



May 2026

## Connection, Collaboration, and a View Ahead of Sunriver

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*By Duncan Taylor,  
President and CEO,  
Washington Bankers  
Association*

As we look toward the summer, one of the most anticipated gatherings on our calendar is just around the corner: WBA's Annual Convention, taking place June 29–July 1 at Sunriver Resort in Sunriver, Oregon. Co-hosted with our colleagues from Idaho, Nevada, and Oregon, this event continues to stand as the largest and most dynamic convening of bankers in our region.

Each year, the Convention offers something increasingly rare in a fast-paced, digital world: time to connect in person. It is where relationships are renewed, ideas are exchanged, and perspectives are broadened. It's a great chance to see old friends from across the region, as most bank executives and many C-Suites at-

tend. The conversations that take place – both inside and outside the meeting rooms – help shape the direction of our industry across the Northwest.

### **A Line-Up Designed for Insight and Impact**

This year's agenda reflects both the complexity of today's environment and the opportunities ahead. We'll kick off Monday evening with an opening reception alongside exhibitors.

Tuesday's general session will open with Lindsey Piegza, Director & Chief Economist at Stifel Financial. She will offer a timely economic outlook, unpacking key trends in growth, interest rates, and monetary policy. Following that, David Wasserman of The Cook Political Report with Amy Walter, will provide a nonpartisan look at the national political landscape and what to expect as we head toward the 2026 and 2028 election cycles – insight that is increasingly relevant as policy

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## Issues & Answers May 2026

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### 2024-2026 Board of Directors

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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

*The clouds sparkle pink and purple in the sunrise over Todd Lake, just to the north of Mt. Bachelor in central Oregon, the location of the 2026 Annual Convention at Sunriver Resort in June.*

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and politics continue to intersect with banking.

Leadership will also take center stage. Christopher Thompson, founder of Core Inclusive Consulting, will explore the often-unseen demands placed on leaders in high-pressure environments, focusing on resilience, clarity, and the human side of leadership. On Wednesday, bestselling author Kristen Brown will close out the general session with an engaging keynote on *The 7 Energies of Leadership* – aligning mission, vision, and values to drive meaningful results.

We are also pleased to welcome Paul Benda from ABA to the program, who will bring critical insights into the evolving fraud landscape – an issue continues to demand attention across our industry. I am supremely jealous that our friends at the Nebraska Bankers Association passed the ABA's social media fraud model policy legislation last month, which is becoming an international talking point for fraud groups.

Complementing the general sessions are breakout discussions, networking opportunities with exhibitors, and a range of informal settings where many of the most valuable conversations take place.

### An Opportunity to Reconnect

Beyond the formal agenda, what truly defines the Annual Convention is the opportunity to reconnect with peers from across our four-state footprint. Whether it's catching up with longtime colleagues, meeting new leaders, or exchanging ideas, these interactions are invaluable.

There is a unique energy that comes from bringing together professionals who understand both the opportunities and challenges of banking in our region. It reinforces that while we may operate in different markets, we share common goals: supporting our customers, strengthening our communities, and navigating an evolving financial landscape.

### Take Advantage of Your Membership

As a reminder, all bank members receive complimentary registration as part of their membership dues. This is a valuable benefit, and we strongly encourage you to take full advantage of it by attending and bringing additional members of your team!

Just as important: if you plan to join us, please book your accommodations as soon as possible. With the Convention coinciding with a holiday weekend, rooms at the resort are filling quickly. Early reservations will ensure you don't miss out on the full experience.

### Looking Ahead Together

The Annual Convention is more than an event; it is a reflection of the strength and cohesion of our banking community. It is where we align around shared priorities, learn from one another, and build the relationships that sustain our collective impact.

And it certainly doesn't hurt that the event will take place in Sunriver. You couldn't ask for a more beautiful location to soak up some sun while you soak up some knowledge.

We look forward to gathering in June to continue important conversations and build momentum for the months ahead. You can register online at [wabankers.com/convention](http://wabankers.com/convention).

In anticipation... Huzzah!

# Banking can bridge the political divide



*By Rob Nichols, President & CEO,  
American Bankers Association*

We all recognize the political divisions in this country, and the difficulty in getting Republicans and Democrats to agree on the time of day much less substantive policy issues.

But as bankers who attended ABA's recent Washington Summit in the nation's capital learned, once you drill down past the headlines and the noise on cable news shows, you'll find that not only is bipartisan cooperation still possible when it comes to banking—it's happening.

During the Summit, bankers had the opportunity to hear from lawmakers on both sides of the aisle, and what came across consistently was a commitment to ensuring that we have a strong, resilient banking sector that encourages economic growth and helps consumers and businesses thrive and prosper.

As freshman Sen. Angela Alsobrooks (D-Md.)—who has emerged as a bipartisan dealmaker in her first several months on the job—observed on the Summit stage: "Our varying backgrounds often color how we see things, but that doesn't mean we can't come together and do great things."

At ABA, we agree with this statement—in fact, it's been the bedrock of our approach to advocacy over the years. And if you look at the current session of Congress, you'll see several examples of bipartisan cooperation on banking issues.

One great example is the SCAM Act that is currently moving through both chambers of Congress, co-sponsored by Sens. Ruben Gallego (D-Ariz.) and Bernie Moreno (R-Ohio) in the Senate and Reps. Lou Correa (D-Calif.) and Dan Meuser (R-Pa.) in the House.

This bill, which has strong support from both ABA

and the state associations, takes aim at the widespread problem of fraud perpetrated through social media. The bill requires companies like Meta to take reasonable steps to identify and remove fraudulent ads from their platforms since we know that's where so many scams start.

The support for this bill from both sides of the aisle is a clear indication that lawmakers recognize the need to respond to the fraud crisis facing Americans. The SCAM Act is a commonsense solution that will protect American consumers, and we're working hard to ensure it becomes law. Please support this effort by visiting [aba.com/TakeAction](http://aba.com/TakeAction) and urge your lawmakers to cosponsor the bill today.

Members of Congress in both parties have also come together in recent days on housing reform legislation, as well as bills that would make it easier for banks to access Federal Home Loan Bank resources to help fund community development projects, increase asset thresholds to make it easier for banks to qualify for an 18-month exam cycle, and crack down on credit repair scams.

I say it often: the intermediation of capital, improving access to housing, as well as the protection of Americans from growing threats like fraud and scams, aren't Democratic issues, or Republican issues. They're American issues.

At ABA, our longstanding approach to advocacy has always been—and will remain—militantly bipartisan, and throughout much of our nation's history, banking issues remained above the political fray. I don't know if we can ever return to that, but we will continue to work with anyone in Washington—regardless of party—who appreciates the critical role America's banks play in the country and shares our view that all Americans benefit from a clear, consistent bank policy environment that promotes economic growth and prosperity for all.



## MAKE YOUR VOICE HEARD!

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



Check out  
the online  
action  
center here:

[votervoicenet/  
wabankers/home](http://votervoicenet/wabankers/home)

# BEYOND THE BALANCE SHEET

## Q&A with Leaders in Banking



### Amber Baillon

VP/Talent Development Officer  
Heritage Bank

#### What's the best advice you'd give to a growing leader?

Get and stay curious, especially during conversations with your team members. Curiosity is critical for learning from others and challenging your own assumptions. When you ask questions with genuine curiosity and openness, you grow as a leader.

#### What book are you reading now?

After a long hiatus, I've returned to fiction and am reading *The Tainted Cup* by Robert Jackson Bennett. Up next, *Thriving Talent* by Aoife O'Brien - a return to non-fiction as I prepare for a virtual event with the author this April.

#### Favorite podcast?

What Now? with Trevor Noah. It's a great mix of humor and thought-provoking conversations. The recent episode on happiness with Arthur C. Brooks dives into the science of happiness

and dispels a lot of myths along the way – highly recommend!

#### Your daily non-negotiable?

Dinner conversation with my family

#### Top of your bucket list?

Traveling to Italy – the history, the art, the architecture, the food! Just thinking about it makes my brain light up.

#### What skills are you currently developing?

Competency audits and succession planning

#### Define leadership in three words?

Leadership = being the change

*Know a future leader, or another banker that should be featured here? Email Cagla Celik at [cagla@wabankers.com](mailto:cagla@wabankers.com) for more details!*

## Industry News

### New Hires

Valerie Williams  
Loan Administrator at Commencement Bank

Paulo Rossi  
Vice President and Commercial Real Estate Relationship Manager at 1st Security Bank of Washington

Sarah Gens  
Relationship Banker at First Fed Bank

Dani Collins  
Senior Vice President and Healthcare Banking Team Lead at Commencement Bank

Tom Reuter  
Vice President and Healthcare Banking Officer at Commencement Bank

Val Williams  
Loan Administrator at Commencement Bank

Mason Scott  
Associate Product Owner at Washington Trust Bank

Elizabeth Cooper  
Vice President and Branch Manager at KeyBank

Kristen Edwards  
Assistant Vice President and Branch Manager at 1st Security Bank of Washington

Jennifer Gribble  
Chief People Officer at First Fed Bank

### Promotions

Jennifer Krug  
Executive Vice President and Enterprise Operations Manager

Addriane DeVito  
Treasury Management Sales Lead at 1st Security Bank of Washington

Phaedra Osborn  
Branch Manager at WaFd Bank

Kevin Bedlington  
Senior Vice President and Team Leader at Washington Trust Bank

### Board of Directors

Jon Girod  
Riverview Bank

Kourosh Zamani  
Riverview Bank

### Retirements

Sally Wilson  
Bank of the Pacific

Mike Mathews  
Banner Bank

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

# Head to Sunriver: Why the 2026 Convention is a Must-Attend Event

The banking landscape is shifting rapidly, and staying ahead requires more than just keeping pace—it requires a community. This summer, from June 29 to July 1, the Washington Bankers Association joins forces with our colleagues from Idaho, Nevada, and Oregon for the 2026 Convention at the stunning Sunriver Resort.

As we look toward the horizon, now is the time to secure your spot for what promises to be the premier networking and educational event of the year.

## A Powerhouse Speaker Lineup

This year's agenda is meticulously curated to address the most pressing issues facing our industry today, from economic volatility to the evolving political landscape.

- **Economic Outlook:** Dr. Lindsey M. Piegza, Managing Director and Chief Economist at Stifel Financial, will provide a deep dive into the data, offering actionable insights for institutional and private wealth management.
- **The Political Road Map:** With major elections on the horizon, David Wasserman of The Cook Political Report will share his nonpartisan analysis of the 2026 and 2028 election cycles.
- **Security & Risk:** Paul Benda, EVP of Risk, Fraud, and Cybersecurity at the ABA, will guide attendees through the increasingly complex world of digital threats.
- **Leadership & Resilience:** Kristen Brown will present “The 7 Energies of Leadership,” exploring how to drive mission and vision amid sustained pressure.
- **Strategic Growth:** Wade Peery will share over 35 years of

expertise in digital assets and regulatory integration to help banks navigate the modern financial ecosystem.

## Beyond the Boardroom: Networking & Activities

The convention isn't just about the sessions; it's about the connections made between them. This year features several optional activities designed to help you recharge and build lasting professional relationships:

- **White Water Rafting:** A guided adventure down the Deschutes River for those seeking a bit of adrenaline.
- **Golf Tournament:** 18 holes of play at Sunriver, complete with a hosted beverage cart and awards ceremony.
- **Tapas & Sangria Cooking Demo:** A hands-on, team-based culinary experience where you'll learn to prepare Spanish-inspired classics.

Each evening concludes with premier social events, including an outdoor dinner featuring a performance by Petty Fever, an award-winning tribute to Tom Petty & The Heartbreakers.

## Why You Should Register Now

**A Critical Note on Accommodations:** While we are months away from the event, hotel availability at Sunriver Resort is already limited. To ensure you have a room on-site and can take advantage of the special Sunriver Resort rates (\$250–\$315), we urge you to call the resort at 855-420-8206 to book.

Don't forget! WBA bank members have complimentary pricing included in their dues, so don't miss out on this fantastic event!



*Into the Great Wide Open*

Learn more at [wabankers.com/convention](https://wabankers.com/convention)

# FDIC Community Bankers Workshop Highlights Risk, Innovation and the Future of Supervision

Bankers from across the Pacific Northwest gathered for the Oregon Bankers Association's FDIC Community Bankers Workshop, a one-day, interactive program co-hosted with the Washington and Alaska Bankers Associations. The session brought together federal and state regulators alongside industry leaders for timely discussions on supervision, emerging risks, and the evolving banking landscape.

Designed for directors, executives, and senior bank leaders, the workshop featured presentations and interactive conversations led by experienced FDIC risk management and compliance examiners, offering practical insights into today's regulatory environment.

## A Regulatory Perspective on a Changing Industry

The program opened with a panel discussion and listening session featuring representatives from the FDIC and state regulators in Oregon and Washington. The conversation focused on supervisory priorities, regulatory expectations, and opportunities for banks to engage proactively with examiners.

Participants heard directly from regulators on how the supervisory process continues to evolve, particularly as institutions navigate economic uncertainty, balance sheet pressures, and heightened scrutiny in key risk areas.

## Economic Outlook and Key Risk Areas

A highlight of the workshop was an economic update from the FDIC's Division of Insurance and Research, providing attendees with a regional and national outlook to inform strategic planning.

Sessions throughout the day reinforced the importance of strong fundamentals, with a focus on:

- Capital, earnings, and liquidity management
- Interest rate risk in a shifting rate environment
- Asset quality, particularly in commercial real estate portfolios
- Allowance methodologies and loan loss reserving

These discussions underscored the continued need for disciplined risk management as banks adapt to both market and regulatory pressures.

## Innovation, Technology, and Emerging Risks

A central theme of this year's workshop was the rapid pace of innovation reshaping the banking industry. Sessions explored how technologies such as artificial intelligence, digital assets, and fintech partnerships are creating both opportunity and complexity for financial institutions.

Regulators emphasized the importance of:

- Strong third-party risk management frameworks
- Ongoing attention to cybersecurity and data governance
- Thoughtful evaluation of new technologies through a risk-based lens

The workshop also addressed legislative and regulatory developments tied to digital assets and stablecoins, helping



bankers better understand how federal policy discussions may impact future operations.

## Compliance and Supervisory Hot Topics

Breakout sessions allowed attendees to dive deeper into both risk management and consumer compliance priorities. Topics included examination changes, compliance hot spots, and the growing intersection between technology and consumer protection.

A dedicated session on emerging technology and consumer compliance risks highlighted the challenges posed by fintech relationships, crypto-related activities, and evolving expectations for consumer safeguards.

## Collaboration and Open Dialogue

The workshop concluded with additional breakout discussions and opportunities for banker-regulator dialogue, reinforcing the collaborative nature of the event. The inclusion of a regulatory panel and Q&A session provided attendees with direct access to decision-makers and a forum to raise questions specific to their institutions.

## Looking Ahead

As the regulatory and economic environment continues to evolve, the FDIC Community Bankers Workshop remains a valuable opportunity for banks to stay informed, engage with regulators, and benchmark best practices.

The key takeaway: while the industry faces increasing complexity—from interest rate pressures to technological disruption—banks that remain focused on strong fundamentals, proactive risk management, and thoughtful innovation will be best positioned for long-term success.

# Longtime Liberty Bank EVP Retires After 44 Years of Service to the Industry & WBA

By Rhonda Morris, EVP/Chief Risk Officer,  
Liberty Bank

After 44 years in the banking industry, I am officially retiring – and what a journey it has been.

For the past 13 years, I've had the privilege of serving as EVP & Chief Risk Officer at Liberty Bank, a place that truly feels like home.

Throughout my career, I've been fortunate to work across large, mid-sized, and community banks, experiencing firsthand the many changes in our industry – its highs, its challenges, and everything in between.

Through it all, one thing has remained constant: the incredible people.

I am deeply grateful to the mentors and coaches who guided me, challenged me, and believed in me along the way. Their impact has shaped not only my career but who I am today. And to the colleagues who became lifelong friends – thank you. The relationships built over the years are what I will cherish most.

While I've valued every chapter of my career, my heart has always been in community banking – where relationships matter most and where we truly see the impact of our work. I will especially miss the community involvement and the opportunity to work alongside such dedicated and passionate teams.

Thank you all for being part of this journey, for the stories, the lessons, and the friendships. I leave with a full heart and immense gratitude.

Here's to the next chapter.



**From the WBA:** Rhonda is one of the longest serving members of WBA's Workgroups, and we so appreciate her guidance and input! She is also a graduate (shown above) and member of the peer group that help launch our Enterprise Risk Management Development Program in 2018. Congratulations on your retirement!

## Credit Analyst Development Program

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

**Starts September 17!**

Learn more: [wabankers.com/cadp](http://wabankers.com/cadp)

## U.S. Bank Celebrates Support for Women Writers at Hedgebrook

U.S. Bank highlighted the importance of storytelling in shaping culture during a recent event dedicated to supporting women writers at Hedgebrook.



The bank expressed gratitude to the renowned retreat for providing a nurturing environment where women can explore truth, imagination, and change through their work.

Kimberly A.C. Wilson was recognized for her leadership and contributions, which have strengthened the community of women writers and carried forward Nancy Nordhoff's legacy. The event was sponsored by U.S. Bank Business Banking leaders Oscar Gonzales, Timothy Schofield, MBA, Kara Irvin, and Danielle Sarber.

Hedgebrook continues to be celebrated as a unique retreat offering a space of calm, clarity, and inspiration for creative work.



## First Fed Bank Volunteers Aid Habitat for Humanity Build

First Fed Bank branch managers Carlos Hinojosa and Angela Saffery recently delivered lunch to volunteers at a Habitat for Humanity of Kitsap County build site.

The group of Montclair State University students traveled to Washington during their spring break to assist with the project. Saffery praised the students as "absolutely amazing human beings," highlighting the community spirit that drives such efforts.



## Washington Trust Bank Volunteers Help Paint Wilson Street Project

Washington Trust Bank spent the day assisting with interior painting at the Wilson Street project, contributing to efforts that foster strength, stability, and hope for local families.

The organization expressed gratitude to the volunteers for their time, dedication, and commitment to the community.

## RiverBank Supports Spokane Foster Children Through Embrace Washington

RiverBank demonstrated its commitment to community impact by sponsoring a table at the Embrace Washington Backwoods Flannel Ball earlier this month.

The bank's CFO, David FitzMaurice, and his wife, Sally, represented the bank at the event, which raises critical funds for children in Spokane's foster care system.

Proceeds from the evening will help provide beds, medical equipment, and educational resources to children in need. RiverBank is proud to partner with Embrace Washington to bring stability and support to local foster families.



## U.S. Bank Team Supports Second Harvest to Fight Hunger

U.S. Bank's Eastern Washington team dedicated the first quarter to giving back by partnering with Second Harvest to combat food insecurity. Through the Bite2Go program, which ensures children have meals outside school hours, employees volunteered about 70 hours from January through March. Activities included pickups and deliveries for Roosevelt Elementary and monthly group volunteer events.

The team also packed 1,600 pounds of oats to help local families facing hunger. U.S. Bank employees say the initiative strengthens community bonds and reflects the company's commitment to making a meaningful local impact beyond client service.



## KeyBank Celebrates Heritage and Community with Wing Luke Museum

KeyBank hosted an evening of cultural celebration with the Wing Luke Museum and its Asia KBING group, highlighting the history and preservation of the Eng Family Homestead in the Chinatown-International District.

The event honored art, heritage, and community, emphasizing the foundation's dedication to preserving local history.

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### WaFd and 1st Security Bank of Washington Celebrate Community at Elizabeth Gregory Home Luncheon

WaFd Bank recently attended the Elizabeth Gregory Home's annual luncheon, joining local leaders and partners to support women experiencing homelessness and economic insecurity.

The event showcased EGH's transitional housing, day center services, and supportive programming for women facing housing insecurity.

Both banks emphasized their commitment to serving local neighbors and businesses through financial support and volunteer efforts. They expressed gratitude to EGH and the Summit at Seattle Convention Center for hosting a meaningful gathering.



### KeyBank Supports Seniors at Edmonds Waterfront Center Luncheon

KeyBank attended the Edmonds Waterfront Center's "Live Your Best Life" luncheon, joining community leaders and advocates to

support programs that enrich the lives of local seniors.

The event highlighted the power of community connection and KeyBank's commitment to helping seniors live with dignity, joy, and independence.

### Washington Trust Bank Celebrates Local Businesses at Black & Gold Gala

Washington Trust Bank attended the Whatcom Business Alliance's annual Black & Gold Gala in April, honoring the outstanding local businesses that help the community thrive.

The event recognized nominees and winners for their contributions to the region's economic growth and vitality.



### WaFd Bank Empowers Seattle Students with Financial Literacy and Entrepreneurship

WaFd Bank recently delivered a two-week financial literacy and entrepreneurship program to students in Seattle, making a lasting impact on the community.

Team members Yiran, Yasmine, Ryan, Ashley, and Sandi led interactive lessons at Summit Sierra ALE School, including personal finance education and a business pitch competition.

Bryan from WaFd's Beacon Hill branch also presented to Cleveland High School students on budgeting and aligning spending with personal values and goals. The week concluded with a triple-team presentation at Orion Industries, reinforcing WaFd Bank's commitment to being a community resource for financial growth.

The volunteer initiative helped students clarify ambitions, build confidence, and develop actionable business ideas. A student's heartfelt note, "Thank you for preparing me for the future. I will use this knowledge and apply it to everyday life," underscored the program's impact.

WaFd Bank's team expressed gratitude for the opportunity to connect with students, strengthen community ties, and inspire the next generation of entrepreneurs.

### Commencement Honored with "The Excellent 10 Award" for Tacoma HQ Remodel

Commencement has been recognized as one of the top 10 projects driving economic growth in Tacoma-Pierce County.

The bank received "The Excellent 10 Award" at the Taco-

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## Events Calendar

**May 11-14** – CBA Annual Conference & Directors Forum, *Hawaii*

**May 20** – Virtual Engage Conference

**June 1** – Networking Night at Seattle Mariners

**June 4** – Networking Night at Spokane Indians

**June 29 - July 1** – 2026 Annual Convention, *Sunriver*

**July 9** – Understanding Bank Performance

**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 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

**December 3** – CareerWork\$ Summit, Seattle

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

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ma-Pierce County Economic Development Board (EDB) luncheon for its remodeled downtown Tacoma headquarters.

The annual awards highlight standout projects that foster regional investment and opportunity.

### RiverBank Supports Joya Child and Family Development Spring Gala

RiverBank announced its sponsorship of Joya Child and Family Development's Spring Gala and Auction, emphasizing its commitment to advancing the health and future of Spokane's children.

The bank called it a privilege to support an organization making such a vital community impact.



### Washington Trust Bank Sponsors Morning Meeting with Local Legislators and Businesses

Washington Trust Bank sponsored a recent gathering of local legislators and businesses to discuss challenges and opportunities ahead for Washington, highlighting the momentum building in Clark County.

The bank expressed pride in sponsoring the event and supporting the community, with representatives Garrett W., Erik Selden, Bryan Dent, Phil Czajka, and Luis Cruz in attendance.

### Chase Hosts Financial Workshop for Youth with Special Needs

Chase partnered with the Friendship Circle of Washington to support children and teens with special needs through a financial health workshop.

Sparked by colleague Daniel Fukuyama, the collaboration launched in January and held its first session this past Sunday, with 35 students in attendance.

The workshop focused on money management and credit fundamentals, providing practical tools for greater independence.

Chase plans to continue and expand its community impact through future programs.



### 1st Security Bank of Washington Donates to Support Youth Eastside Services

1st Security Bank of Washington proudly presented a \$2,000 donation to Youth Eastside Services (YES) in recognition of

the nonprofit's vital programs that support youth and families across the Eastside.

Bank representatives, including Nathan Duncan, Tanya Quaipe, Lidia Harding, and Q Wang, joined the YES team to celebrate the organization's impact on youth mental health, well-being, and development.

The bank's leadership emphasized its commitment to community, service, and partnership in helping build stronger local communities.



### U.S. Bank Participates in Women's Career Summit in Seattle

U.S. Bank participated in the inaugural Women's Career Summit organized by Dress for Success Seattle, leaving attendees motivated and empowered.

The event featured sessions on self-trust, AI tools for career growth, and breathwork for resilience, offering practical insights for professional development.

Participants praised the summit as a must-attend experience for anyone seeking career inspiration.



### Olympia Federal Savings Partners with Habitat to Tackle Local Housing Shortage

Olympia Federal Savings is taking action to address rising housing challenges in Thurston County by partnering with Habitat for Humanity of South Puget Sound.

Executive Vice President and COO Jennifer Arnold notes that many households spend over 30% of their income on housing, leaving little for essentials like food, healthcare, and childcare. High construction costs and limited inventory deepen the problem, with many homeowners holding onto low-rate mortgages, further tightening supply.

OlyFed's mission to improve community well-being aligns with South Puget Sound Habitat for Humanity's vision of providing everyone a decent place to live.

The bank supports Habitat through affordable loans, charitable contributions, volunteer efforts, and financing key local developments. Projects such as the 28-home Tálícn neighborhood in Tumwater, 22-home Mill Crossing in Yelm, and 112-home 3900 Boulevard Development in Olympia are bringing stability to local families.

Residents can join OlyFed at the Women Build event from May 6–16, 2026, to help meet Thurston County's urgent housing needs.

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### **1st Security Bank of Washington Honored for Excellence at Poulsbo Branch**

1st Security Bank of Washington's Poulsbo branch has earned the prestigious Best of Business Rate Award, recognizing the team's dedication to customer satisfaction, service excellence, and community engagement.

The bank credits the honor to both the hard work of its Poulsbo staff and the continued support of the local community.



### **Baker Boyer Champions Women's Leadership at Tri-Cities Sisterhood Luncheon**

Baker Boyer highlighted the importance of intentional spaces for women during the Tri-Cities Diversity & Inclusion Council's Women's Her-Story Month Sisterhood Wellness Luncheon.

Representatives spoke about the value of connection, sharing experiences, and mentoring the next generation of leaders.

The event emphasized the ongoing work of inclusion and equity, noting that challenges and biases remain.

Baker Boyer also underscored the significance of financial ownership and providing mentees in the Big Sis Academy with the tools, knowledge, and experiences to secure their futures.



### **Mountain Pacific Bank Attends Business Builder Expo**

Mountain Pacific Bank participated in the Business Builder Expo on Tuesday, joining local business owners for a day of networking and community engagement.

Organized by the Economic Alliance of Snohomish County and the City of Lynnwood, the event highlighted opportunities for collaboration between local entrepreneurs and the community bank.



### **Cashmere Valley Bank Volunteers at Yakima River Canyon Marathon**

Cashmere Valley Bank's Ellensburg branch staff dedicated their Saturday to supporting the Yakima River Canyon Mar-

athon.

Serving at the first aid station, they handed out water and cheered on runners throughout the event, celebrating the efforts of all participants.

### **Olympia Federal Savings Donates to Rebuilding Together**

Olympia Federal Savings donated \$3,043 to Rebuilding Together Thurston County in March as part of its ongoing community initiative.

The bank contributes 2 cents per debit card transaction each month to support local nonprofits.



### **WaFd Bank Celebrates Girl Scouts at Seattle Torrent Game**

WaFd Bank honored the Girl Scouts of Western Washington during a special event at the Seattle Torrent women's hockey game, recognizing the dedication and spirit of local troops.

The celebration highlighted the hardworking scouts in the region, with WaFd Bank supporting these initiatives.

### **1st Security Bank of Washington Celebrates Customer Appreciation Week**

1st Security Bank of Washington celebrated Customer Appreciation Week by engaging directly with the Newport community and its hardworking customers.

The bank's team toured the 67-foot fishing vessel Patriot, guided by longtime customer Mike Pettis, where they met the captain and crew, explored the vessel's history, and learned about the fishing industry's vital role in the community.

The team also visited the Central Coast Food Web, a cutting-edge facility supporting local food producers with processing services, an online market, and business assistance to strengthen regional food systems. The experience highlighted the dedication and passion of the bank's customers, reinforcing the bank's pride in supporting their work every day.



### **KeyBank Attends 39th Annual Whatcom Business Awards Gala**

KeyBank's Bellingham participated in the 39th Annual Whatcom Business Awards Black & Gold Gala in late March, hosted by the Whatcom Business Alliance.

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The event celebrated business excellence, honoring the organizations and leaders driving economic growth and civic vitality in Whatcom County.

The evening, orchestrated by Barbara Chase and her team, highlighted the contributions of local businesses and community partners.

The bank expressed gratitude for the opportunity to stand alongside leaders and changemakers dedicated to advancing the region and congratulated all nominees and award recipients for their far-reaching impact.



### Washington Trust Bank Marks Habitat for Humanity Milestone

Washington Trust Bank joined Habitat for Humanity Seattle-King & Kittitas Counties in celebrating the organization's 40th anniversary and the dedication of 40 new homes in Burien.

The event highlighted the impact of community support in creating opportunities for families to achieve stability and a brighter future.

New homeowners shared heartfelt stories about the significance of having a place to call their own, reflecting the powerful results of local collaboration.



### WaFd Bank Celebrates First-Ever Student Business Pitch Competition Winners

WaFd Bank congratulated the inaugural winners of the WaFd Bank/Summit Sierra ALE School business pitch competition, following a two-week immersive financial learning expedition.

Students explored topics including goal setting, budgeting, credit, and business development, culminating in a reality fair and business pitch presentations.

The initiative, led by Yiran from WaFd Bank's International District branch, brought together community members and bank team members to support budding entrepreneurs. "These students proved they can achieve anything they set their minds to," a team member shared.

### Riverview Bank Honors Jamie Birkeland with Volunteer Impact Award

Riverview Bank announced its first award winner for the

Night of Impact event, held on April 21, honoring Jamie Birkeland with the LCC Volunteer Impact Award.

Birkeland, VP and Branch Manager at Riverview Bank and an LCC Class of 2016 alumnus, was recognized for his extensive volunteer work with LCC, including serving as Treasurer on the board and assisting at numerous alumni events.

He is a familiar presence at community activities, volunteering with organizations such as the Salvation Army, East Vancouver Business Association, and Kline Kids Fishing.

### Sound Community Bank Leader Attends U.S. Treasury Roundtable on Financial Education

In honor of April being Financial Education Month, Sound Community Bank's President and CEO, Laurie Stewart, attended a roundtable at the U.S. Department of Treasury office in Washington, D.C. with Treasury Secretary Scott Bessent and other officials to discuss financial education.

Stewart was one of 14 bankers invited, and said banks are uniquely positioned to deliver practical and trusted financial education where it matters most. She also shared her perspective on building financial confidence year-round.



### Washington Trust Bank Partnered With 1 Drop to Tackle Puget Sound Housing Crisis

Washington Trust Bank announced a partnership with 1 Drop, a Tacoma-based collective of underrepresented private and nonprofit real estate developers, to address the Puget Sound housing crisis.

1 Drop, launched in January 2025, has focused on empowering developers of color to create housing for all wages, stages, and ages, expanding access to homeownership and generational wealth.

The collaboration underscored the bank's commitment to building stronger, more inclusive communities across Tacoma and the Pacific Northwest.



### Bank of America Hosts Career Readiness Discussion for WSU Women Student-Athletes

Bank of America welcomed Washington State University women student-athletes to Rainier Square for a conversation on life after college.

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# Driving Community Prosperity with Reciprocal Deposits

By Joe Hooker, Chief Sales Officer, IntraFi

Community banks, which make up at least 90% of all banks nationwide, are the backbone of American small businesses. An ICBA report found that roughly 60% of small business loans and over 80% of agricultural loans come from community banks. But community banks face steep challenges, including net interest margin compression, compliance and cybersecurity burdens, and new, often digital-only, competitors. In fact, 94% of respondents to IntraFi's Q4 2025 survey of bank executives say they expect deposit competition to remain at current levels or increase over the next year.

To stay competitive and continue providing the vital banking services their communities depend on, community banks need every advantage available to attract and retain high-value relationships. Reciprocal deposits are an essential tool that allow community banks to support local deposit and lending needs, enabling banks to offer large depositors access to millions in FDIC insurance while keeping funds local to lend in the community.

## Reciprocal Deposits Typically Have a High Reinvestment Rate

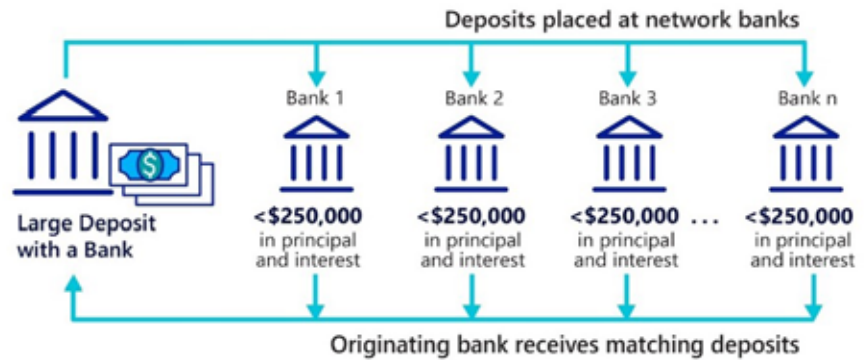
Reciprocal deposits are deposits that a bank receives through a deposit placement network in return for placing a matching amount of deposits at other network banks. Importantly, the institution placing the deposit maintains its relationship with the depositor—granting safety-conscious customers the ability to obtain FDIC insurance on large balances through multiple network banks while maintaining a single bank relationship.

At the same time, a bank that participates in a deposit placement network can attract and retain a greater amount of deposits from local customers. Historically, reciprocal deposits have been “sticky” with high reinvestment rates and low likelihood of liquidation in any given month, even as total accounts and balances steadily increase. After the high-profile bank failures of 2023, reciprocal deposit balances at banks with between \$1 billion to \$100 billion in assets increased by 20% and remained elevated across 2024. A recent research paper finds that higher levels of insured deposits were associated with reduced deposit outflows during the 2023 regional banking crisis. The study also reports that banks with higher insured deposit levels paid lower interest rates on deposits, grew larger, and increased their local deposit market share over time. In fact, the growth rate for reciprocal deposit balances across banks of all sizes was 131% from 2022 to 2023. Reciprocal balances grew an additional 15% across 2024.

## Reciprocal Deposits Compare Well to Other Bank Funding Choices

In addition to helping banks grow wallet share from local customers, reciprocal deposits can offer several advantages

### HOW RECIPROCAL DEPOSITS WORK



when compared to other bank funding options.

- **Reduced Collateralization Needs:** Reciprocal deposits can reduce or eliminate collateralization requirements, freeing up pledged collateral and reducing the burdens associated with tracking collateral.
- **Alternative to Wholesale Funding:** Unlike many forms of wholesale funding, most reciprocal deposits can qualify as non-brokered deposits under the law.
- **Superior to Listing Service Deposits:** When compared to listing service deposits, reciprocal deposits can provide a more stable, relationship-based source of funding that is typically lower cost and less rate sensitive.

### The Value of Balance Sheet Flexibility

Overall, using deposit placement networks provides meaningful flexibility for balance sheet management. Banks can keep funds on balance sheet as reciprocal deposits or, alternatively, sell funds into their deposit network and earn fee income (while keeping the customer relationship). The ability to move funds on and off balance sheet on demand can significantly reduce the need for community banks to turn away a valued depositor because of the deposit insurance limits, deepening relationships and giving banks greater control to meet their liquidity needs. Reciprocal deposits also provide a stable funding source that can be used to support lending—while providing the agility needed to respond rapidly to changing market conditions.

Using a reciprocal deposit network, banks can grow relationships and deposits from a local customer base—without the added costs or tracking burdens associated with ongoing collateralization requirements, and with the ability to lend these funds locally. To learn more about how your institution can use reciprocal deposits to expand its lending capacity and strengthen its local community, visit [www.intrafi.com/grow-reciprocal-deposits](http://www.intrafi.com/grow-reciprocal-deposits).

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](http://www.intrafi.com/network-banks). Certain conditions must be satisfied for “pass-through” FDIC deposit insurance coverage to apply.

# Federal Rulemaking Shifts Shaping Current Compliance Priorities

By Mark Burnside, Mark Dever, Forvis Mazars

In the evolving landscape of banking compliance, financial institutions continue to monitor developments related to fair lending, small business data collection, and BSA/AML expectations. A recent webinar with ProBank Education Services highlighted how regulators are moving from broad policy signals toward more formalized rulemaking. Agencies such as the Consumer Financial Protection Bureau (CFPB), FDIC, the Office of the Comptroller of the Currency (OCC), and the Financial Crimes Enforcement Network (FinCEN) are refining compliance frameworks, reporting expectations, and supervisory focus areas. The sections below summarize three notable federal updates that may shape current compliance priorities.

## What Are CFPB Proposed Revisions to Regulation B?

The CFPB's proposal to revise Regulation B reflects a shift from reliance on executive orders toward more structured rulemaking. The changes are intended to align the regulation with the removal of disparate impact analysis from fair lending examination procedures. This represents the CFPB's continued effort to clarify how examiners evaluate potential discriminatory practices.

The proposed revisions emphasize discouragement standards that focus on direct statements rather than indirect outcomes, signaling a narrower interpretation of what may be considered discriminatory communication. The proposal also outlines new limitations for special purpose credit programs (SPCPs), particularly for for-profit institutions. These restrictions would limit the use of protected class characteristics in establishing eligibility criteria, marking a significant development in the fair lending environment. Although the rule remains in the proposal stage, it illustrates a clear federal movement toward defining fair lending obligations through more detailed regulatory language.

## How Has CFPB Narrowed the Approach to Section 1071 Data Collection?

Section 1071 remains active despite delays in implementation. The CFPB has indicated that a narrower initial data collection scope is the most effective approach to achieve the goals of the statute: generating meaningful, high-quality

data on small business lending while reducing disruptions to credit access. This approach is designed to reduce pressure on financial institutions and reduce the burdens on small businesses required to provide the data.

Additional guidance and possible revisions are expected, making ongoing monitoring important. The CFPB's posture aligns with a broader regulatory emphasis on supporting accessible credit environments, particularly for smaller commercial borrowers. CFPB continues to focus on data integrity, visibility into fair lending performance, and balancing supervisory goals with operational realities.

## What Are FinCEN's Updated FAQs on SAR Filing & AML/CFT Expectations?

FinCEN recently issued updated FAQs addressing suspicious activity report (SAR) filings and anti-money laundering and combating the financing of terrorism (AML/CFT) program elements. These updates reaffirm expectations for risk-based and reasonably designed compliance programs. While no regulatory requirements have changed, the FAQs are intended to support more effective allocation of compliance resources for institutions and enhance the usefulness of information provided to law enforcement and other Banking Secrecy Act (BSA) stakeholders.

Key clarifications include guidance on structuring related SARs, expectations for continuing filings, and when institutions may document decisions not to file a SAR. Although documentation is not explicitly required, examiners may continue to view it as supportive evidence of program effectiveness.

## How Forvis Mazars Can Help

These regulatory updates illustrate how agencies are refining expectations to create more clarity, support stronger compliance processes, and respond to emerging risk trends. Professionals with relevant experience at Forvis Mazars can assist you in interpreting these developments, strengthening compliance programs, and supporting efforts to navigate shifting supervisory landscapes. For additional insight, you may contact a member of the Financial Services team.

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# 2026 Nacha Rule Changes: What Community Banks Should Know

By Rick Vela, Compliance Consultant, UBB

In 2025, Nacha issued several updates to the ACH Operating Rules addressing changes in payment behavior and fraud risk that will be effective soon. These updates affect all participants in the ACH network, including community banks. While the changes introduce new expectations, they reinforce sound practices many community banks already follow. This article outlines key changes and tries to explain why they matter, along with practical considerations for community banks.

The rules were updated as ACH payments continue to grow in volume and importance, for instance, supporting payroll, vendor payments, bill payments, and online transactions. At the same time, fraud patterns have shifted and banks have suffered from an increasing number of losses from deceiving customers into sending payments directly rather than stealing customer information.

Some examples of these fraud schemes include vendor impersonation, payroll diversion, and email credentials compromise. These situations often involve authorized transactions initiated based on false information. As such, the rule changes aim to:

- Improve clarity and consistency of ACH transactions,
- Accelerate funds availability while maintaining risk awareness, and
- Strengthen fraud prevention across the ACH network.

For community banks, the balance lies in implementing reasonable fraud controls, clear documentation guidelines and generating staff awareness.

One of the key changes in the rules is the expansion of fraud monitoring requirements. Under the updated rules, ACH participants must maintain risk-based processes designed to identify potentially fraudulent ACH transactions. It is important to mention that the rules do not mandate any specific software, models, or thresholds. Instead, they focus on whether ACH participants, such as community banks, have reasonable monitoring practices relative to their size, volume of transactions, and number of customers. The rule changes become effective in two phases:

- March 20, 2026: For large and high-volume ACH participants (over 6 million ACH entries originated, or over 10 million credit entries received)
- June 19, 2026: All remaining participants, including most community banks

While most community banks already perform some level of ACH review, one of the key expectations is that these practices are formalized and documented. Some examples include documentation on the following activities:

- Review activity from new or infrequent originators.
- Identify sudden increases in transaction volumes or dollar amounts.
- Assess ACH-related customer complaints.
- Review unusual ACH origination activity.

It is important to highlight that the expectation is not to eliminate all fraud through these tasks but to demonstrate intentional and consistent oversight and management of ACH risk.

The new rules also update fraud-related definitions to reflect current risks. One change is the recognition of fraud occurring under false pretenses, where a payment is authorized but based on deception. Some examples include:

- An employee changing payroll instructions due to impersonation,
- A consumer authorizing a payment after suffering a fraud, and
- A business sending ACH credit after receiving a fraudulent vendor email.

These cases were difficult to classify because the transactions were authorized. However, the new rule acknowledges this type of fraud is common and requires attention. For community banks, this new focus translates into the need to educate staff to recognize these patterns, establish clear escalation procedures, and educate and work with customers to establish awareness at all levels.

Another relevant change affects the way in which some ACH transactions are labeled. The rules now require standardized Company Entry Descriptions for some type of transactions such as:

- “PAYROLL” for payroll related ACH credits or
- “PURCHASE” for online consumer debit transactions.

These descriptions aim to replace inconsistent or unclear labels that were used previously. As such, community banks should confirm whether their systems can support the required descriptions and communicate requirements especially to commercial customers. Clear entry descriptions will help customers recognize transactions and help banks identify unusual activity more effectively and efficiently.

One more change concerns the timing of funds availability. Effective September 18, 2026, all non-same-day ACH credit entries must be made available to customers by 9:00 a.m. local time on the settlement date, regardless of when the file was received the prior day. To meet this new standard, community banks should review their funds availability policies and disclosures, end-of-day processing timelines, and the system implications of these changes. While faster availability enhances customer experience, it also increases the importance of proactive monitoring and customer communication.

This is why documentation plays a vital role in aiding community banks to achieve compliance with the rule changes. Banks should be able to demonstrate:

- Written ACH fraud monitoring procedures and processes, with emphasis on what steps will be taken when fraud is detected,
- Evidence that established procedures are followed,

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- Clear assignments of roles and responsibilities, and
- Periodic reviews and updates.

Effective documentation does not need to be complex or lengthy but needs to reflect the day-to-day practices in place that allow the bank to operate consistently.

Another cornerstone to facilitate success is early preparation, as it allows banks to address gaps and adjust processes before the changes take effect. Community banks can prepare by doing the following:

- Review existing ACH monitoring activities.
- Document and/or enhance current practices related to fraud prevention and control.
- Educate staff on emerging fraud risks.
- Communicate expectations to bank customers.
- Coordinate with ACH vendors and processors as re-

## Continued from page 12

The event focused on navigating career transitions, leveraging skills gained through athletics, and building confidence beyond the field. The student-athletes shared inspiring questions and insights, reflecting the leadership and resilience they bring to every endeavor.

Bank of America expressed gratitude to WSU and the participants and affirmed its commitment to supporting opportunities that connect education, athletics, and career readiness.



### First Fed Bank Donates to Bellingham Food Bank

First Fed Bank presented a \$6,104 check to the Bellingham Food Bank following a donation-matching campaign at its Whatcom branches.

Contributions from customers and the community supported families across Whatcom County with essential food and resources.



### Baker Boyer Bank Engages Students at Garrison Career Fair

Baker Boyer Bank participated in Garrison Middle School's Career Fair, where representatives introduced students to career opportunities in finance and taught them how to write checks.

quired.

The 2025 Nacha rule changes aim to reflect the challenges of the current environment. They do not require community banks to adopt complex systems or make substantial changes to the way they operate. Instead, they reinforce the relevance of generating awareness, consistency and clarity through well thought processes and documentation. We believe that community banks are well positioned to meet these expectations due to their close customer relationships and existing practices. By following these updated rules, community banks can continue to support ACH payments safely and efficiently within an ever-changing risk landscape.

*United Bankers' Bank is here to help with your compliance issues. Visit Compliance Services - United Bankers' Bank to learn about UBB's Compliance Services Consulting.*

The event provided students with an interactive experience exploring future career paths.

### Olympia Federal Savings Supports Centralia College Foundation

Olympia Federal Savings announced that its April Two-Cent Education Partner was the Centralia College Foundation.

Customers generated donations of 2¢ per debit card transaction at no cost to them.

In March, Tenino School District received \$3,043 to support student success.



### KeyBank Hosted Art Together for Inclusion at Sammamish Branch

KeyBank hosted the Art Together for Inclusion event, presented by Lens of Youth, at its Sammamish branch.

The evening featured violin music, dance, and interactive art, bringing the community together in a meaningful way. A silent auction of artwork donated by young artists highlighted the event, raising awareness and fostering compassion for the community of people with intellectual and developmental disabilities.

### Mountain Pacific Bank Supports Girls on the Run 5K with Bandana Decorations

Mountain Pacific Bank's Lynnwood Branch decorated colorful bandanas for Girls on the Run Snohomish County's 5K Celebration.

Participants in the program selected bandanas to wear as they crossed the finish line, marking



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a joyful and confidence-building accomplishment. The bank expressed pride in contributing to the meaningful event.



**1st Security Bank of Washington Supports Volunteer Hospice of Clallam County**

1st Security Bank of Washington partnered with Volunteer Hospice of Clallam County to support its vital services.

The support included a donation for \$3,000 to help fund the organization's services.

Bankers, including Carlyne Wakefield, Darrell Jenkins, John James, and Leticia Legre, met with VHOCC Executive Director Priya Jayadev and Patient Navigator Shelby Winters to celebrate the contribution.



**Wheatland Bank Hosts Egg-citing Easter Event in Waterville**

Wheatland Bank celebrated a successful day in Waterville last Saturday as staff from the Waterville and East Wenatchee branches volunteered at the local Annual Easter Egg Hunt.

The bank joined the community in the festive tradition, marking a joyful start to spring.



**First Fed Bank Hosts Tuna Drive for Port Angeles Food Bank**

First Fed Bank hosted a tuna drive for the Olympic Kiwanis Club at its Sixth Street branch in Port Angeles.

The contributions supported the Port Angeles Food Bank, helping

provide meals and essential resources to neighbors in need.



**U.S. Bank Hosts Successful Homebuyer Education Class**

U.S. Bank reported a strong turnout at the Washington State Housing Finance Commission Homebuyer Education Class, which it co-hosted with Jennifer Shupe, Accredited Land Consultant.

Guest speakers included Dezireia Blumig of COUNTRY Financial®, Josh Jamerson of Credit Fix Joe, and Francis Homen-Leo of Diamond Quality Inspections.

The session covered essential topics such as credit, financing, insurance, and property inspections, helping future homeowners gain confidence and clarity in the buying process.



**Washington Trust Bank Supports First Responders with Comfort Initiative**

Washington Trust Bank partnered with Spokane Valley Kiwanis and the Spokane Valley Fire and Police Departments to provide Paw Patrol stuffed animals for first responders to distribute to children during emergencies.

The initiative aimed to offer comfort and reassurance to kids in stressful and uncertain situations.

Peoples Bank Celebrated Molly Moon's Kirkland Opening Peoples Bank celebrated the grand opening of Molly Moon's Homemade Ice Cream in Downtown Kirkland, connecting with neighbors and highlighting its support for local businesses that bring joy to the community.



**U.S. Bank Volunteers at Imagine Children's Museum**

U.S. Bank kicked off the week by giving back to the community, volunteering at the Imagine Children's Museum.

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Staff praised the museum for its welcoming and fun environment, and colleagues came together to support the event, making a positive impact on local families.

### Riverview Bank Sponsors Kline Line Fishing Event, Bringing Joy to Local Families

Riverview Bank proudly sponsored the Kline Line Fishing Event over the weekend, continuing a tradition that began in 2010.

Volunteers from the bank served coffee and hot cocoa, shared smiles, and helped create unforgettable moments for children and their families.

The event celebrated community connections and highlighted the joy and impact of supporting local families.



### Washington Trust Bank Recognized for Economic Impact in Tacoma

Washington Trust Bank was named one of the Excellent 10 by the Tacoma-Pierce County Economic Development Board, in recognition of its economic impact in downtown Tacoma.

The bank invested in the community by acquiring and renovating a six-story building on Commerce Street, supporting growth and accessibility in the city's core.



### Chase Hosts First Community Conversation on Affordable Housing in Seattle and Everett

Chase hosted its first JPMorganChase Community Conversation for the Seattle and Everett markets this year, focusing on affordable housing.

The event, delivered in partnership with the Chase Home Lending team led by Darius Toston and William Younker, created a forum for dialogue with local nonprofit and community partners.

Organizations, including Habitat for Humanity Seattle-King

& Kittitas Counties, Mercy Housing, African Community Housing & Development, and Parkview Services, shared insights on challenges and opportunities to expand homeownership and affordable housing.

### Washington Trust Bank Celebrated Women of Color RISING Cohorts

Washington Trust Bank celebrated the graduation of its inaugural Women of Color RISING cohort in April.

The event honored a year of growth, learning, and reflection while welcoming the 2026–2027 cohort.

The evening concluded with congratulations to the Class of 2025 and a warm welcome to the Class of 2026.

### Mountain Pacific Bank Volunteers at Lake Stevens Food Bank

Mountain Pacific Bank volunteered at the Lake Stevens Community Food Bank this spring and presented a donation to support its efforts.



### U.S. Bank Hosted Women's Networking Night at Seattle Rep

U.S. Bank sponsored a special evening for its Women's employee resource group at the Seattle Repertory Theatre, where attendees enjoyed the production of Mary Jane.

The bank hosted 24 women for a pre-reception with community partners, fostering networking and professional connections. Guests exchanged business cards and discussed future collaborations, strengthening the bank's community ecosystem.

### Riverview Bank Sponsored Share Vancouver's Homecoming Gala

Riverview Bank sponsored Share of Vancouver, WA's "Party Like It's Your Year" Homecoming Gala, delivering a lively evening filled with tailgate activities and dancing.

The event raised support for Share's programs, which help strengthen the local community.

Attendees came together with generosity and purpose, making the night an unforgettable success.



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### U.S. Bank Volunteers Supported FareStart Guest Chef Night

U.S. Bank employees recently volunteered at FareStart's Guest Chef Night, making a meaningful impact in the local community. Colleagues, including Lisa Cheadle, Ethan Lee, Sara Lee, Chance Bocelli, Reilly Jordan, Tia Catli, and Koy C., joined together for an evening of service.

The event, hosted by FareStart staff, highlighted the power of teamwork and community engagement, leaving volunteers grateful for the chance to contribute.



### Washington Trust Bank Volunteers at Raising Girls in Tacoma

Washington Trust Bank employees spent a lively afternoon volunteering at Raising Girls in Tacoma earlier this week.

Led by Sharon Chambers-Gordon, the team organized, stacked, and packed supplies while enjoying plenty of laughter and teamwork. The crew – Mario Garza, Titus Davis, Jennifer Mila Bradshaw, and Kevin Bradshaw – helped support the nonprofit's mission and encouraged others to participate.

The organization will host its annual fundraising luncheon on April 29.



### U.S. Bank Supports Wishing Star Foundation with Goat Campaign

U.S. Bank hosted a fun and meaningful day supporting the Wishing Star Foundation's "Send a Friend a Goat" campaign.

Employees spent the day spreading smiles, laughter, and connection throughout the community as part of the lighthearted initiative.

The event highlighted the bank's commitment to local outreach and community engagement.

### Mountain Pacific Bank Hosts Customer Appreciation Day

Mountain Pacific Bank celebrated Customer Appreciation Day with added enthusiasm from its dedicated team.

The bank expressed gratitude to its loyal customers for their trust and support during the event.



### Riverview Bank Shred Day Draws Strong Community Support

Riverview Bank's Shred Day at the Camas branch was a major success, drawing residents who safely disposed of documents and contributed generous donations.

All funds collected were returned to the community, supporting youth scholarships, vision care, hunger relief, and emergency services.

The event was hosted in partnership with the Camas Lions Club & Foundation.

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