bank's Wealth Management & Advisory Services team attended Junior Achievement's Stock Market Challenge on June 3 to support K-12 students in Eastern Washington and Northern Idaho.

The event featured a fast-paced, real-time investment simulation designed to strengthen students' critical thinking, communication, and risk management skills.

Team members demonstrated financial literacy and quick decision-making as they navigated breaking news and market trends. The bank aims to expand this program to high schools across its service area.

Heritage Bank Wins Best Bank in 2026 Best of West Sound Awards

Heritage Bank, alongside Kitsap Bank/Heritage Bank NW, was named Best Bank in the 2026 Best of West Sound Awards.

The honor reflected the trust of its customers, the dedication of employees, and the bank's commitment to serving West Sound communities.

Representatives April Onofre, Jennifer Ruckman, Janet Silcott, Carol Kowalski, CAP, Amber Burton, and Don Hinson attended the Best of West Sound event. They accepted the award on behalf of the team.

Bank of America Supports Computing For All with Grant and Mentorship

Bank of America recently celebrated Computing For All as a recipient of its grant program, recognizing the organization's efforts to expand economic mobility through high-impact workforce development.

The bank's Global Technology team participated as mentors, advisors, and committee members, guiding the next generation of tech talent.

This partnership contributed to building a more inclusive tech ecosystem, reinforcing Bank of America's role as a technology-driven institution.

U.S. Bank Hosts Mentoring Program Students for Financial Wellness Experience

U.S. Bank recently welcomed Your Money Matters Mentoring students for an engaging presentation and behind-the-scenes tour, offering a unique look at its operations. The visit provided students with real-world insights into financial institutions, career pathways, and workplace operations.

The event was part of the Financial Wellness Center model, designed to teach financial literacy through education and direct exposure. Students had the chance to ask meaningful questions, explore future careers, and build confidence through hands-on experiences.

YMMM leaders expressed gratitude to U.S. Bank for investing in the next generation and supporting pathways to economic opportunity. They look forward to continued partnership and future visits for more students.

Bank of America Hosts Evening of Impact at FareStart

Bank of America recently hosted The Art of the Save at FareStart, bringing together clients, teammates, and civic leaders for an evening of inspiration.

Attendees enjoyed a conversation with Seattle Sounders FC's Stefan Frei, highlighting leadership and preparation on and off the field.

The event also celebrated FareStart's recent grant from Bank of America, recognizing their ongoing work to expand economic mobility and strengthen the community.

The evening underscored the power of partnership in creating meaningful local impact.

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Baker Boyer Honors Class of 2026 Scholarship Recipients

Baker Boyer attended McLoughlin High School's scholarship award ceremony last night to recognize student achievements.

The bank presented the Baker Boyer EVERFI Scholarship to two recipients and congratulated all three winners: Emma Truax, Jovani Ibarra, and Anneliese Triebwasser.

The event highlighted the students' dedication and celebrated their accomplishments as they prepare for the future.

Washington Trust Celebrates Hopelink at Farm Fresh Feast

Washington Trust hosted a memorable evening at the Farm Fresh Feast in support of Hopelink.

The event highlighted the theme "My People," as friends, colleagues, and community members gathered to champion the cause.

Attendees experienced a special moment as personal and professional circles united to make a meaningful impact.

KeyBank Celebrates Dragon Boat Festival on Lake Union

KeyBank marked a memorable day on Lake Union by celebrating the Dragon Boat Festival alongside its employees and the local community.

Teammates engaged attendees throughout the event, while the bank's rowing team delivered an impressive performance, earning a bronze medal.

The celebration underscored KeyBank's commitment to community involvement and team spirit.

Bank of America Joins Seattle Dragon Boat Festival with Local Team

Bank of America participated in the Seattle Dragon Boat Festival with its Team Bank of America, composed of members from the local Asian Leadership Network.

The team, led by co-captains Chris Fox and Kris Dugan, featured drummer Daren Dinh and received key support from Laurel Herceg, Helene L., and Larissa Bowjack. Together, the group celebrated another successful year at the event.

Banner Bank Supports Habitat for Humanity Blitz Build

Banner Bank celebrated another successful year sponsoring and volunteering at the Habitat for Humanity-Spokane Blitz Build. Employee volunteers spent the day contributing their time and effort, turning sweat, smiles, and sawdust into meaningful community impact.

Riverview Bank Sponsors Community Breakfast to Support Homeless Initiatives

Riverview Bank proudly sponsored the Community Roots Collaborative's "Rise & Shine" Community Collaboration Breakfast, held to support efforts to help individuals experiencing homelessness and to develop affordable housing solutions.

Board Member Jennifer Rhoads of Riverview Trust Company emceed the event, with guest speaker Michael Lynch sharing his vision.

The bank expressed gratitude for the opportunity to support the impactful work being done in the community.

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Sound Community Bank Hosts Successful BankWork$ Graduation and Hiring Event

Sound Community Bank hosted the BankWork$ graduation and hiring event last Friday. The celebration brought together graduates, employer partners, and the bank's HR team to support workforce development in the community.

Graduates benefited from on-site job applications via a QR code and received guidance from the HR team, including an inspiring keynote by the Chief People and Inclusion Officer.

Employer partners Wells Fargo and Banner Bank engaged with candidates, praising their professionalism and readiness.

The event highlighted Sound Community Bank's commitment to fostering a strong pipeline of job-ready talent in the banking industry.

Cashmere Valley Bank Connects with Local Communities Across Central Washington

Cashmere Valley Bank staff recently attended a series of community events, including Kids Fest at Rocky Reach Dam in Wenatchee, La Terraza on the Ave in Wenatchee, Yak Attack in Yakima, and Junior Achievement at Quincy Middle School.

The team enjoyed engaging with residents and visitors from across Central Washington during these gatherings.

WaFd Bank Joins Seattle Pride Hockey for Weekend Event

WaFd Bank participated in the Seattle Pride Hockey Association's annual tournament at the Kraken Community Ice Complex over the weekend.

The bank hosted face painting activities and spread smiles among attendees.

Congratulations were extended to all the players involved.

Sound Community Bank Supports Plymouth Housing with Volunteer Efforts

Sound Community Bank announced its support for Plymouth Housing, highlighting that the Supply Center and volunteer efforts from its Belltown Pod provided essential resources and offered hope and healing to individuals who had experienced homelessness.

Peoples Bank Enjoys Sunny Success at Rock the Nest Fest

Peoples Bank reported having an excellent time at Rock the Nest Fest, where the sun shone brightly, and the atmosphere was filled with positive energy.

Attendees enjoyed great vibes throughout the event, making it a memorable experience for the bank team.

Baker Boyer Connects with Local Realtors at Community Event

Baker Boyer team members attended a recent event hosted by the Walla Walla Valley Association of Realtors.

Consumer Loan Advisor Ting Anthes and Consumer Loan Manager Luis Alvarez shared insights on how the bank supports clients through the lending process.

The event provided an opportunity to strengthen ties with local partners and the community.

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Bank of America Opens New Soccer Fields in Tacoma

Bank of America hosted the grand opening of the Visa Street Soccer Park and the Bank of America Fields in Tacoma last week.

The event, held in partnership with Visa, Street Soccer USA, the Puyallup Tribe of Indians, and Tacoma Public Schools, drew more than 150 children and families. Attendees celebrated with a ribbon-cutting ceremony and an inaugural youth match.

The new facilities, which include a financial education center, are expected to serve the Tacoma community long after the upcoming FIFA World Cup.

Bank of America emphasized its commitment to local partnerships and long-term community investment during the event.

U.S. Bank Hosts Seattle World Cup Watch Party, Inspires Youth

U.S. Bank hosted a vibrant World Cup watch party in Seattle that united community members, partners, clients, and soccer fans for an afternoon of celebration. The event began with a youth activation led by Boys & Girls Clubs of King County, with Seattle Sounders FC legend Lamar Neagle guiding activities.

The gathering highlighted the RAVE Foundation's commitment to build 52 free community mini-pitches across Washington by 2026, aligning with U.S. Bank's Play initiative to promote creativity, confidence, and connection through active play.

Smiles and enthusiasm filled the event, underscoring the shared dedication to inspiring the next generation and strengthening community bonds.

1st Security Bank of Washington Hosts Annual Shred-It Event

1st Security Bank of Washington demonstrated its commitment to the community by hosting its annual Shred-It event.

Employees expressed gratitude for being part of a company that actively supports local initiatives, emphasizing the importance of community engagement.

Peoples Bank Hosts Blast From The Past Amid Wind and Rain

Peoples Bank held its Blast From The Past event last week, where attendees enjoyed the festivities despite windy and rainy conditions.

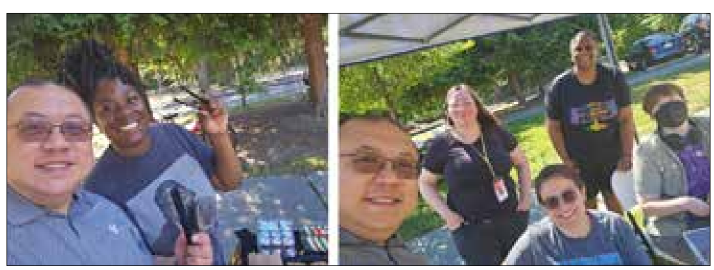
The event drew enthusiastic participants who braved the weather to join the celebration.

WaFd Bank Showcases Community Spirit at K-Fest 2026

WaFd Bank participated in K-Fest 2026, Seattle's Korean Cultural Festival, highlighting its commitment to community engagement.

The event offered the bank an opportunity to connect with attendees and celebrate local culture.

Representatives expressed gratitude for the experience and the vibrant community turnout.



Chase Celebrates Juneteenth With Solid Ground Community

Chase marked Juneteenth by joining Solid Ground for a day of community volunteering at Sand Point Family Housing.

Staff and community members worked together to serve

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food, lead arts and crafts for children, and host family-friendly activities.

The event brought families together in celebration, leaving participants with smiles and a memorable holiday experience.

1st Security Bank of Washington Sponsors Return of Summer Movies in the Park

1st Security Bank of Washington sponsored the return of Summer Movies in the Park, a cherished Montesano tradition.

The event featured an evening of outdoor entertainment enjoyed by customers, friends, and local families.

Attendees gathered for a night of fun as the community welcomed back the beloved summer series, with the next screening scheduled for July 10.

Peoples Bank Celebrates Berry Dairy Days

Peoples Bank enjoyed a lively weekend at the annual Berry Dairy Days, participating in events and festivities for all three days. Attendees stopped by to greet the team and share in the community fun.

First Fed Bank Supports Successful Shifting Gears Bike Swap

First Fed Bank gave back to the community as volunteers participated in the Shifting Gears Bike Swap, helping run the event's registers.

With strong community support, Shifting Gears raised more funds than the previous year. T

he day was both fun and meaningful for volunteers, and many, including Jessica H. and Priscilla Norris, expressed excitement about returning to help again next year. The bank extended thanks to everyone who attended, volunteered, or donated.

Chase Connects with Community at Mercy Housing's ECC Resource Day

Chase participated in Mercy Housing's ECC Resource Day, engaging with tenants and community partners to promote financial health.

The bank, which has partnered with ECC for over three years,

highlighted the importance of collaboration between community organizations, housing partners, and financial institutions.

The event offered tenants access to tools, education, and resources to support their financial goals.

Chase expressed gratitude to Mercy Housing and ECC for creating spaces that help residents build connections and work toward stability and confidence in their financial future.

U.S. Bank Volunteers Energize JamFest Community Event

U.S. Bank employees joined together to volunteer at JamFest, a lively community event organized by the Wing Luke Museum of the Asian Pacific American Experience.

The day featured music, arts, performances, games, and opportunities for connection, bringing the local community together in celebration.

Volunteers expressed gratitude for the opportunity to support such an energetic event and highlighted the positive impact of people showing up for one another.

The team left the festival inspired and eager to participate in future community efforts.

Washington Trust Bank Supports Youth Baseball Camp in Everett

Washington Trust Bank recently joined Chief Home Run Officer Cal Raleigh at his Youth Baseball Camp in Everett, WA.

The event brought together 750 kids and 1,400 parents, creating a lively and energetic atmosphere.

The New Market team engaged with families and supported an experience that left lasting memories for young athletes.

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The bank expressed gratitude for opportunities to connect with the community and participate in meaningful events.

First Interstate & Washington Trust Bank Host Bull & Bear Soirée

First Interstate and Washington Trust Bank brought together local business professionals for the Eastern Washington Stock Market Challenge Bull & Bear Soirée.

Guests enjoyed food, drinks, and networking while supporting Junior Achievement, which helps students from kindergarten through 12th grade develop skills in financial literacy, career readiness, and entrepreneurship.

The event highlighted the banks' commitment to empowering young people to discover their potential.

Kitsap Bank Supports Community Mental Health Efforts

Kitsap Bank awarded a grant to the Adult Outpatient Engagement Team to expand access to care for adults in the community.

The clinical team, which helps individuals facing housing, financial, and transportation challenges, met clients where they were and began treatment immediately.

The grant provided iPads for the team to use while delivering services across Kitsap, enabling instant access to client information and digital document signing.

This technology improved the experience for both clients and staff, furthering the team's mission to offer hope and opportunity to those most in need.

JPMorgan Chase Employees Volunteer to Support Local Community

JPMorgan Chase employees recently spent an afternoon volunteering at the home of an elderly man, cleaning up his yard and hearing his personal story.

The initiative reflected the bank's commitment to supporting and empowering its staff to engage in community service, reminding participants of the meaningful impact they can make.

Washington Trust Bank Surprises Guests with Mariners Tickets

Washington Trust Bank delighted guests at Duke's Seafood by giving away Seattle Mariners tickets as part of its Random Acts of Awesome initiative.

The team handed out the tickets on a sunny day, creating memorable moments for the surprised diners.

The effort highlighted the bank's dedication to giving back to the community and fostering meaningful partnerships.

The event brought joy to both the recipients and the bank team, who were proud to spread kindness in such a rewarding way.

1st Security Bank Donates to School Gardening Program

1st Security Bank donated $5,000 to a local school gardening program, supporting hands-on learning for 5th grade students.

The initiative, part of Feed Jefferson County, gave students experience with school gardens, farm-to-cafeteria programs, and the local food economy.

The bank also supported the North Olympic Resilience Initiative, which worked to strengthen and innovate food systems across the region.

Yakima Federal Supports Live Music in Tri Cities

Yakima Federal Savings and Loan sponsored the Live@5 summer concert series in the Tri Cities.

The 11-week event featured the Yakima Federal team each

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week, handing out free t-shirts, piggybanks, and showcasing a 13-foot inflatable Penny Piggybank.

Heritage Bank Supports Boys & Girls Clubs of Skagit County

The Heritage Bank team in Skagit County spent an evening with the Boys & Girls Clubs of Skagit County, celebrating the Keys for Kids event.

Bankers have attended the event for the last 10 years, and noted it continues to get better.

Yakima Federal Savings Participates in Fourth of July Parades

The Yakima Federal Savings team participated in Fourth of July parades in Yakima and Pasco this year.

Celebrating the country's 250th anniversary, the bank brought Penny Piggybank and gave away piggybanks and other items to members of the crowd.

First Fed Bank Awards $300,000 in Community Grants

First Fed Bank's charitable arm, the First Fed Foundation, awarded $300,000 in grants to 16 nonprofit organizations serving Clallam, Jefferson, Kitsap, and Whatcom counties.

The grants supported nonprofits providing housing, food security, economic opportunities, healthcare, mental health services, and other essential resources.

Since 2015, the foundation has invested over $8.1 million in strengthening communities across Western Washington.

First Fed Bank congratulated this year's recipients and thanked them for their ongoing service to local communities.

Beneficial State Bank Participates in Seattle Pridefest

The Beneficial State Bank team in Seattle participated in the annual Pridefest at the end of June.

The team had a booth where they gave out trinkets and treats, including rainbow fans to help stave off the heat.

Chase Participates in Rainier Beach Block Party

The Seattle JPMorgan Chase team recently attended the annual Rainier Beach block party, helping connect the community with the bank.

The event was filled with local vendors and businesses sharing information and learning about what makes the neighborhood special.

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