

# Issues & Answers



November 2024

## Building a Talented Roster



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

There's an old saying, "It's better to be lucky than good," but we all know that luck is not a strategy for the long term when it comes to having a solid workforce.

In other words, no matter how lucky your organization has been in finding the right people, you still need a plan to build a talented roster to execute your strategy and successfully compete.

It's impossible to overstate the importance of finding the right fit for front-line employees who work directly with customers. The better the employees, the better the customer experience and results.

But what has always been an important and challenging job continues to grow more so. For years, banks have been developing new digital tools to deliver services, trying to keep up with changing customer expectations.

Then, the pandemic created further fundamental changes in customers' behavior patterns and expectations of their banks. The communities we serve also grow more diverse with each passing year.

Recognizing this accelerating pace of change and the importance of building a more substantial pipeline for future employees, WBA recently entered into a new partnership with CareerWork\$. This well-regarded nonprofit workforce development organization runs the BankWork\$ program.

You might recognize the name BankWork\$ thanks to our endorsement of the program nearly a decade ago, recognizing the unique opportunity it provides the industry. BankWork\$ offers a free 8-week training program focused on preparing individuals for roles in financial services.

BankWork\$ has received rave reviews from individual participants and from the banks that have hired employees who have completed the program. It's been the best sort of win-win program. Through financial education, mentorship, and professional development,

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## Issues & Answers – November 2024

*The official publication of the Washington Bankers Association is sponsored by Vericast and WBA Professional Services.*

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ment, BankWork\$ has helped enrich the lives of individuals looking for new career opportunities while simultaneously providing employers with a pool of eager, well-trained talent. It's also a win for the local communities because they are being served by employees who reflect the area and understand the unique cultural values of the branch's market.

When the program creators sought someone to help take CareerWork\$ to the next level, thanks to our longstanding partnership, the nonprofit decided to reorganize to affiliate with the WBA, allowing both organizations to build on our history of successful collaboration.

We believe this closer relationship will allow us to bring more resources to the BankWork\$ program and expand its reach to more job candidates and bankers nationwide. Working together, we can have a tangible impact on individuals, banks, and communities. We can generate more interest in banking careers, create new pathways to employment in banking, bolster career development, support ongoing innovation in our industry, and enhance banks' service to customers and communities.

WBA, meanwhile, brings a keen understanding of the banking industry's unique needs, as well as a network of contacts and leadership credibility, to help expand the program's reach into new markets beyond the 8 states and 14 cities currently served. Leveraging these strengths of both organizations will enhance quality and accessibility.

At WBA, our mission is to support Washington's banking community through education, advocacy, innovation, and community service. The new and expanded CareerWork\$ partnership embodies those attributes as an innovative approach to career education.

As our market evolves, we recognize that our members' needs will also change. As the WBA and CareerWork\$ teams prepare for the years ahead, know we are assessing how the industry is evolving and how BankWork\$ can be adjusted to better fit the current needs of today's bankers and branch models.

While the CareerWork\$ partnership is an excellent example of our response to one pressing need, it's just one example. We will continue looking for new strategies to deliver convenient, cost-effective, and value-added programs and events to our members.

While luck is wonderful when it's on our side, we will continue to hedge our bets with a solid strategy for the future.

### Contact Us

Contact the Washington Bankers Association at 601 Union  
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Call us at (206) 447-1700 and visit us on the  
web at [wabankers.com](http://wabankers.com).

### Connect With Us

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media accounts.

### On the Cover

Larch trees glow in the fall sunshine as seen on Icicle Ridge in Eastern  
Washington. Each fall these trees change colors to a brilliant yellow.

*Photo by C. Jordan Allend-Flowers, flickr.com*

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# Mark Your Calendars for 2025 Bankers Day on the Hill in Olympia

The Washington Bankers Association (WBA) is hosting its annual Bankers Day on the Hill event on February 12 at the AWB Offices in downtown Olympia.

This is an excellent opportunity for bankers from across the state to come together and advocate for the industry.

## Why Bankers Should Attend

Bankers Day on the Hill is a unique opportunity to meet with your state legislators and discuss important issues to you and your customers. This is a chance to educate lawmakers about banks' important role in the state's economy and advocate for policies that support the industry.

## What to Expect

The day will start with a legislative briefing, during which attendees will learn about the key issues facing the banking industry in the state.

Following the briefing, attendees will meet with legislators at the Capitol campus. In the evening, attendees will have a reception to network with colleagues and legislators.

## Registration

Registration for Bankers Day on the Hill is now open. You can register online at [votervoice.net/WABANKERS/home](https://votervoice.net/WABANKERS/home). The deadline to register is February 9.

Don't miss out on this important opportunity to make your voice heard!



**2025**

# BANKERS DAY ON THE HILL

*February 12*

Association of Washington Business Office

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# Budgeting for Success: Why Bankers Should Plan Ahead for 2025 WBA Events

As the new year approaches, the Washington Bankers Association is gearing up for a dynamic calendar filled with exciting opportunities for professional growth, networking, and industry leadership.

From leadership development programs to engaging networking nights, 2025 promises a well-rounded lineup for bankers of all roles. Here's why you should consider budgeting early for next year's WBA events and the highlights you won't want to miss.

## Educational Programs for Every Level

The WBA is offering multiple professional development tracks throughout the year. Whether you're interested in advancing your executive leadership skills, refining branch management techniques, or developing expertise in credit analysis, there's something for everyone.

- January 8: Understanding Bank Performance
- February: Virtual Commercial Lending Development Program
- April: Understanding Bank Performance
- June: Understanding Bank Performance
- October: Retail Branch Manager Development Program and Credit Analyst Development Program
- November: Future Leaders Summit and Executive Development Program (EDP) Graduation

These programs provide critical learning opportunities to help bankers stay ahead in an evolving industry.

## Networking Nights and Regional Meetups

Fostering industry connections is at the heart of WBA. Next year, multiple networking nights will be held, ideal for meeting peers in casual, interactive environments.

- February: Spokane Networking Night
- March: Seattle Networking Night
- August: Spokane Networking Night

These events are a great way to connect and offer new opportunities for mentorship and collaborative growth.

## Influencing Policy and Leadership on the National Stage

WBA also helps amplify bankers' voices in policy discussions with critical events in Washington, D.C.

- February 12: Bankers Day on the Hill
- March 17-19: ABA Washington Summit
- September: PNW Capitol Hill Visit

Attending these summits ensures bankers actively participate in the advocacy efforts that shape the industry's future.

## Specialized Industry Conferences and Partnerships

While WBA runs its own conferences for our members, we have also expanded our partnerships with other associ-

ations to offer several specialized conferences, which give bankers discounted access to broader industry perspectives.

- January 8: CBA Bank President's Seminar, Laguna Beach, CA
- May 7: Virtual Engage Conference
- May 7-9: Agricultural Bankers Conference, Meridian, ID
- May 13: CBA Annual Conference, La Quinta, CA
- August: KBA Fraud Academy
- October: UBA AI & Fintech Conference, Salt Lake City, UT

These collaborations provide a cost-effective way to upskill and unique exposure to regional trends beyond Washington state.

## Annual Convention: The Premier Event of the Year

Mark your calendars for the 2025 Annual Convention, which will be held July 28-30 in Coeur d'Alene in partnership with our colleagues at the Idaho, Nevada, and Oregon Bankers Associations. This flagship event will gather industry leaders to discuss key trends, celebrate achievements, and build momentum for the year ahead.

## Why Budgeting Early is Crucial

Given the diverse offerings, careful budgeting will ensure your team makes the most of these opportunities. Here are a few tips to help you plan:

- Member Discounts: Many events are available at reduced rates for WBA members. Leveraging these savings helps justify attendance across multiple programs.
- Prioritize Development Programs: Identify the specific learning tracks that align with your team's goals and allocate funds accordingly.
- Advocacy and Leadership Focus: Include advocacy events in your budget, especially the PNW Capitol Hill Visit, to ensure your bank's voice is heard on the national stage.
- Build in Travel and Networking Costs: For regional events like the Annual Convention, account for travel, accommodation, and networking expenses.

## Conclusion

With a packed 2025 calendar, the WBA offers numerous ways to grow professionally, expand your network, and make a tangible impact on the industry. Budgeting early ensures that you and your team can participate in the events that matter most, helping you stay ahead in a competitive environment. Make the most of the year ahead by securing your place at these key events and positioning your bank for success in 2025.



## Olympia Federal Savings Participates in Olympia Education Foundation Breakfast

The Olympia Federal Savings team recently participated in the annual Olympia Education Foundation breakfast fundraiser.

The event helps raise money for the local school district and programs offered to students and families.



## Kitsap Bank Supports Kitsap Humane Society Annual Event

Kitsap Bank had a group attend the annual Kitsap Humane Society Animal Crackers event this year.

The fundraiser raises awareness and celebrates the fantastic work the humane society does in the area.

## First Fed Bank Welcomes Two to Club 100

Two more bankers from First Fed Bank recently joined Club 100 this year, having volunteered over 100 hours.

Zoe Brown earned a spot thanks to her work fostering shelter dogs for PAWS and Emerald City Pet Rescue.

Sara Spalding also earned the honor for her work with the Sequim Irrigation Festival, Dove House, and educating seniors with Financial Beginnings.



## U.S. Bank BRG Celebrates Hispanic Heritage Month

The Nosotros Latinos Seattle Business Resource Group at U.S. Bank recently hosted a special event celebrating Hispanic Heritage Month.

The event included local food, music, and leadership teams who shared personal and professional experiences to inspire the team.



## HomeStreet Bank Volunteers at Fort Steilacoom Park

HomeStreet Bank volunteers recently spent part of a day helping raise awareness and funding for the historic H-Barn Restoration at Fort Steilacoom Park.

The group worked with Partners for Parks to explain the importance of the building and organization and how the funding would be used.

## JPMorgan Chase Partners with the City of Seattle on Economic Development Program

JPMorgan Chase in Seattle recently partnered with the City of Seattle's Department of Economic Development and Grow America for the Business Community Ownership Fund.

The investment model aims to address the cost of commercial rent in Seattle, which has disproportionately impacted neighborhoods and businesses owned by people of color, immigrants, women, and LGBTQ+ individuals.

The fund will help secure fixed, affordable rents for business owners, allowing them to grow and maintain stability.

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## Events Calendar

**October 29** – Understanding Bank Performance

**January 8-10** – CBA Bank President's Seminar, *Laguna Beach*

**January 8** – Understanding Bank Performance

**January 21** – 2025 Executive Development Program

**February 12** – 2025 Bankers Day on the Hill

**February** – Virtual Commercial Lending Development Program

**March 17-19** – 2025 ABA Washington Summit, *D.C.*

**March** – 2025 Management Development Program

**April 29** – Virtual Engage Conference

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

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### Peoples Bank Participates in Trails to Taps Race

This fall, Peoples Bank participated in the annual Trails to Taps race.

The group coordinated Pac-Man-related outfits and celebrated the completion of the event.



### Bank of America Hosts Event for Hola Seattle Employee Network

Bank of America Hola Seattle Employee Network members recently hosted a special evening event, which featured food, dancing, and learning.

The group included representatives from El Centro de la Raza and API Chaya, who were honored for both organizations' work in the community.

### Commencement Bank Participates in Safe Streets Campaign Luncheon

This fall, the Commencement Bank team participated in the 2024 Power of Community luncheon, which was hosted by the Safe Streets Campaign at the Lemay American Car Museum in Tacoma.



The organization makes the streets safer throughout Pierce County via neighborhood organizing, youth development programs, and civic engagement.



### HomeStreet Bank Attends Issaquah Food Bank Event

The HomeStreet Bank team recently participated in the annual Recipe for Hope event by the Issaquah Food Bank.

As a sponsor, the bank donated \$5,000 to the cause, which will help the food bank provide food, emergency supplies, and hygiene items to those in need.



### First Fed Bankers Participate in Walk to End Alzheimers

During the recent Walk to End Alzheimer's in Sequim, a First Fed Bank team member participated.

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## Industry News

### New Hires

Kim Heidenrich  
Assistant Vice President and Regional Operations Manager at Umpqua Bank

Jennifer Ziegler  
Commercial Operations Lead at Washington Trust Bank

Leland Williams  
Vice President and Relationship Manager at Washington Trust Bank

Kelsey McLeod  
Vice President and Director of Digital Innovation at Umpqua Bank

### Promotions

Brian Marlow  
Market President at KeyBank

Matt Hill  
Regional Commercial Banking Lead at KeyBank

Christian Fobian  
Vice President and Senior Commercial Loan Officer at Sound Community Bank

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



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Kathryn Kudron participated in the event, raising awareness and donations to help Alzheimer's research.



### Cashmere Valley Bank Hosts Coats For Kids Drive

This fall and going into winter, Cashmere Valley Bank is hosting a Coats for Kids drive at its branches in Yakima and Union Gap.

The NonStop Local "Coats for Kids" event helps ensure that every child in the community stays warm during the coldest months of the year.

Donations of coats can be dropped off at either the Yakima or Union Gap branches until December 6.



### Wheatland Bank Hosts Pasco Customer Appreciation Event

Wheatland Bank recently hosted a customer appreciation event for Pasco residents.

The community was invited to a luncheon with local food and to meet the banking team at the branch.

### Olympia Federal Savings Donates to New Horizon Communities

Olympia Federal Savings donated \$2,860 to New Horizon Communities this fall as part of the bank's Two Cent program.

The organization works to provide permanent housing for those experiencing homelessness in the area, and every debit card transaction of the month goes to that month's charity of choice.

### First Financial Northwest Bank Supports Smiles Forever

First Financial Northwest Bank's auction team recently supported the Smiles Forever event.

The organization raises money to help children and women in Bolivia.

The First Financial team provides auction services free of charge to local nonprofits, helping run and support auctions.



### Community First Bank Participates in Power of Connection

This fall, Community First Bank participated in the Power of Connection event.

The event supports Columbia Basin College and the CBC Foundation; the bank was a proud sponsor.



### Kitsap Bank Sponsors Olympic College 2024 Community Luncheon

Kitsap Bank recently sponsored the annual 2024 Community Luncheon benefiting students at Olympic College.

The event celebrates student success and their achievements at the school, and many students can attend thanks to scholarships provided by organizations like Kitsap Bank.



### Bank of America Partnerships with Volunteers of America

The Bank of America team members came together this fall to participate in a Volunteers of America Western Washington event to sort food and other items.

The group of 14 volunteers helped 210 families fight hunger insecurity.

The organization helps 210-250 families daily and depends on volunteers to make it happen.

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### Portage Bank Partners with Sunny Day Fund to Provide Emergency Savings Program

In September, Portage Bank announced a new partnership with Sunny Day Fund to provide easy, accessible, and rewarding options to help Americans save for emergencies.

Sunny Day Fund provides workplace emergency savings programs to help individuals directly contribute to a special savings account.

"We all know that saving for emergencies is extremely important, but the actual action to start saving and keep saving can be time-consuming and unrewarding," said Sid Pailla, CEO & co-founder of Sunny Day Fund. "And unfortunately, barriers remain to access to banking for financially vulnerable Americans. That's why we are excited to launch our out-of-plan workplace emergency savings with Portage Bank, making saving simple and automated right from the paycheck. We are confident and proud to scale with Portage Bank, a purpose-driven community bank that understands the opportunity and responsibility to empower working America."

When an employer offers a Sunny Day Fund benefit, employees can enroll in a new emergency savings account (ESA) at the bank. A portion of the money is automatically deposited into the account, which has no minimums, in each paycheck.

"As a leading community bank, we have always understood the foundational nature of saving and offered compelling savings products to our customers. We are thrilled to partner with Sunny Day Fund to take our savings commitment to the next level through innovative workplace emergency savings programs. We are already bettering workers' finances across manufacturing, retail, healthcare, etc."

The average saver with a Sunny Day Fund account saves over \$1,700 per year, which helps individuals reach their financial goals.



### U.S. Bank Supports Girls Inc.

The Vancouver area team of U.S. Bank recently participated in an event supporting Girls Inc.

The organization works to provide support and empowerment to young girls and hosted the event as an annual fundraiser.

### Commencement Bank Attends 11th Annual South Sound Care Foundation Event.

The Commencement Bank team recently participated in the 11th annual South Sound Care Foundation's Beer & Bites event.



The Foundation raised \$1.3 million to fund clinical trials for cancer patients in the South Sound.



### WaFd Bank Hosts School Supply Drive

The South Sound WaFd Bank team recently hosted a school supply drive and was able to donate a pile of supplies to Ridgecrest Elementary in Puyallup.

It was just one of the bank's community events this fall, including participating in the United Way Day of Caring and Habitat for Humanity, working on the new build in Tumwater.



### U.S. Bank Sponsors South Sound Entrepreneurship Week in Tacoma

Volunteers from U.S. Bank recently participated in the South Sound Entrepreneurship Week in Tacoma at the Armory building.

A variety of local organizations were present, offering workshops and learning from local experts about how to help small businesses thrive in the community.



### Peoples Bank Announces 2024 Impact Grant Recipients

This fall, Peoples Bank announced the winners of its 2024 Impact Grant.

Alatheia Therapeutic Riding Center earned \$25,000, while the Bellingham Arts Academy earned the \$10,000 Peoples Choice Grant.

Alatheia, founded in 2011, is based in Wenatchee. The grant will support the "Strength in Strides" project, which helps underserved children and adults with physical and developmental disabilities in Central Washington.

The Peoples Choice Grant was awarded after online voting between 10 nonprofit finalists. The Arts Academy will be using the funds for a new modular stage to accommodate a variety of programs and needs.

The bank launched the Impact Grant program in 2017 to help fund a specific project, use, or identified purpose that will have a long-lasting, positive impact on the community.



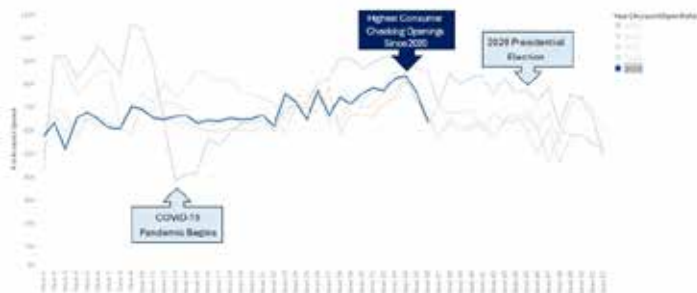
The 2024 Presidential election has created substantial noise in the marketing landscape, especially during Q3, with expectations of continued disruption in Q4. Election-related marketing expenditures are projected to be 13% higher than in 2020, though spending varies significantly by state and across different marketing channels. Notably, nearly half of the anticipated election marketing budget is forecasted to go toward broadcast television. Below is a diagram illustrating the expected election-related marketing spend by state.

Map of the United States showing the average number of children per woman by state. The map is color-coded according to the following legend:

DC	\$26.0M
MA	\$26.7M
NY	\$24.7M
PA	\$22.5M
CT	\$22.5M
DE	\$22.5M
RI	\$22.5M
VT	\$22.5M

In the ongoing race for growth, generating new checking accounts remains a critical objective for financial institutions. While the election may heighten competition for consumer attention, overall market conditions remain favorable for driving new checking account acquisitions. In fact, 2024 checking account volumes are closely mirroring the trends seen in 2022 and 2023.

<sup>1</sup> To stay competitive, financial institutions should focus their marketing efforts on channels that will be less impacted by



Acquiring new account holders in today's marketplace is increasingly competitive. To enhance your efforts and position your institution for success, consider these strategies for effective acquisition:

- As the year draws to a close, financial institutions face a unique opportunity to capture new checking account holders despite the election-driven marketing noise. Your institution can withstand the competitive environment and emerge as a leader by proactively adjusting your strategies, focusing on less-impacted channels, and simplifying the customer experience. Now is the time to take decisive action, leverage data-driven insights, and refine your approach to maximize growth in the final quarter.



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# Top IRA Questions from Ascend Conference



*By Kristiana Rodriguez, Ascensus*

Every year industry professionals gather with Ascensus trainers at the Ascend conference. Not only do they get to continue their education and refine their expertise in retirement, health, and education savings plans, but they get to submit questions to our highly-qualified trainers.

September's Ascend conference was held in sunny, hot San Diego, Calif., and we had more questions submitted than ever before. Here are the top questions asked and answered over the week. This representative sampling reflects the fact that required minimum distribution (RMD) issues—for beneficiaries, in particular—were high in attendees' minds.

## **Beneficiary Questions**

*Can you clarify the distribution options for a minor eligible designated beneficiary (EDB) who reaches the age of majority?*

If the IRA owner's minor child beneficiary chooses life expectancy payments as her distribution option, those payments will begin in the year following the year of the IRA owner's death. When the minor reaches the age of majority (age 21 under the final RMD regulations), she essentially loses EDB status and must distribute the remaining IRA assets following the 10-year rule. Annual life expectancy payments will continue in years 1 through 9, with a total distribution by year 10 (the year she turns 31). This applies even if the IRA owner died before the required beginning date (RBD) or had a Roth IRA.

*How do you confirm if a beneficiary is an EDB? Should our financial organization request proof of chronic illness or disability?*

While financial organizations are not required to determine EDB status, or—in this example—to request documentation verifying that an IRA beneficiary is disabled or chronically ill, the requirements for qualified retirement plans differ, and plan administrators are responsible for meeting RMD rules, and thus for determining EDB status. In this case plan administrators must collect proof. Disability and chronic illness are determined “as of the date of death.”

IRS regulations do not place such responsibilities on IRA custodians, trustees, or issuers. For IRA clients, your financial organization should decide

on the extent to which you will assist beneficiaries in meeting their payout obligations, and the best business practices to meet such objectives. Whatever your financial organization decides to do, you should document your process so everyone can follow the same steps when processing death claims and establishing inherited IRAs.

*Is a beneficiary supposed to take life expectancy payments in addition to depleting the account in 10 years?*

For a non-Roth IRA, including Traditional, SEP, or SIMPLE, it depends on when the IRA owner died. If the beneficiary is subject to the 10-year rule, but the IRA owner died before the RBD, no annual payments are required. This is always the case with a Roth IRA, since there is no RBD.

If the beneficiary is subject to the 10-year rule and the IRA owner died on or after the RBD, annual life expectancy payments are required in addition to depleting the account within ten years.

*What if a beneficiary failed to take a life expectancy payment under the 10-year rule before the final RMD regulations were released?*

To address missed life expectancy payments that were due in 2021 – 2024, the IRS issued Notice 2022-53, Notice 2023-54, and Notice 2024-35, which state that the IRS will not enforce the excess accumulation penalty tax for a designated beneficiary if

- the account owner died on or after the RBD in

## HAVE NEWS TO SHARE?

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2020, 2021, 2022, or 2023, and

- the designated beneficiary is not taking life expectancy payments.

This relief does not extend the 10-year period. The 10-year period begins the year the IRA owner died. Going forward, the beneficiary should know that annual payments for the first 9 years are required when using the 10-year option upon inheriting an IRA from someone who died on or after the RBD. The inherited IRA's December 31, 2024, fair market value will determine the life expectancy payment due for 2025.

#### ***Who is penalized for not removing a year-of-death RMD when there are multiple beneficiaries?***

While the final RMD regulations do describe shared responsibility among multiple beneficiaries for satisfying death-year RMDs, there is currently no guidance as to who bears any penalty consequences if this responsibility is not met. Neither the final RMD regulations or the new 2024 proposed regulations address this issue.

#### **Penalty Tax Exceptions, Repayments, and Contribution Limits**

##### ***Do repayments of certain penalty-free distributions affect an IRA owner's annual contribution limit?***

No, repayments of the following penalty-free distributions will not affect an IRA owner's annual contribution limit.

- Qualified reservist distributions
- Qualified birth or adoption distributions
- Qualified disaster distributions
- Terminally ill individual distributions
- Domestic abuse victim distributions
- Emergency personal expense distributions

Financial organizations must report these repayments on Form 5498, in Box 14a, Repayments, with

the corresponding code in Box 14b, Code. For a list of repayment codes, see the 2024 Instructions for Forms 1099-R and 5498.

If a Traditional IRA owner is under age 59½, the financial organization must report the withdrawal as an early distribution (code 1, early distribution, no known exception). If an IRA owner is taking a nonqualified Roth IRA distribution, the financial organization must use code T, Roth IRA distribution, exception applies. IRA owners will file Form 5329, Additional Taxes on Qualified Plans (Including IRAs) and Other Tax-Favored Accounts, to show that they qualify for a penalty tax exception.

#### **Required Minimum Distributions**

##### ***Under what circumstances does the end-of-year account balance need to be adjusted for calculating required minimum distributions (RMDs)?***

The December 31 fair market value is an important factor in calculating an RMD. The account balance should be adjusted when one of the following has occurred.

- A distribution is taken within the last 60 days of the year and rolled over after January 1 of the following year.
  - A transfer is not received in the same calendar year that it was initiated and sent from the transferor IRA.
  - A surviving spouse who has reached the applicable RMD age transfers or rolls over an inherited IRA in a year after the deceased IRA owner's death.
- The account balance should not be adjusted when
- the first RMD is taken by the RBD, or
  - a late RMD is taken for a prior year.
- If you want answers to your IRA questions, it's not too late to register for Ascend 2024 planned November 4-6, 2024. Ascend 2025 will be in Nashville, Tennessee, November 17-19, 2025.

**2025**  
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**April 29**

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# Do you practice safe checks?



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4. Find out what steps to take if you suspect fraud

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