

# Issues & Answers



May 2022

## Bank Boards, Not Bureaucrats Should Chart ESG Priorities

By Glen Simecek,  
President and CEO,  
Washington Bankers  
Association



Jack Welch, the acclaimed former CEO of General Electric, once said that the role of leadership is to look into the future and see the organization not as it is but as it should be.

Today, when bank leaders consider their organizations' futures, their vision must encompass a much broader range of issues than ever before. Economic trends are no longer regional or even national in scope – they're global. New competitors and technologies have made financial markets more complex and faster-moving than ever before. And changing expectations of customers, investors, and government entities are bringing new issues to bear on a bank's future.

Such considerations are often summarized as ESG – environmental, social, and governance – issues. Banks are increasingly expected to consider the impact they and their customers have on the physical environment, from energy usage to greenhouse gas emissions to water and air pollution. Social factors might include engagement in the local community or promoting diversity, equity, and inclusion among a bank's customers, employees, and management team. Corporate governance issues range from the board's independence to executive compensation to political engagement.

As I talk with bank leaders, I have yet to meet one that doesn't recognize the importance of these and similar topics. They are fully committed to incorporating them into their strategic planning to maximize their prospects for success – for their bank, shareholders, employees, customers, and communities.

Unfortunately, lawmakers and regulators at

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### WBA Staff

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

Duncan Taylor, SVP, Programs & Member Services  
(206) 344-3492,  
duncan@wabankers.com

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

Katherine Nyerick, Director of Education  
(206) 344-3484,  
katherine@wabankers.com

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

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

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### Contact Us

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

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### On the Cover

Emerald Island, located in Lake Wenatchee near Lake Wenatchee State Park, shines in the early morning sunlight in the spring.

Photo courtesy of Flickr by Cindy Shebley

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the federal and state – and sometimes even the local – levels are wading into these waters.

If banks are already focused on ESG issues, what's the problem with the public sector reinforcing their importance?

First, government directions may unduly constrain bank operations. Time and again, we have seen that our national and local economies are best served by a legal framework that allows banks to deliver products and services to their customers at the fairest and best cost possible. There are many reasons why a bank might choose to do business or decline to do business with a particular company or industry. When those decisions are taken out of the hands of bank leaders and instead dictated by government mandate, economic distortions will inevitably occur.

Second, the individuals making those decisions and imposing those requirements on banks are often unelected regulators. Lawmakers often enact vague or general policy guidance, either because they don't have the time or inclination to get into the details or because they are hesitant about how a specific vote may look, and then leave the detailed rulemaking to a regulatory agency.

The problem with this approach is a regulatory agency is, by definition, narrowly focused on a specific subject area. The people working in the agency may not reflect the public's views at large, and their decision-making processes don't always recognize or balance the policy perspectives of diverse stakeholders the way a legislative body is designed to do.

Additionally, when ESG requirements are established through executive orders or agency rulemaking, they are more likely to swing back and forth than if they were enacted in statute. We have seen this with the changes in the regulatory focus and approach taken by the Obama, Trump, and now Biden Administrations at the federal level. When priorities shift with each election, the regulatory structure can't provide the direction that bank executives need for long-term planning.

Regardless of whether elected officials or unelected bureaucrats set ESG requirements, there is also the risk that their provisions may be unrealistic or inappropriate for a given market or bank. Banks need to comply with federal and state laws and regulations and need the flexibility to manage all forms of financial, operational, and reputational risk safely and prudently.

The most significant issues for a community bank in a rural area will be very different from the risks facing a large, multinational institution. Overly prescriptive ESG regulations constrain the ability of bank leaders to respond to the unique risks faced by their organizations.

Finally, government policymakers at all levels should remember and respect the free market's power in influencing corporate behavior. You may have seen signs like the one I recently spotted in the liquor aisle of a local supermarket, announcing that the store would no longer sell any Russian vodka because of the invasion of Ukraine.

It was a timely reminder that consumer expectations are a powerful force driving how businesses operate. They're a force that can influence corporate decisions not only on what products are sold but also on ESG issues like climate action, firearms policy, or labor relations.

From Jack Welch to the CEOs of WBA member banks, strong leaders recognize this. They are constantly thinking about those expectations and refining their organization's direction in response. And they're doing that whether or not there's a government mandate to do so.

# Banker Spotlight: Nichoel Casey



Periodically we profile a Washington banker. If you have a banker you would like to spotlight, please contact Megan Managan at [megan@wabankers.com](mailto:megan@wabankers.com).

## How did you get started in the banking business?

I started in banking as a teller 20 years ago and quickly realized how much positive impact community institutions can make. Since then, I have worked in banking finance, operations, and (after leaving the industry for a short time to complete my law degree) risk management and legal.

## What advice would you give to someone considering a career in banking today?

Banking is more than just tellers who open bank accounts and loan officers who help with mortgage loans. There are so many other positions that work behind the scenes to facilitate customer products and services, support the institution's administration, develop a strategy for customer and commu-

**Day Job:** President & CEO, Raymond Federal Bank

**Success is:** Success is spending every day taking steps towards a purpose that sets your soul on fire!

**Defining Life Moment:** Graduating law school as I had dreamed of as a child. It allowed me to learn about the industry I love at a much deeper level.

I feel the best one-liner would be: *"Learn the rules like a pro so you can break them like an artist."* - Picasso

nity engagement, and ensure compliance with many requirements. Financial institutions have a job for just about anyone. It is rewarding to work in an industry that is vital to the economy's success.

## How are you involved in your community?

I am currently teaching banking law and working with multiple non-profits to teach financial education and provide job training in the banking industry.

## Why do you take time from your busy schedule to volunteer?

Community banks should know the needs of their communities, customers, and employees. I feel I will be a better leader by learning what is important to my community and can then adjust the bank's strategy to make the most significant impact.

## If you were to thank one person for helping you become the person you are today, who would it be, and what did they do?

My husband. He is my biggest advocate and best friend. He fully understands and supports the vision I have to use my leadership position to impact my community and challenges me to be the best that I can be, always.

## How has your involvement with the WBA helped you advance your career?

While I am new to the WBA, I can see the positive impact that the association has and look forward to developing a strong working relationship.

## What do you do for fun when you're not in the office?

I enjoy spending time with my family, being at the beach and reading.

## Events Calendar

**May 10** – NW Agriculture Conference, Three Rivers Conference Center, Kennewick

**May 17-18** – Education/Human Resources Conference, Historic Davenport Hotel, Spokane

**May 26** – NW Asset Liability Management Workshop, Lake Oswego, OR

**July 11-13** – 2022 IBA, NBA, OBA, WBA Annual Convention, Coeur d'Alene, ID

**September 15** – Virtual Credit Analyst Development Program

**September 26-28** – Bank Trainers Conference, Omni Dallas Hotel, Dallas, TX

**October 12** – Retail Branch Manager Development Program

**October 28** – Women in Banking Conference, Seattle Renaissance Hotel

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

# Virtual Fintech Conference Focuses on Innovation and the Future of Banking

In late April, bankers from across Washington attended the Virtual Fintech Conference, focusing on innovation and the future of the banking industry.

The conference kicked off with a session by FBI Special Agent Kevin Brennan, who discussed recent trends in cybercrime. He covered how the agency has seen an uptick in ransomware and other issues around business email scams. Brennan also discussed ways to mitigate, respond and report cyber-crimes to the FBI and how banks can work with their customers.

Once again this year, the conference featured four Buzz Sessions, where subject matter experts hosted a roundtable discussion. This year's sessions were hosted by Aunalytics on considerations for investing in and using data analytics, IP Services on change management, Beauceron Security on how to positively shape behavior using metrics, and Q5ID on digital identity management and verification. Each session encouraged conversation with the subject matter experts and other attendees.

To close out the first day of the conference, Rich Carlton, president and chief revenue officer at Aunalytics, discussed ways to enhance the customer experience and increase market share with AI-driven personalized interactions.

He shared how banks can use data and AI to unlock personalized experiences for customers and ways to leverage that data both inside and outside of the organization.

On the second day of the conference, Ryan Canin, CEO of DocFox, opened the day with a keynote on how banks can harness the power of digital in commercial banking. He said commercial banking remains one area of the industry not entirely digitized for various reasons, how banks can explore new digital tools to expand their business.

After two more rounds of Buzz Sessions, the conference closed with JP Nicols, co-founder of FinTech Forge, with a session on lessons from innovation leaders. He shared ways some of the most innovative banks are winning in the current environment and what other banks can learn from their experiences.



## 2022 EDUCATION/ HUMAN RESOURCES CONFERENCE

MAY 17-18, 2022  
HISTORIC DAVENPORT HOTEL, SPOKANE

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

# Annual Convention Returns to Coeur d'Alene in July

For the first time since 2019, our **Annual Convention** is returning in person this summer, and we invite you to join us at the gorgeous Coeur d'Alene Resort in July.

This year's Convention is cohosted by the Idaho, Nevada, and Oregon Bankers Associations on July 11-13.

The agenda features Mark Calabria, former head of the FHFA, economic advisor to Vice President Pence, and current senior advisor at The Cato Institute will be on hand to discuss his time in D.C. and an outlook for the industry. Joan Woodward, executive vice president of public policy for the Travelers Institute, will provide an economic and political update, highlighting her current work and her time working in Congress. Eric Snodgrass, principal atmospheric scientist at Nutrien Ag Solutions, will host a session about the wild side of weather and how changes to weather patterns will continue to impact bank clients.

The event will close with a conversation with Carmen Best, former Seattle Chief of Police, who was recently hired as Microsoft's director of global security risk operations. She will share her unique experiences of leading through challenging times and how to overcome crises and conflict.

Bankers are encouraged to make their room reservations at the Resort early, as limited space is available.

Learn more and register online at [www.bankersconference.com/convention](http://www.bankersconference.com/convention).

On May 10, the **Northwest Agriculture Conference** will return to the Three Rivers Convention Center in Kennewick. This conference features Curt Covington, senior director of institution credit at AgAmerica Lending, and Shawn Hackett, who will discuss how weather cycles, sunspots, and the pandemic influence ag markets.

The following day, bankers can attend a unique full-day **Ag Banker Training**, taught by Joel Lorenzen, former Chief Credit Officer at Farm Credit. This training was designed to help both new and experienced ag bankers gain a solid understanding of the current state of both



industries.

The **2022 Education/Human Resources Conference** will be held at the Historic Davenport Hotel in Spokane on May 17-18. Cynthia Clay, CEO of NetSpeed Learning, will speak at the event on leading successful teams in a hybrid environment. Other sessions during the conference will cover coaching and how to rebuild and reboot corporate culture. The conference also includes specialized breakout sessions for education, training, and human resource professionals.

Registration is also open for this fall's **Virtual Credit Analyst Development Program** beginning in September and the **Retail Branch Manager Development Program** in October.

Bankers can also attend the **Women in Banking Conference** on October 28 at the Seattle Renaissance Hotel in downtown Seattle. This will be the first time the event is back in person since 2019 and will feature Lisa Fain of the Center for Mentoring Excellence with an interactive session on ways to build inclusive mentoring programs.

*Please visit the WBA website at [www.wabankers.com](http://www.wabankers.com) for more information about registration for our upcoming programs.*

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### WaFd Bank Hosts CommunitClean-UpUp in Seattle

The WaFd team, Seattle Seawolves Rugby team, and Seattle Compassion Services took part in a community clean-up earlier this year.

The group bagged trash from two different locations in Fremont and talked with residents experiencing homelessness.

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



Volunteers from U.S. Bank spent time working at Food Lifeline in late March.

The group helped sort food for distribution at the organization's warehouse.

### Peoples Bank Collects Items for United Way Whatcom County



This spring, Peoples Bank hosted a collection drive for United Way Whatcom County, encouraging people to donate crayons and coloring books for local students.

The donations went to local nonprofits that focus on helping children and families.

### Seattle Bank Announces Partnership with Visit Seattle to Highlight Local Small Businesses

Seattle Bank announced a new partnership with Visit Seattle to highlight local small businesses and diverse communities in late March.

The Community Partnership Program will support 20 locally owned businesses in Seattle's International District and Central District neighborhoods, including restaurants, cafes, and shops.

The partners worked with Intentionalist, the Central Area Collaborative, and the Chinatown-International District Business Improvement Area to identify selected businesses, focusing on establishments owned by women, people of color, and LGBTQ+ community members.

Twenty businesses will receive waived membership dues, funded by the bank, to join Visit Seattle's partnership network. Each company will receive district promotional support through Visit Seattle's marketing channels and access to referrals and leads from Visit Seattle to encourage visitors to dine and visit their stores.

Seattle Bank will also be offering each business complimentary financial consulting services.

"Seattle's small business owners are the heart of our city, and our path to recovery depends on giving them the right resources to thrive," said Mary Grace Roske, senior vice president of marketing communications and community relations for Seattle Bank. "It's something we should all have a stake in. That's why we built this cohort of mission-minded organizations to invest back in a stronger Seattle. The model we've developed with Visit Seattle will give our vibrant businesses the foundation to sustain and grow through this period of recovery and beyond."

### Peoples Bank Volunteers at Habitat for Humanity Store



Members of the Peoples Bank Snohomish County team volunteered at the Habitat for Humanity Store this spring.

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The volunteers painted, unloaded, stocked, organized, and cleaned parts of the store.

### Cashmere Valley Bank Volunteers at Yakima Canyon Marathon



Cashmere Valley Bank employees volunteered at the Yakima Canyon Marathon on April 2.

The team hosted the first runner's aid station at 3.2 miles into the run, encouraging them and offering support and supplies.

### JPMorgan Chase Invests \$1.95 Million in Seattle for Black Home Initiative

JPMorgan Chase announced this spring that it would be investing \$1.95 million in the greater Seattle area with the Black Home Initiative (BHI) to increase Black homeownership in the next five years.

The investment is with the Black Home Initiative, part of a national effort to target racial inequalities at the core of the housing system from the Center for Community Investment

at the Lincoln Institute of Land Policy.

The multi-sector initiative connects capital more effectively across six U.S. cities, including Seattle. Civic Commons is the convening organization for Seattle, and additional funding for the effort locally comes from Seattle Bank.

"Affordable housing and homeownership is a key factor to building generational wealth, but out of reach for far too many people, especially Black households," said Phyllis Campbell, Chairman of the Pacific Northwest at JPMorgan Chase. "At JPMorgan Chase, we're committed to helping address barriers to homeownership and are pleased to support Civic Commons as they work to create more paths toward owning a home."

The BHI will work to obtain new land, create new funding mechanisms aligned with the needs of developers, and target a variety of housing types and methods of sale. The work is guided by a core of eight community leaders from King and Pierce counties and a broad group of stakeholders who will serve on key advisory groups.



### 1st Security Bank of Washington Donates to Port Angeles Symphony Orchestra

The 1st Security Bank of Washington Port Angeles branch recently donated to the Port Angeles Symphony Orchestra's Adventures in Music (AIM) Program.

The AIM team visits local schools throughout Clallam County to share how music benefits us mentally and emotionally with students.

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## Industry News

### New Hires

Gary Zambor  
Vice President, Branch Manager, Sales Manager at 1st Security Bank of Washington

Kishana Griffin  
Implementation Manager at Coastal Community Bank

Jaylen Gilmore  
Vice President and Relationship Manager at Columbia Bank

Joseph Jensco  
Commercial Loan Officer at Sound Community Bank

Royal Prendergast  
Mortgage Loan Originator at Bank of the Pacific

Kathy Hruza  
Senior Vice President Loan Operations at Seattle Bank

Jeff Stegeman  
Senior Portfolio Strategist at KeyBank

Chris Neros  
Executive Vice President and Chief Lending Officer at First Fed Bank

Andy Egloff  
Vice President and Commercial Loan Officer at SaviBank

Kevin Jones  
Vice President and Mortgage Loan Officer at Heritage Bank

Kelvin Zhang  
First Vice President and Director of Product Development at First Fed Bank

### Promotions

Jessica Lutz  
Branch Manager at Kitsap Bank

### Board of Directors

Kelly Nelson  
Kitsap Bank

### Retirements

Debbie Larson  
Olympia Federal Savings

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

# WBA Endorsed Vendor: Harland Clarke, a Vericast Business

## Vericast Survey Finds Critical Gaps Between Financial Institutions and Consumers

A recent annual survey conducted by Vericast found critical gaps between financial institutions and consumers, suggesting a struggling relationship.

Vericast's 2022 Financial Services TrendWatch report, which explores the challenges and opportunities facing U.S. financial institutions, found changes in privacy practices, consumer personalization expectations and lifestyle, social change and marketing innovation have created openings for financial institutions to better support consumer needs. More than 400 respondents from banks and credit unions and nearly 7,000 consumers were surveyed about their relationship, expectations, and experiences with their financial institutions.

"Consumers want great customer service, and they want their banks and credit unions to be a community partner," said Stephenie Williams, Vice President, Financial Institution Product and Strategy at Vericast. Gaining this type of insight is the first step for financial institutions toward building stronger relationships with their audience."

Through the survey, Vericast uncovered five marketing trends to watch this year that may close the gap between financial institutions and consumers, including:

- Change events threaten long-standing loyalty. While financial institutions consider mergers and acquisitions a key driver of inorganic growth, consumers see it differently. About 75% of consumers surveyed said they are very or somewhat likely to leave after a merger or acquisition event. Delivering best-in-class customer service is the key to long-term success, especially when loyalty is challenged.
- Streaming entertainment delivers new account acquisition tools. Many marketers and product managers struggle to find the right mix of marketing channels for increasing account growth. Traditional channels like social media, email and direct mail ranked high for usage and produce modest results, but the channel least used – connected TV (CTV) – is the most promising.



According to Leichtman Research Group, 80% of U.S. households have at least one CTV device.

- Expectations of privacy affect marketing strategies. This year, Google Chrome will become the final and largest major browser to eliminate third-party cookies, but marketing teams at financial institutions are largely unprepared for this change. According to survey results, fewer than one-third are ready for a cookie-less targeting strategy.
- Demand for corporate responsibility challenges marketing goals. When asked to rank their 2022 marketing goals, financial service marketers ranked local brand awareness in fifth place and social and environmental responsibility last (seventh place). Conversely, consumers ranked community and civic involvement and social responsibility high on their list of priorities (second and third place, respectively).
- Loans will be the market-making competitive battleground. Seventy-two percent of financial institutions identified acquisition as a primary driver of revenue this year. However, 86% of consumers surveyed are not inclined to make a switch. Consumers remain open to working with different financial institutions to secure home and auto loans.

View the full [2022 Financial Services TrendWatch report](#).



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# Three Rs of a Successful Consumer-Focused Overdraft Strategy

By Mark Roe, Executive Vice President of National Sales, JMFA

It is undeniable that the overdraft service environment has changed in the last two to three years. To minimize the impact of industry changes and recent market shifts, now is a great time for community banks to take a step back and re-evaluate their current overall overdraft strategy. Following are three key areas that can impact the degree to which your program meets consumer needs, simplify your next exam and help to avoid the risk of potential litigation.

## Reasonable fees

When customers are aware of the fees associated with accessing liquidity to meet their household needs, they understand the value your overdraft program provides. Respondents in a study by McGuffin indicated that fees assessed in response to a customer's action (or inaction), such as overdrawing an account, are fairer than fees for services, like ATM usage and mobile banking. In other words, consumers were more accepting of fees they could control. What's more, simple and clear communication about fees reinforced respondents' trust in their financial institution.

An evaluation of your current fee structure should be based on several variables. Is the fee reasonable, compared to the cost of the item not being paid? How does it compare with other institutions in your market? If you haven't looked at your fee schedule in a few years, it's important to determine if it is still a fit for your market and responsive to what customers might be saying to your frontline staff about how it is impacting their situation.

Importantly, fee-based services should be offered to address an overdraft after lower-priced options—such as a transfer from a secondary account or line of credit have been used. The lowest-priced options should always precede the overdraft fee-based service.

Other issues to consider related to fees include the possibility of capping the number of overdraft items charged per day, setting an overdraft threshold—de minimis—amount where no fee is charged, or offering a grace period to allow customers the chance to make things right, without charging them a fee. Additionally, offering a low-cost checking product without overdraft fees can give customers another choice to meet their specific financial needs.

## Responsible policies and procedures

Transparency and full disclosure have always been key elements of what regulators expect from a fully compliant overdraft program. Recent criticism of undisclosed solutions by Consumer Financial Protection Bureau (CFPB) Director Raj Chopra makes this truer now than ever before.

Interestingly, the same large national banks that have made headlines for lowering or eliminating overdraft/

NSF fees have demonstrated a lack of transparency for how their overdraft program works, making it challenging for consumers to anticipate how their items may or may not be covered.

Having complete and correct processes in place—such as Reg E requirements and neutral posting order to protect customers from multiple fees—along with easy-to-understand account disclosures is essential to preserving your customer relationships and protecting your bank from increased regulatory scrutiny and potential legal risk.

## Reliable communications

Regulators demand that consumers are the focus of a compliant overdraft program. Full disclosure allows your customers to be knowledgeable about their options and maintain control over the fees they pay. A consumer-centric communications strategy with detailed information—available from branch locations, a call center, website, via mobile banking app, as well as emails and letters—facilitates your customers' ability to avoid unexpected shortfalls and fulfill all their financial needs.

Effective staff training is the foundation of an effective communication strategy—or where one can fall apart if your staff lacks confidence regarding how to effectively explain your service and answer questions when there is something your customers don't understand. Plus, making sure information is provided equally across the board—not just to frequent overdraft users—gives customers more than just confidence, it strengthens loyalty on all fronts.

## It all adds up to a relevant service for customers' financial needs

In the last few months, CFPB-regulated institutions have been promoting themselves for doing a good thing by eliminating overdraft fees. But where does that leave a consumer who is facing an emergency expense a few days before payday?

There is a place for a low-cost, no gotcha overdraft solution that your customers can rely on to solve occasional liquidity needs. And who better to provide that service than their trusted community bank.

If you have a transparent, user-friendly program that answers your customers' needs, while adhering to industry best practices, you're also doing a good thing. What's more, a re-evaluation of your program can ensure you're doing the right thing, based on the needs of your market and not what makes the evening news.

*JMFA provides community banks and credit unions comprehensive overdraft consulting with consumer-focused recommendations, data-driven intelligence and a 100% compliance guarantee to address your evolving needs. To learn more, please visit [www.JMFA.com](http://www.JMFA.com) or call (800) 809-2307.*

# ServisFirst Bank Earns Endorsement from WBA For Agent Credit Card Program

ServisFirst Bank, a subsidiary of ServisFirst Bancshares (NYSE:SFBS), earns exclusive statewide endorsement by the Washington Bankers Association (WBA) for the Agent Credit Card program offered by ServisFirst Bank.

ServisFirst Bank is a full-service correspondent provider and currently issues cards for over 140 community banks across the country, including many that have recently converted from other agent credit card programs. Through the program, WBA members will be able to issue credit cards to their customers, both commercial and retail, with their own bank's logo.

The Washington Bankers Association Professional Services (PROS) board of directors approved the endorsement, citing ServisFirst Bank's innovative product offerings, customer service, and transparency on pricing. ServisFirst Bank provides a simple, straightforward program that includes credit card marketing and portfolio management services at no cost to Washington Bankers Association member banks.

"We are excited to be able to offer our members a high-quality agent credit card program through our partnership with ServisFirst Bank," states Glen Simecek, President and CEO of the Washington Bankers Association. "ServisFirst has a proven success record. I have confidence that they will deliver the same quality of service here in Washington that has enabled them to succeed in other states."

"We started self-issuing credit cards in 2011 because we weren't satisfied with any of the programs on the market," states Rodney Rushing, ServisFirst Bank Executive Vice President and Chief Operating Officer. "We knew that other banks also wanted a card program focused on customer service and

transparency, which we are proud to offer. We are tremendously excited to be able to support the state banking associations by offering a program that will help their members offer quality products and solutions to their customers."

ServisFirst Bank is also the exclusive agent credit card program for the American Bankers Association.

For more information regarding the endorsement or to speak to a representative of ServisFirst Bank, please contact Krista Conlin, [Krista@KCProjects.net](mailto:Krista@KCProjects.net). For more about ServisFirst Bank, please visit [www.servisfirstbank.com](http://www.servisfirstbank.com).

*ServisFirst Bank is a full-service commercial bank focused on commercial banking, correspondent banking, cash management, private banking and the professional consumer market, emphasizing competitive products, state of the art technology and a focus on quality service. Recently, the Bank announced its assets exceed \$15 billion. The Bank offers sophisticated cash management products, Internet banking, home mortgage lending, remote deposit express banking, and highly competitive rates.*



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### Columbia Bank Volunteers at Food Lifeline

Members of the Columbia Bank team recently volunteered at Food Lifeline.

The group sorted enough food to put together over 2,900 meals for people experiencing hunger.

“It was a privilege to get involved with an organization doing so much good in our community,” said Matt Hrdlicka, vice president, and relationship manager at Columbia Bank.

### Sound Community Bank Donates to HopeSparks



Sound Community Bank announced in early April a \$2,500 donation to HopeSparks.

HopeSparks serves children and families in Pierce County who face trauma, abuse, and overwhelming life challenges.

This year the organization is celebrating its 125th anniversary.

### U.S. Bank Spokane Branch Manager Organizes Donations, Care Packages for Ukraine



When the war in Ukraine began in late February, U.S. Bank branch manager Dmitriy Grishko was worried about his family, including his cousin Sergey, who the crisis had impacted.

Wanting to do something to help, he connected with a friend from church and began organizing an effort to send care packages to Ukraine. The kits include clothing, shaving, soap, sleeping bags, first-aid, and more.

The community responded quickly, and to date, they have sent over 225 care packages and more than \$31,000 in financial aid to Ukraine. They were also able to provide medical supplies to a hospital and funding to help rescue children stranded in

an orphanage. Most of the monetary donations have provided immediate assistance with food, shelter, and the cost of fuel and transportation.

“It was breaking my heart to see what was happening,” Grishko said. “Sergey’s story is one of many, and I felt called to action – to find a way that I could help.”

Grishko and friends have also partnered with local schools to provide pictures, letters, and activities to keep families busy.

Ryan Eskelson, U.S. Bank district manager, said Grishko is someone who “spreads positivity regardless of the circumstances. He sees what can be accomplished and inspires others to do the same.”

Other U.S. Bank employees throughout the U.S. have responded similarly, taking in refugees and providing donations. In March, the bank announced a \$100,000 donation to the Red Cross and is matching gifts for U.S.-based employee contributions to organizations supporting Ukraine’s humanitarian relief efforts.

### First Fed Bank Honored with Organization Legacy Award from Port Angeles Chamber of Commerce



In mid-April, the Port Angeles Chamber of Commerce announced that First Fed Bank earned the organization’s 2021 Organization Legacy Award.

The award recognizes the company’s work supporting Port Angeles, including the bank’s volunteerism and commitment to the community.

### Wells Fargo Expands Partnership to Advance Racial Equity in Homeownership

In mid-April, Wells Fargo announced it would be expanding its partnership with several organizations to help advance racial equity in homeownership across the country through developing a Special Purpose Credit Program. The program will help minority homeowners whose mortgages are serviced by Wells and refinance those mortgages.

The bank is committing \$150 million to lower mortgage rates and reduce refinancing costs to help homeowners.

The bank will also expand its partnerships with the National Urban League and UnidosUS to broaden community outreach efforts for this and other programs. Through the Wells Fargo Foundation, the bank is committing \$60 million in Wealth Opportunities Resorted Through Homeownership grants to support 40,000 homebuyers of color in eight of the bank’s markets. The grants will run through 2025 and helps fund public-private partnership to develop and implement plans to address the root causes of homeownership gaps.

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



For more information, contact:  
Duncan Taylor  
duncan@wabankers.com | 206-344-3492

## DISTRIBUTED ENVIRONMENT FOR CRITICAL INFRASTRUCTURE DECISION-MAKING EXERCISES

Using the DECIDE® cybersecurity exercise platform, NUARI and its partners execute distributed decision-making events with organizations of all sizes, with participants spread across the world. These can be executed in a full-scale multi organization exercise or with a singular organization of ten participants or less.

DECIDE® simulates cyber-attacks for organizations and their partners to stress and test incident response plans, resulting in after-action reports to improve strategic communication, compliance, risk, public relations, and overall resilience.

### DECIDE® CAPABILITIES

- The DECIDE® platform facilitates virtual and distributed exercises.
- Realistic scenarios that are unique to each organization, using the system dependencies model and interactive simulations.
- Engage all levels of an organization in one exercise.
- Incorporate supply-chain and organizational partners to simulate systemic risk.
- Automatic data capture of exercise communications and player actions.
- Real-time performance assessment.
- After Action Reports and executive briefs.
- Allows participants to validate operational readiness and execute roles and responsibilities.
- Discussion Based
- Operational Based
- Seminars, Workshops, Tabletops (TTX)
- Functional Exercises (FE)



NUARI is a 501(c)(3) non-profit that serves the national public interest through the interdisciplinary study of critical national security issues. We are co-located with Norwich University in Northfield, VT, and share their ideals of academic excellence, innovation, and service to the country.

✉ nreddick@norwich.edu  
🌐 nuari.net

📍 P.O. Box 30  
Northfield, VT 05663  
☎ +315.778.1208