

March 2025

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## Personal Skills are the Future of Banking



*By Glen Simecek,  
President & CEO,  
Washington Bankers  
Association*

It seems like every news report we see or read these days includes some reference to rapid developments in artificial intelligence (AI). About half of the stories trumpet the amazing things AI can do in areas as far-ranging as health care and clean energy. The other half warns about AI's tremendous disruptive threat to our collective future.

Not unexpectedly, lawmakers in Olympia are taking in this same conflicting information and feeling a need to respond somehow. As a result, just this year, we've seen bills to impose new requirements on those who develop or use AI systems for "consequential decisions" and to protect employees whose jobs may be disrupted by the growing use of AI in the workplace.

WBA continues to watch those bills closely to ensure that overly broad definitions don't unduly restrict the banking industry's use of

analytic tools in our decision-making.

But despite what you may gather from the headlines and contrary to the worst fears of our elected officials, human judgment is—and will remain—integral to the banking process. Analytic tools may support that judgment, but ultimately, successful bankers have the skills to build relationships with customers, understand their needs, and develop prudent solutions to help them achieve their goals. The range of skills needed to make sound decisions will only grow as the economy becomes more complex and our competition more aggressive.

WBA's Development Programs are designed to help bankers hone those skills, which is why they are some of the most important benefits of your membership. Throughout the year, we offer a wide range of programs, from intense multi-session training programs to annual conferences to webinars that can be accessed at a banker's convenience. I'd encourage every WBA member to familiarize themselves with the range of available opportunities, either to build out their own skill set or as a development tool for the members of their teams.

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## Issues & Answers March 2025

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Relations, U.S. Bank

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In particular, I'd like to highlight three important programs that will begin next month. Each provides timely and relevant information and offers great networking opportunities.

First, our **Management Development Program** starts on April 16. It will consist of six monthly day-and-a-half sessions running through September and require additional work between classes. This in-depth series is one of our signature Development Programs designed for experienced, high-performing bankers identified as potential future leaders in their organizations. The curriculum will maintain the program's traditional focus on today's competitive banking environment and getting the most out of a team through effective employee engagement, management, and leadership. This year's sessions will also include a project management session, a topic that former program participants have told us would be highly applicable and beneficial in their work.

The second upcoming series is our **Credit Analyst Development Program**, which begins on April 14 and will consist of six modules running through June. The sessions cover every element of effective credit management, including financial analysis, evaluation of tax return data, compliance, documentation, and the unique requirements of various types of lending, such as commercial real estate.

Finally, our highly popular **Understanding Bank Performance program** will again be offered in April, beginning April 3. Over eight sessions during the month, participants will learn the fundamentals of assessing and analyzing a bank's financial performance and the factors that drive results.

All three of these programs will be offered virtually, making them more convenient for WBA members and allowing us to open them up to bankers from across the country as part of our nationwide partnerships with other state banking associations. This arrangement brings even more value to these programs by allowing bankers to learn from diverse peers in different states. And, like our in-person classes, the more you put into them, the more you'll get out of them.

These are just three examples of the professional development and education opportunities available through your WBA membership. We hope you and your organization will take full advantage of all the opportunities we provide. Because the future of banking still depends on the skills of the banker.

# HAVE NEWS TO SHARE?

Email it to [megan@wabankers.com](mailto:megan@wabankers.com) to be included in an upcoming *Issues & Answers*



### 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](http://wabankers.com).

### Connect With Us

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

### On the Cover

A rainbow lands in the Pacific Ocean on a cloudy day, as seen from Cape Disappointment at the mouth of the Columbia River, on the southwestern corner of Washington state. Photo by Jake Bonello, USFWS.

# Unveiling Opportunities for Connection at the 2025 Virtual Engage Conference

On April 29, the 2025 Engage Conference, organized by the Washington Bankers Association, will offer a transformative experience for banking professionals across various sectors. This event is a must-attend for those in retail banking, human resources, training, and beyond.

## Featured Speakers and Sessions

The conference will begin with a compelling session by Lisa Fain of the Center for Mentoring Excellence. Lisa's discussion, "Mentoring 2.0 – How to Make the Most of Your Mentoring Time," will dive into advanced strategies that utilize technology and structured approaches to elevate the mentoring experience significantly.

Following this, Shonna Kracinski, Chief Human Resources Officer at Midlands State Bank and a member of the ABA's AI Taskforce, will demystify "Artificial Intelligence in Banking." This session will clarify how AI technologies are influencing the banking industry and how professionals can effectively adapt to these changes.

The day will also feature various breakout sessions, including a unique "Bankers Care Panel Discussion" by Duncan Taylor and Megan Managan of the WBA. Through the Bankers Care initiative, they will showcase how Washington's banking community is impacting financial literacy, education, and philanthropy.

## Why the Unlimited Registration Offers the Best Value

The conference's broad agenda includes topics ranging from AI and leadership development to legal updates in employment, ensuring valuable learning opportunities for every department within your bank. The unlimited registration option allows every member of your institution to benefit from these insights, fostering a unified approach to professional development and strategic implementation. This package not only maximizes the impact of the conference's content across your organization but also represents significant savings compared to individual registrations.

## Why You Should Attend

1. **Comprehensive Learning:** The conference covers topics that matter most to the evolving banking sector,



whether it's the latest in AI, updates in employment law, or innovative mentoring techniques.

2. **Actionable Strategies:** Each session is designed to provide attendees with actionable strategies that they can immediately implement in their roles, driving efficiency and innovation within their organizations.

3. **Designed for You:** The Conference and breakout sessions were created by WBA workgroups of retail, human resources, and training department bankers who know precisely what you are going through daily and what topics you want to learn about. That means these sessions are timely.

Join us at the 2025 Engage Conference to keep up with the industry's pace and stay ahead of it. Register now to take advantage of the unlimited rate and ensure your team has the knowledge and tools to thrive in the dynamic banking world.

Embrace this opportunity to empower your bank's team with the knowledge, strategies, and connections to drive your institution forward. We look forward to welcoming you and your colleagues to what promises to be an enlightening and engaging event.

See the full agenda for the conference online at [wabankers.com/engage](http://wabankers.com/engage).

## Events Calendar

**March 7** – RMA Women in Banking Luncheon

**April 3** – Understanding Bank Performance

**April 7-9** – 2025 ABA Washington Summit, D.C.

**April 14** – Credit Analyst Development Program

**April 16** – Management Development

**April 29** – Virtual Engage Conference

**May 7-9** – Agricultural Bankers Conference, ID

**May 13** – CBA Annual Conference, La Quinta, CA

**May 22** – OBA Women in Banking Luncheon, OR

**May 30** – PSBJ Women Who Lead

**June 5** – WBA Night at Spokane Indians

**July 10** – Understanding Bank Performance

**July 28-30** – 2025 Annual Convention; Coeur d'Alene, ID

**Aug. 14-16** – KBA Fraud Academy

**Aug. 21** – Commercial Lending Development Program

**Sept. 16** – Understanding Bank Performance

To register or to learn more about any of the listed events, please visit [www.wabankers.com/calendar](http://www.wabankers.com/calendar).

# 2025 Bankers Day on the Hill: A Sunny, Successful Day of Advocacy in Olympia

On February 12, nearly 50 bankers from across Washington State gathered at the Association of Washington Business (AWB) office in Olympia for the annual Bankers Day on the Hill. The event provided a valuable opportunity for bankers to meet with lawmakers and their staff to discuss key legislative issues impacting the banking industry.

The day started with a warm welcome from Glen Simecek, President & CEO of the Washington Bankers Association (WBA), followed by a comprehensive legislative briefing. (The briefing highlighted critical issues facing the industry, including:

- Taxes: The briefing emphasized the importance of minimizing tax burdens on the banking sector, which can ultimately impact consumers and economic development. Bankers were encouraged to engage with



lawmakers on proposals related to wealth taxes, B&O taxes, and state-wide head taxes.

- Interchange Fees: The briefing addressed the potential negative impacts of SB 5070, a bill prohibiting interchange fees for all taxes, tips, and gratuities on credit card charges. Bankers were urged to share their

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## WBA Hosts First Networking Event of Year at Spokane Chiefs Game

Bankers from throughout the Spokane region joined WBA in late February for the first networking event of the year at the Spokane Chiefs hockey game.

Over 40 bankers gathered at Spokane Arena to catch the Chiefs take on Vancouver and enjoy food and drinks before the game, while meeting other members of the industry.



### WASHINGTON SUMMIT

April 7-9, 2025  
Washington, DC

Registration is free for all bankers – Don't miss your chance to connect!

[aba.com/SummitSBA](http://aba.com/SummitSBA)



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concerns with lawmakers about the potential consequences of this legislation on small businesses, consumers, and the overall payment system.

- Financial Education: The briefing highlighted the importance of financial education in schools. Bankers were encouraged to advocate for SB 5080 and HB 1285, bills requiring financial education for high school graduation.

Following the briefing, bankers enjoyed a networking lunch, allowing for valuable connections and discussions among industry peers. The afternoon was dedicated to meetings with

legislators and their staff. Bankers had the opportunity to share their perspectives on key issues, answer questions, and build relationships with lawmakers.

The day concluded with a reception at 1889 Prime Steakhouse, where bankers had a chance to network, recap the day, chat, and enjoy a relaxing atmosphere.

The Washington Bankers Association sincerely thanks all the bankers who participated in Bankers Day on the Hill. Your active engagement is crucial in ensuring a strong and vibrant banking industry in Washington.

If you would like to learn more about WBA advocacy efforts, please visit [votervoice.net/WABANKERS/home](http://votervoice.net/WABANKERS/home).





### WaFd Bank Foundation Donations to Area NonProfits

The WaFd Bank Foundation announced earlier this year that it donated to several area nonprofits, including Harvest Against Hunger and Orcas Community Resource Center in Washington.



### Chase Volunteers with Backpack Brigade

The JPMorgan Chase Seattle team recently volunteered at Backpack Brigade, a South Seattle nonprofit dedicated to eradicating weekend hunger.

The organization helps students across Western Washington and always seeks additional volunteers to help pack bags.



### Bank of America Makes Valentine Cards for Seattle Children's Hospital

In honor of the upcoming Valentine's holiday, Bank of America Seattle team members made cards for patients at Seattle Children's Hospital.

Other team members from across the PNW participated in the crafts virtually, making cards for similar locations and organizations in the region.



### Banner Bank Named Salvation Army Community Partner of the Year

The Banner Bank branch in Skagit Valley was recently named the Salvation Army's 2024 Community Partner of the Year.

"Our team is proud to support the work of the Salvation Army in our communities through financial and volunteer support," said the bank online.



### Bank of America Celebrates Lunar New Year with Client Celebration

Bank of America celebrated the Lunar New Year in Bellevue with a special client celebration in February.

The event featured performances by the Mak Fai Dragon, Lion Dance Association, and Massive Monkey Break Dancing Crew, supported by the Breaking Boundaries Foundation.



### KeyBank Foundation Announces \$450,000 Grant to FareStart

The KeyBank Foundation announced \$450,000 to FareStart in mid-February, a nonprofit seeking to extend its job training programs.

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The grant will help the program train new students, adults, and young adults who have experienced homelessness, justice involvement, substance use recovery, and other barriers.

“At KeyBank, our mission is to help our community thrive, and we know that an important building block is helping underserved populations realize their full potential and develop the skills that will lead to successful and fulfilling careers,” said Brian Marlow, KeyBank’s Washington State Market President. “A secure job is the gateway to a solid financial future, and we are delighted to support FareStart’s programs designed to create a foundation that will help build long-term stability for those furthest from opportunity.”

## Liberty Bank Celebrates Leadership Kitsap

Liberty Bank celebrated the 20 exceptional members of Leadership Kitsap in the 20 Under 40 program, which the bank sponsored.

Galina Georgieva attended the event for the bank. As a current board member and past participant in the program, she understands how well the program works.

The event highlighted the achievements of dynamic trailblazers under 40 in the community who shared stories, aiming to inspire and empower the next generation.



## WBA Teaches Scam and Fraud Awareness Class

Washington Bankers Association’s COO Duncan Taylor recently taught a scam and fraud prevention course at the Enumclaw Senior Activity Center.

The course shared information about how seniors can stay safe from the latest scams and fraud and what to do when they aren’t sure if a request for money or information is legitimate.



## Sound Community Bank Sponsors Sequim Sunshine Festival

Sound Community Bank announced in early 2025 that it would again be a title sponsor of the Sequim Sunshine Festival in early March.

The event celebrates the end of winter and the beginning of the spring

and summer seasons on the Olympia Peninsula.

The bank returns as a sponsor for the fifth year and will be the title sponsor of the illuminated drone show.

## Kitsap Bank Donates To Nonprofits on Valentine’s Day

On Valentine’s Day, Kitsap Bank celebrated by showing some love to local nonprofits by giving away \$15,000 to 22 local organizations.

Thanks to every hour the bank’s employees volunteered in 2024, the donations were made.



## Riverview Bank Sponsors Foundation for Vancouver Public Schools Book Event

Riverview Bank sponsored a Foundation for Vancouver Public Schools event during Read Across America Week, helping ensure that students had access to books in multiple languages.

Employees from the bank volunteered to place bookplate stickers in books for 1,800 first graders, and each child received a book of their own.

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## Industry News

### New Hires

Sarah Howard  
Senior Vice President and Team Lead at  
Washington Trust Bank

Katia Palander  
Vice President and Relationship Manager at  
Washington Trust Bank

Donya Alward  
Director of Employee Engagement at First Fed

Tristan McDevitt  
Commercial Banking Relationship Manager at  
HomeStreet Bank

Cory Swank  
Branch Manager at Olympia Federal Savings

Patrick Lloid  
Vice President and Commercial Relationship  
Manager at Washington Trust Bank

### Promotions

Jason Morgan  
Assistant Vice President and Branch Manager at  
Kitsap Bank

Rachel Dunger  
Assistant Vice President and Branch Manager at  
Kitsap Bank

Dan Gaulke  
President & CEO at Yakima Federal Savings

Lynda Douglas  
Assistant Branch Manager at Kitsap Bank

### Retirements

Leanne Antonio  
Yakima Federal Savings

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

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### Olympia Federal Savings Donations to Harlequin Productions

Olympia Federal Savings announced that its January Two Cent partner, Harlequin Productions, earned a \$2,592 donation.

The program donates two cents from every debit card transaction each month to the nonprofit partner chosen by employees.

The organization helps invigorate, educate, and empower the community and people to feel, think, and play more through the mirror of live theater.



### WaFd Bank Donates to Third Stone

WaFd Bank employees stopped by Third Stone, the philanthropic arm of Bumbershoot, to drop off a donation to the organization's workforce development program benefiting local low-income youth.

The free education program aims to remove barriers to entry into the live-music business for young adults between the ages of 17-25. They work to teach skills such as marketing, audio engineering, lighting design, backstage hospitality, stagehands, and more.



### U.S. Bank Volunteers at Food Lifeline

The U.S. Bank team recently volunteered at Food Lifeline. The group helped pack and organize 4,010 pounds of rice, which will be distributed to food banks and those in need.



### Washington Trust Bank Participates in Spokane Ag Show

Washington Trust Bank recently participated in the annual Spokane Ag Show, featuring over 220 vendors and nearly 6,000 attendees over several days.

The bank connected the clients and was able to share information with attendees about available services and general banking information while also learning about the latest trends related to land value.

### Mt. Pacific Bank Hosts Booth at Everett Silvertips Game

The Mountain Pacific Bank Everett branch team recently hosted a booth at an Everett Silvertips hockey game.

The branch team had fun meeting with attendees and rang the puck drop bell at the start of the game.

*If you have WBA member news to share, please send it to [megan@wabankers.com](mailto:megan@wabankers.com). Submissions are run on a space available basis.*



# Understanding Bank Performance

Next session starts April 3!  
Learn more at [wabankers.com/ubp](http://wabankers.com/ubp)



# New York Fed: Household Debt Increased \$93 Billion in Fourth Quarter of 2024

The Federal Reserve Bank of New York's Center for Microeconomic Data recently issued its Quarterly Report on Household Debt and Credit.

The report shows total household debt increased by \$93 billion (0.5%) in Q4 2024, to \$18.04 trillion. The report is based on data from the New York Fed's nationally representative Consumer Credit Panel. It includes a one-page summary of key takeaways and their supporting data points.

The New York Fed also issued an accompanying Liberty Street Economics blog post examining delinquency rates in the auto loan market.

"While mortgage delinquency rates are similar to pre-pandemic levels, auto loan delinquency transition rates remain elevated," said Wilbert van der Klaauw, Economic Research Advisor at the New York Fed. "High auto loan delinquency rates are broad-based across credit scores and income levels."

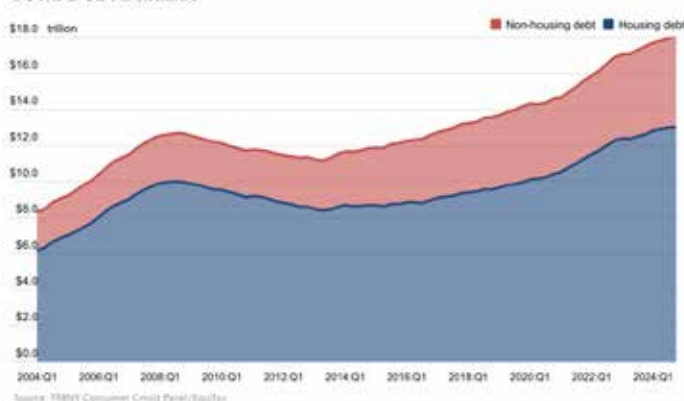
Credit card balances increased by \$45 billion from the previous quarter and reached \$1.21 trillion at the end of December 2024. Auto loan balances saw a \$11 billion increase and stood at \$1.66 trillion. Mortgage balances increased by \$11 billion and currently stand at \$12.61 trillion. HELOC balances rose by \$9 billion to \$396 billion, representing the eleventh consecutive quarterly increase since Q1 2022. Other balances, which include retail cards and other consumer loans, grew by \$8 billion. Student loan balances grew by \$9 billion, and now stand at \$1.62 trillion.

The pace of mortgage originations increased slightly from the pace observed in the previous four quarters, with \$465 billion of newly originated mortgages in Q4. Aggregate limits on credit card accounts increased moderately by \$98 billion, representing a 1.3% increase from the previous quarter. Limits on HELOC continued to rise and saw an \$8 billion increase.

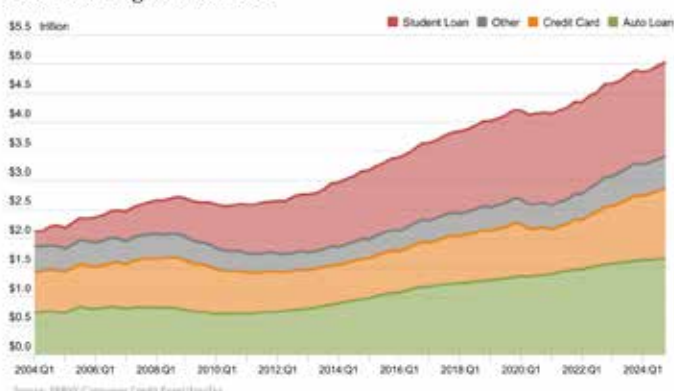
Aggregate delinquency rates increased slightly from the previous quarter, with 3.6% of outstanding debt in some stage of delinquency. Delinquency transition rates held steady for nearly all debt types, excluding credit cards which had a small uptick in transitions from current to delinquent. Transition into serious delinquency, defined as 90 or more days past due, edged up for auto loans, credit cards, and HELOC balances but remained stable for mortgages.

Read the full report online at [www.newyorkfed.org/microeconomics/hhdc](http://www.newyorkfed.org/microeconomics/hhdc).

Total Debt Balance



Non-Housing Debt Balance



*Top graph caption: Credit card balances, which now total \$1.21 trillion outstanding, grew by \$45 billion during the fourth quarter and are 4.0% above the level a year ago. Auto loan balances rose by \$11 billion, and now stand at \$1.66 trillion. Other balances, which include retail cards and other consumer loans, grew by \$8 billion. Student loan balances grew by \$9 billion, and now stand at \$1.62 trillion. In total, non-housing balances grew by \$73 billion, a 1.5% rise from 2024Q3.*

*Bottom graph caption: Mortgage balances shown on consumer credit reports grew by \$11 billion during the fourth quarter of 2024 and totaled \$12.61 trillion at the end of December. Balances on home equity lines of credit (HELOC) rose by \$9 billion, the eleventh consecutive quarterly increase after 2022Q1, and there is now \$396 billion in aggregate outstanding balances, \$79 billion above the series low reached in the first quarter of 2022. Credit card balances, which now total \$1.21 trillion outstanding, grew by \$45 billion during the fourth quarter and are 4.0% above the level a year ago. Auto loan balances rose by \$11 billion, and now stand at \$1.66 trillion. Other balances, which include retail cards and other consumer loans, grew by \$8 billion. Student loan balances grew by \$9 billion, and now stand at \$1.62 trillion. In total, non-housing balances grew by \$73 billion, a 1.5% rise from 2024Q3.*

# What to Look for in a Core Systems Negotiation Partner



By Nick Perfido, EVP, Vitex

Choosing a core systems negotiating partner is a critical decision for any community banking institution. Core systems are at the heart of banking operations, managing accounts, processing transactions, and ensuring regulatory compliance.

But first, do you really even need a negotiating partner? Why not just handle it internally? In our respectfully biased opinion, your core operating system is too important, there are too many details, and you likely have your plate full of other obligations to address. This is something you simply can't risk getting wrong. Finding the right partner to guide you through this complex process can be the difference between a solution that enhances your institution's operations and one that creates long-term challenges.

The landscape for core providers has narrowed over the last several years, with only a few dominant players holding much of the market share. Their pricing structures and contract terms can be confusing or even intentionally vague, making it hard to determine if you're getting a fair deal. That's where an experienced professional can make all the difference—not only to level the playing field but to help you align your decisions with your institution's goals.

With all of this as the backdrop, here are several key factors to keep in mind when selecting your core systems negotiating partner.

## 1. Diverse Industry Expertise

Core system negotiations require more than a surface-level understanding of the market. The best partners bring firsthand experience working within financial institutions and with core vendors, giving them a unique

perspective.

**Insider Knowledge:** Vendors don't openly share critical details about pricing or contract structures, leaving institutions with no way to know if the contract or pricing is fair. A skilled partner knows how to uncover and address those gaps to get you the best contract for your institution.

**Regulatory Awareness:** Because banking is highly regulated, your partner should be able to identify potential compliance risks hidden in the fine print.

**Market Insight:** Understanding vendor strengths, weaknesses, and emerging technologies (e.g., cloud systems, API integrations) ensures your institution is equipped with a competitive system that will maintain relevance over time. Essentially, you want to 'future-proof' your institution, ensuring it's well-positioned for years to come.

## 2. Proven Track Record

A history of successful negotiations speaks volumes. Look for partners who can demonstrate tangible results, whether it's cost savings or better terms that support your institution's goals.

**Results That Matter:** Rather than spreading their efforts thin, good partners zero in on areas that will make the biggest impact for your organization.

**Client Success Stories:** A strong portfolio of satisfied clients or case studies can give you confidence in their ability to deliver.

## 3. Strategic and Cultural Alignment with Your Institution

Every institution is different, and your negotiating partner should reflect that. The right partner takes the time to understand your mission, growth plans, and priorities.

**Cultural Fit:** Does your negotiating partner focus on selling their services and process, or are they truly aligned

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The Ultimate Fraud Prevention Training Program Returns!

# FRAUD NEVER SLEEPS

AUGUST 12 - 14, 2025

[www.fraudacademyhq.com/](http://www.fraudacademyhq.com/)

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with your needs? Similarly, they should integrate well with your team and its work style.

**Future-Ready Terms:** Contracts should account for future scenarios like acquisitions, de-conversions or tech upgrades, avoiding costly surprises down the line.

### 4. Focus on Timing and Preparedness

The timing of negotiations can significantly impact outcomes. Institutions with less than 24 months remaining on their contracts enter what we call the “red zone,” where core system vendors gain more leverage. A skilled partner will ensure you start early, maximizing your negotiating power.

**Plan Ahead:** Planning ahead prevents rushed negotiations and allows for thoughtful, strategic decisions that benefit your institution long-term.

### 5. Contractual Expertise and Long-Term Value

Core system contracts are notoriously detailed and often span several years. A partner with contractual expertise can help ensure you don't overlook any critical details.

**Spot Hidden Costs:** From maintenance fees to migration and de-conversion expenses, the wrong contract can saddle your institution with unforeseen costs. A knowledgeable partner will address these issues upfront.

**Lifecycle Savings:** Successful negotiations balance immediate savings with cost-efficiency over the system's entire lifecycle, including implementation, upgrades, and operational expenses.

### 6. Collaborative and Personalized Service

Maintaining positive relationships with core vendors is crucial. An effective partner knows how to negotiate favorable terms while preserving the vendor relationship.

**Balanced Approach:** Avoid “scorched earth” tactics that strain core vendor relationships. Effective consultants prioritize critical areas of savings while preserving a healthy working relationship with vendors.

**Individualized Attention:** It's common for consulting firms to have their teams handle many projects at once, which can dilute their focus. Look for a partner who prioritizes your project, limiting the number of clients

per professional to ensure your project gets the attention it deserves. At Vitex, our experts work on a maximum of two projects at any given time. Any more than that, the quality and end results can suffer.

### 7. Flexibility and Tailored Processes

Flexibility is critical when navigating vendor contracts. The best partners adapt their processes to meet your institution's specific goals, rather than enforcing a one-size-fits-all approach. Inevitably, unplanned hiccups will arise. You need a partner that can adapt and pivot as necessary.

### 8. Reputation and Compatibility

While the firm's reputation is important, what truly matters is the lead professional assigned to your project. Their expertise, approach, and ability to work well with your team are key to a successful partnership. Are they relationship-focused or simply project-driven?

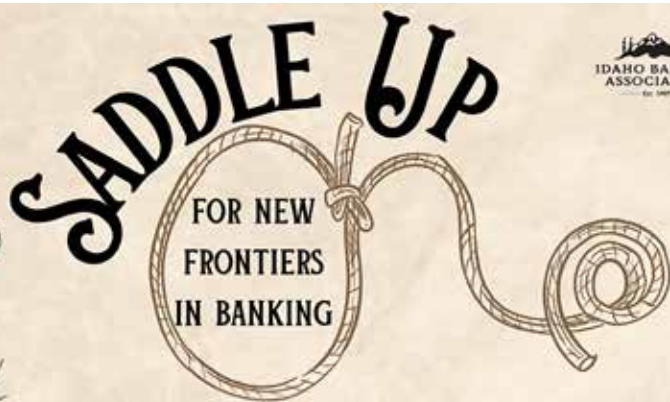
### Partner for Success

If you're navigating the complexities of core system contracts and want to ensure the best outcomes for your institution, having the right expertise on your side can make all the difference.

For insights tailored to your needs or to explore how an experienced partner can support your goals, feel free to reach out to us at Vitex. We're here to answer your questions and offer a complimentary analysis to help you get started.

We always tell prospective clients to use someone, even if it's not Vitex. Your core decisions are simply too important.

*Nick Perfido is a fintech veteran with more than 35 years of experience in enterprise software sales within the community banking and credit union arenas. His experience includes having worked with companies including Newtrend, EDS, Fiserv, and Finastra, where he was National Sales Director for the Phoenix Transformational Banking solution. He has been instrumental in helping financial institutions realize their goal of transforming their operations to meet the ever-changing FinTech landscape.*



# 2025 ANNUAL CONVENTION

JULY 28-30  
COEUR D'ALENE RESORT

Register online at [wabankers.com/convention](http://wabankers.com/convention)





## Elevate Your Bank's Success: Recruit and Retain Top Talent with BankTalentHQ

BankTalentHQ, in partnership with 40 State Banking Associations and the American Bankers Association, offers a specialized career platform for the banking industry. We provide resources to help your bank attract top talent, support employee development, and stay competitive.

From recruiting and training tools to industry insights, BankTalentHQ is here to help you grow your team and achieve your goals.

Employing **Talent.**  
Supporting **Bankers.**  
Growing the **Industry.**



[BankTalentHQ.com](https://www.BankTalentHQ.com)

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