

Issues & Answers



November 2025

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A Tale of Two Capitols



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

Our federal and state Capitol buildings in Washington, D.C., and Olympia share a lot in common. They're

impressive structures designed around a prominent dome. Their sandstone exteriors and marble interiors add gravitas to the legislative environment. And the laws and regulations that emerge from each go a long way in determining the challenges and prospects for success facing WBA member banks in the years ahead.

That's why our annual Pacific Northwest Capitol Hill Visit and our annual legislative session advocacy are so important.

We recently returned from D.C., where six WBA member bankers joined colleagues from the Idaho and Oregon Bankers Associations in our annual visit. Despite the government shutdown, we were able to maintain a packed and productive agenda featuring industry briefings from ABA and ICBA; meetings with regulators,

including the Fed, FDIC, Comptroller of the Currency, and the Council of State Banking Supervisors; an economic update from the ABA staff; and meetings with our Congressional delegations.

To illustrate both the depth and the timeliness of our meetings, I'll mention just two of the many issues we discussed.

First, we addressed the implementation of this year's GENIUS Act, which was designed to establish a regulatory framework for stablecoins. The Act includes 16 separate rulemaking calls on topics such as capital, liquidity, risk management, and state-level regulation. Despite their name, stablecoins have the potential to undermine the banking system, erode the foundations of credit, and blur the historic separation of banking and commerce.

While stablecoins could provide innovative payment tools, steps must be taken to eliminate the risks they pose to the banking system by regulating the actions of nonfinancial companies in the marketplace and by allowing states to enact additional regulatory measures to

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Connect With Us

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

On the Cover

Larch trees glow in the late afternoon sun in the Lake Methow Valley. Each autumn, these trees attract hundreds of visitors to see them as they change colors to a fiery yellow.

Photo courtesy of USFS, flickr.com

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protect consumers and ensure a level playing field.

Another timely issue is the implementation of Section 1071 of the Dodd-Frank Act, which establishes data-collection and reporting requirements for small-business lending. The goals of this section are arguably positive, ensuring that women- and minority-owned small businesses have sufficient access to capital.

But as many a kid visiting an ice cream shop can attest, it's entirely possible to have too much of a good thing. The Consumer Financial Protection Bureau has taken the 13 data points mandated by Congress in the Act and expanded that list to 81 separate items. The result is an unreasonable and expensive regulatory burden that is more likely to restrict access to capital for all small businesses than to encourage lending to underserved borrowers. While the current Administration is reexamining the issue, including pushing out implementation another year, Congressional action would remove a great deal of uncertainty for lenders. This should include raising the lending threshold for which entities must comply and limiting the required data to the most significant metrics.

Closer to home, our preparations are well underway for what promises to be a fast and furious 2026 legislative session.

State revenues, the budget, and taxes will be top of mind for everyone in Olympia next year. Less than 12 months after enacting the largest tax increase in state history, revenue forecasts are slowing, there's talk of a multi-billion dollar budget deficit, and quiet discussions of what new taxes are "needed" to close the gap.

You can expect finger-pointing at DC, placing the blame for this unfortunate situation squarely on changes at the federal level. It's true that, as the nation's most trade-reliant state, our economy is impacted more than some others by trade wars and tariffs. It's also true that federal rollbacks will impose some new burdens on the state if we want specific programs to continue at current levels.

But that does not change the fact that the root cause of this problem is one of the Legislature's own making. State spending growth has outpaced even historic revenue growth, and one-time revenues were used for ongoing expenses. The tax increases they have imposed are a wet blanket on economic activity, especially among small businesses.

We will work with the rest of the business community to advocate for more responsible, sustainable budget decisions in the future. We will also address other issues important to our members, including interchange fees and potential new fraud-prevention requirements. Finally, we will again promote establishing financial literacy as a K-12 graduation requirement. Of course, the fact that this will be a short, 60-day session means that these and any other issues that arise must be tackled at a full sprint.

In other words, there will be plenty of work to do in both capitals.

HAVE NEWS TO SHARE?

Email it to megan@wabankers.com to be
included in an upcoming *Issues & Answers*

It's time to work together to stop scams



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

Are you an early bird or a night owl? Do you prefer the pool or the beach? Coffee or tea?

As ABA's award-winning consumer education campaign, #BanksNeverAskThat points out,

banks would never ask a customer these questions. Just like banks would never ask for a PIN, account number or other personal identifying information in an unsolicited call or message.

What banks are asking for, however, is for the government to take a more comprehensive approach to fighting fraud and scams. With fraud losses among Americans estimated to be anywhere from \$12 billion to \$160 billion, and with scam tactics evolving in sophistication each day thanks to the evolution of AI and other technologies, it will take a coordinated effort to combating this dangerous threat.

Over a year ago, I called on Congress and the administration to establish an Office of Scam and Fraud Prevention—within the executive office of the president—to coordinate interagency efforts, streamline consumer reporting processes and develop a national scam and fraud prevention strategy that would involve both the public and private sectors.

But we also need other industries—especially the telecom sector—to step up and do their part. Scammers use call spoofing, impersonation text messages and fake social media accounts to conduct a staggering number of fraudulent exchanges, and regulations around telecom providers are lacking. ABA has advocated for stronger laws to prevent illegal spoofing and has also called for enhanced standards for

voice service providers to help consumers identify potentially fraudulent calls, as well as for the establishment of a customer-reported scam text message database that would enable businesses to monitor fraudulent texts being sent on their behalf.

As we advocate for more comprehensive rules for telecoms and other entities, banks continue to do their part to protect their customers from the financial and psychological harm caused by fraud. ABA has played a leadership role in recent years to arm bankers with the tools and resources they need to help protect their customers.

We've established the ABA Fraud Contact Directory, which enables banks to more quickly resolve check fraud claims for their customers and find contacts at other banks to stop fraudulently sent funds.

Earlier this year, we rolled out exclusive ABA member access to check payee verification through the Treasury Check Verification System, a tool that has already been used to validate over half a billion dollars' worth of checks.

And this October, ABA is proud to bring back our award-winning consumer education campaigns, #BanksNeverAskThat and #PracticeSafeChecks, both of which are intended to boost consumer awareness around popular fraud and scam tactics. These campaigns have been updated with new content that banks can access and share for free.

I hope you'll join the thousands of banks across America who have already signed up to participate in this campaign. Your engagement will help us spread this valuable knowledge far and wide and help protect millions of Americans' livelihoods from fraudsters.

The fraud threat is ever evolving, but consumers can count on America's banks to have their back.

★ **WATCH YOUR CAREER GROW!**

Registration now open!
**2026 Executive Development
Program begins Jan. 12**

Learn more:
WABANKERS.COM/EDP



WBA Announces Duncan Taylor as President & CEO



The Washington Bankers Association (WBA) Board of Directors announced today that Duncan Taylor has been selected to serve as its next President and Chief Executive Officer, effective February 1, 2026. Taylor will succeed Glen Simecek, who is retiring at the end of January after serving eight years

with the Association. Taylor is currently the Association's senior vice president and chief operating officer.

"The Board is pleased to welcome Duncan Taylor as the next President and CEO of the Washington Bankers Association," said Brent Beardall, WBA Chair and WaFd Bank president and CEO. "Duncan's deep understanding and passion for banking, built over years of service with WBA, make him uniquely qualified to lead our association into the future. His strong relationships with members and the WBA team have earned the respect of bankers and lawmakers across the state. We're confident that under his leadership, WBA will continue to thrive and strengthen Washington's banking community."

"I'm honored to lead WBA at a pivotal time for our industry," said Taylor. "Together with our members

and partners, we'll focus on advancing our policy goals, workforce development, innovation, and keeping banking safe, competitive, and accessible for all Washingtonians."

Under Simecek's tenure, WBA extensively revamped and expanded the Association's advocacy program, introduced new professional development programs, including the launch of Understanding Bank Performance, which now includes partners from over 30 states, strengthened community initiatives such as Bankers Care, and achieved membership growth. He also oversaw the Association through the COVID pandemic and the 2023 bank crisis.

"It's been a privilege to serve Washington's banking community, but, most importantly, it's been an honor to work alongside all of the individuals I've gotten to know over the last eight years," said Simecek. "WBA is well-positioned for the future with Duncan leading the WBA team."

Taylor has served in his current role as SVP/Chief Operating Officer for four years and was previously the director of membership and operations, helping to lead many of the Association's initiatives, including Bankers Care. He is a graduate of Pacific Coast Banking School.

WBA Welcomes Rick Darrow to Board of Directors



The Washington Bankers Association (WBA) announced that Rick Darrow, president and CEO of Liberty Bank, was elected to the WBA Board of Directors during the Association's October 24 meeting.

The Board sets policy and is responsible for the prudent stewardship of the Association's fiscal resources. Bankers are nominated by their peers to serve on the Board and are selected from institutions diverse in size, type, and geographic location.

"I've known Rick for many years, and he is the epitome of a community banker and is a great addition to this board," said WBA President & CEO Glen Simecek. "We are delighted to have Rick join us and look forward to the insights he brings."

"I am honored to have been appointed to the Washington Bankers Association Board of Directors," said Darrow. "This organization plays a vital role in advancing our industry, and I'm excited to contribute to its continued growth and innovation."

Darrow joined Liberty Bank in his current role in 2011. He has over 40 years of senior management experience

in Banking. Rick was raised in Edmonds, Wash. After graduating from the University of Washington with a degree in business administration, he earned his CPA certification while employed with Pannell Kerr Foster.

He began his banking career in 1985 at University Savings Bank, a community bank in Seattle, Washington. His banking experience includes time working for Enterprise Bank, Washington Mutual, Charter Bank, and Boston Private Financial Holdings. Rick was a founding executive of Charter Bank, a community bank formed in Bellevue, Wash., in 1997. After 10 years of sustained growth, Charter Bank was sold to Boston Private Financial Holdings, a diversified wealth management financial services company.

Outside of work, Darrow is an active member of the Kitsap community, having served on the Poulsbo/North Kitsap Rotary, through which he has been involved in many service projects. He is an arts and culture enthusiast and has served on the board of the Jewel Box Theatre. He served for seven years on the Kitsap Community Foundation board and is currently on the board of the Kitsap Economic Development Alliance. In his leadership position at Liberty Bank, he encourages his team to actively engage in community service.

WBA Bankers Return to D.C. for Productive Fly-In Amid Federal Government Shutdown

The Washington Bankers Association once again joined the Idaho and Oregon Bankers Associations for the annual Pacific Northwest Capitol Hill Fly-In in Washington, D.C.

While the trip coincided with a federal government shutdown that began two weeks before the visit, WBA's delegation had a productive and well-attended series of meetings with both lawmakers and regulatory agencies, demonstrating the strength of our long-standing relationships in the nation's capital.

The agenda included joint policy sessions with the American Bankers Association (ABA) and the Independent Community Bankers of America (ICBA), as well as detailed discussions with the Federal Reserve, FDIC, OCC, and the Conference of State Bank Supervisors (CSBS).

Key policy conversations centered on stablecoins, fraud trends, and a range of other regulatory and legislative priorities impacting the banking industry. Despite the unusual backdrop of the shutdown, agency officials and congressional staff were engaged and receptive, providing thoughtful updates and insights into the administration and Congress's evolving approach to financial policy. It was refreshing to hear a shift in tone compared to a year ago, with a greater emphasis on collaboration and a deeper understanding of community banking challenges.

The bankers from Washington also met with 11 of the 12 members of the state's congressional delegation, sharing firsthand perspectives from banks across the state and highlighting the industry's commitment to serving communities, supporting small businesses, and promoting financial inclusion. Discussions focused on concerns stemming from the recently passed GENIUS Act, particularly regarding the treatment of interest by non-depository institutions issuing stablecoins, while also highlighting issues related to fraud and the work that still needs to be done regarding Section 1071 on small business lending data requirements.

WBA's participation in this year's D.C. Fly-In continued to strengthen relationships with federal policymakers and regulators while ensuring that the collective voice of Washington's banking industry remains well represented in key national policy discussions.

The group plans to return to Washington, D.C., for the annual visit in September 2026.



Events Calendar

Jan 7-9 – CBA Bank President's Seminar, CA

Jan. 8 – Understanding Bank Performance

Jan. 12 – 2026 Executive Development Program

Feb. 4 – Bankers Day on the Hill, Olympia

Feb. 15-17 – ABA Conference for Community Bankers

March 9-11 – ABA Washington Summit, D.C.

March 12 – Credit Analyst Development Program

April 2 – Understanding Bank Performance

April 9 – Management Development Program

April 29 – Tri-State Agricultural Bankers Conference, Richland, WA

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

June 4 – Networking Night at Spokane Indians

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



1st Security Bank Participates in Mary's Place Groundbreaking Event

1st Security Bank of Washington recently participated in the groundbreaking event for Mary's Place's newest shelter.

The bank provided part of the project's financing. Last year, Mary's Place helped over 3,000 children and 1,100 families move or maintain stable housing and worked to provide and invest in solutions and local partnerships to help strengthen communities.



Cashmere Valley Bank Participates in Young Life of Upper Kittitas County Golf Tournament

Cashmere Valley Bank recently participated in the Young Life of Upper Kittitas County Golf Tournament at Suncadia.

The bank supported the organization that supports local students and programs important to them.



WaFd Bank Donates to Local Teacher for Classroom Makeover

The WaFd Bank team in the Tri-Cities surprised Mrs. Metz with the bank's first classroom makeover of 2026 this fall.

The teacher won a \$300 gift from the bank to help fund a classroom makeover, support student learning, foster curiosity and creativity, and build future leaders in the community.

"A huge thank-you to the students for welcoming us into their classroom and to Mrs. Metz for inspiring young minds. Here's to many more makeovers across our Tri-Cities and beyond this year!" said the bank online.



First Fed Foundation Announces Grant Winners

The First Fed Foundation announced its second round of grant recipients this year as part of the organization's ongoing mission to give back across the bank's footprint.

One of the organizations to receive a grant was the Max Higbee Center, which provides inclusive, community-based recreation programs for youth and adults with developmental disabilities in Whatcom County. Through their work, they create opportunities for connection, growth, and belonging while fostering a more inclusive community for all.

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Industry News

New Hires

Abby Marcy
Vice President and Relationship Manager at Washington Trust Bank

Stephen Maffett
Senior Vice President and Senior Commercial Relationship Manager at Banner Bank

Tim Cassels
Executive Vice President and Chief Financial Officer at Mountain Pacific Bank

David Dixon
Universal Banker at Olympia Federal Savings

Sara Vogel
Universal Banker at Olympia Federal Savings

Penny Means
Commercial Lending Specialist at Olympia Federal Savings

Colt Conzatti
Universal Banker at Olympia Federal Savings

Yessenia Hernandez
Universal Banker at Olympia Federal Savings

Alivia Bamba
Customer Service Representative at Olympia Federal Savings

Promotions

Jennifer Carrier
Senior Vice President and Bank Operations Manager at Liberty Bank

Dan Oxford
Executive Vice President and Chief Risk Officer at Banner Bank

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

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Timberland Bank Donates to Winlock-Vader Food Bank

Timberland Bank made a \$4,000 donation to the Winlock-Vader Food Bank in early September as part of its ongoing community work.

The bank has long supported local organizations, particularly those like food banks that help others, and was happy to do so.



Bank of America Partners with Year Up United in Seattle

Bank of America has been a longtime partner with Year Up United in Seattle, helping bring talented young adults into meaningful careers in the banking industry.

Through the partnership, the bank welcomes interns to its teams, providing hands-on experience, mentorship, and exposure to the professional skills needed to thrive in today's workforce.

The interns bring new perspectives to the bank and help create new talent pathways to employment that build careers.



1st Security Bank of Washington Participates in Puyallup Summer Chamber Women in Business Event

1st Security Bank of Washington recently participated in a Puyallup Sumn Chamber of Commerce and MultiCare Health System Women in Business event.

The event featured conversations among diverse and dynamic individuals, as well as keynote speakers who highlighted collaboration and the importance of building each other up.



U.S. Bank Volunteers at Habitat for Humanity

The U.S. Bank branch managers recently spent part of a day volunteering with South Puget Sound Habitat for Humanity.

The volunteers worked on a local build that will eventually become the home for a local family.



Riverview Bank Participates in Greater Vancouver Chamber, AWB Making 2040 Event

Riverview Bank was recently invited to participate in the Greater Vancouver Chamber and the Association of Washington Business for the Washington in the Making 2040 event, which is a bold, community-driven roadmap for building a thriving, sustainable Washington state.

The event featured community conversations about shaping the region and how local individuals and businesses can participate.



1st Security Bank of Washington Celebrates New Crossroads Branch

1st Security Bank of Washington recently hosted a grand opening celebration at its new Crossroads Bellevue branch.

The event featured many local community members and dragon dancers to honor the space.

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Washington Trust Bank Participates in Groundbreaking

Washington Trust Bank recently participated in the groundbreaking of Excelsior Wellness's newest 25-unit intergenerational apartment complex in Spokane.

The project will help connect young adults aging out of foster care with older adults seeking stable, affordable housing and bring together two roots to help build a new community rooted in mentorship, stability, and connection.



Yakima Federal Savings and Loan Sponsors Harvest Festival

Yakima Federal Savings recently sponsored the annual Harvest Festival at the end of September.

The bank also sponsored a hot air balloon at the annual Prosser Balloon Rally, which took place at the same time.



Baker Boyer Bank Named Mid-Columbia Best Place To Work

Baker Boyer Bank was recently selected as one of the Mid-Columbia's Best Places to Work.

The award was given thanks to the bank's reputation and culture, which is built on teamwork, care, and a shared commitment to serving clients and the community.

First Fed Banker Joins Club 100

First Fed Bank announced that Jason Robinson was named to Club 100 earlier this fall.

Jason volunteered over 100 hours, dedicating much of his time as the official scorekeeper for Peninsula College men's and women's basketball games and local tournaments. He has also served as a volunteer scoreboard operator for Olympic Junior Babe Ruth baseball and given his time at parades, marathons, and festivals across the state.



Chase Participates in Habitat Partner Event and Groundbreaking

Bankers from JPMorgan Chase recently participated in the Habitat for Humanity Seattle King and Kittitas Counties Corporate Partner Committee at the Miller's Creek groundbreaking.

The affordable housing development will provide 40 families with a place to call home once finished.



Washington Trust Bank Participates in Greater Everett Chamber Event

Members of the Washington Trust Bank team in Snohomish County recently participated in a Greater Everett Chamber of Commerce event on the ELWHA, a former Washington State Ferry boat.

It was a networking event designed to help local businesses and community members mix and mingle, all while learning about each other and the various events in Everett.



U.S. Bank Volunteers with Second Harvest

Amanda McDonnell, a U.S. Bank mortgage loan officer, recently volunteered with Second Harvest in the Spokane area.

She delivered Bite2Go bags to the local food bank for those in need, helping ensure the items

were delivered on time.

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WBA Participates in ABA Annual Convention in Charlotte

The Washington Bankers Association attended the American Bankers Association's Annual Convention, held October 19–21 in Charlotte, North Carolina. The event brought together bankers and industry leaders from across the nation for three days of discussion, networking, and insight into the future of banking.

The convention featured presentations from national policymakers, regulatory leaders, and bank executives, highlighting emerging trends in innovation, leadership, and advocacy. WBA's participation provided an opportunity to connect with peers from across the country, share perspectives on national policy priorities, and bring back ideas to strengthen Washington's banking community.



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Timberland Bank Supports East Grays Harbor County Food Bank

Timberland Bank donated \$4,000 to the East Grays Harbor County Food Bank in September.

The organization provides food for those in need in the Elma and East Grays Harbor communities.



Bank of America Donates \$90,000 to Mariners Care Foundation

Bank of America announced this fall a \$90,000 grant to the Mariners Care Foundation in support of the organization's baseball and softball youth equity council.

The bank said, "We believe in the power of young leaders to shape stronger, more connected communities."



Mountain Pacific Bank Celebrates Girls on the Run

Mountain Pacific Bank recently participated in the Girls on the Run Snohomish County Sneaker Soiree fundraiser.

The event, the organization's annual fundraiser celebrating its 10th year in Snohomish County, featured a blend of style, empowerment, and community.



Riverview Bank Volunteers with Columbia Land Trust

Riverview Bank recently volunteered with Columbia Land Trust.

The group removed invasive blackberry bushes and helped restore the local environment's natural beauty.

As a bank, Riverview said it believes that protecting the environment is essential to safeguard the community.

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Mountain Pacific Bank Volunteers at Everett Farmers Market

Mountain Pacific Bank recently volunteered at the weekly Everett Farmers Market.

The Sunday market features many local vendors with fresh produce and local businesses, including the bank, which answers questions and provides information.

First Fed Bank Collects School Supplies for Port Angeles School District

First Fed Bank recently hosted a school supply drive at its Port Angeles and 6th Street branches, collecting items for the Port Angeles School District to help local students in need.

The bank brought in over \$1,000 in supplies, helping ensure every student has the tools necessary for a successful year.



Cashmere Valley Bank Participates in Yakima Sunfair Parade

Cashmere Valley Bank recently participated in the annual Yakima Sunfair Parade.

The bank had over 480 hot dogs for visitors who stopped by the bank's parking lot and celebrated the event with all visitors throughout the weekend.



Olympica Federal Savings Celebrates Chehalis Branch Opening

Olympica Federal Savings recently hosted a grand opening for its newest branch in Chehalis.

The event celebrated not only the branch and its team, but also the community and all the fantastic people who have helped the bank be part of it.



U.S. Bank Participates in Mercy Housing Northwest Event

Members of the Seattle U.S. Bank team recently participated in Mercy Housing Northwest's Power of Home event.

The bankers said they left the event feeling inspired.

The bank was an advocate sponsor of the event.

The organization works

to provide safe, affordable homes and life-enriching programs for families across our region.



Baker Boyer Bank Volunteers with Meals on Wheels

Baker Boyer Bank recently volunteered with Meals on Wheels in the Tri-Cities.

The group helped organize and pack bags for the seniors to get when their meals were delivered.

"It was a joy to contribute to such a meaningful program," said the bank.

KeyBank Celebrates Big Brothers Big Sisters of Puget Sound's 60th Anniversary Big Gala.

KeyBank recently celebrated the Big Brothers Big Sisters of Puget Sound's 60th Anniversary Big Gala.

Members of the Seattle-area Key Business Impact Networking Groups attended the event, hearing how these relationships have transformed lives over the last 60 years.

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Riverview Bank Sponsors Event for Friends of Children

Riverview Bank sponsored the Friend Raiser for Friends of the Children Southwest Washington.

The annual event helps the organization which works to support youth in the community and helps them build a brighter future.

First Fed Bank Supports Habitat for Humanity

First Fed Bank recently announced its first Community Spirit Month and honored Habitat for Humanity of Clallam County.

CEO Curt Queyrouze and bank team members attended the World Habitat Day breakfast in Sequim, a chance to celebrate the organization and raise awareness of the need for continued affordable housing in the region.



Washington Trust Bank Volunteers with Ronald McDonald House Charities

Volunteers from Washington Trust Bank spent part of the night helping raise money for Ronald McDonald House Charities of the Inland Northwest at its annual SK Ball, a western-themed gala.



KeyBank Sponsors Edmonds Waterfront Center Gala

The KeyBank team in Puget Sound recently attended and sponsored the annual Edmonds Waterfront Center Gala.

The event helped raise over \$425,000 to support the organization's community programs, which offer everything from wellness and social services for older adults to intergenerational engagement and education.



Wheatland Bank Participates in Spokane Business Association Annual Event

The Wheatland Bank team recently attended the Spokane Business Association's annual dinner and celebration.

The event included a special address by the bank's President & CEO, Sue Horton.

"We're thrilled to be working towards a brighter future in our local communities," said the bank online.



Washington Trust Bank Collects Coats for Blue Skies for Children

The Washington Trust Bank Bellingham team recently hosted a coat drive for Blue Skies for Children, collecting a dozen coats for boys and girls in need.

The local organization helps homeless, low-income, and foster children in the community and provides resources such as music lessons, warm winter clothing, and back-to-school supplies. Part of its mission is to raise hope and self-esteem among local youth, because every child deserves the chance to dream big.



Timberland Bank Donates to Aberdeen Senior Nutrition Program

Timberland Bank announced a \$4,000 donation in mid-September to the Coastal Community Action Program's Aberdeen Senior Nutrition Program.

The program helps local seniors in Grays Harbor remain healthy and independent by providing help and resources, including health food, to those in need.



KeyBank Participates in UNCF Pacific Northwest College and Career Fair

Members of the KeyBank Puget Sound team participated in the UNCF Pacific Northwest College and Career Fair this fall.

The event brought together students from across the northwest to discuss various career opportunities, and the bank was there to share information about careers in banking and what students need to know to get started.



Riverview Bank NW Furniture Bank's Chair Affair

Riverview Bank participated and supported the Northwest Furniture Bank's Vancouver Chair Affair this fall.

The event is dedicated to helping victims of domestic abuse and those suffering from loss of fire and natural disasters, and other hardships, as they rebuild their lives.

The bank's EVP/Chief Retail and Digital Engagement Officer Charmaine Lightheart is a member of the organization's board.



Timberland Bank Sponsors Summit Pacific Medical Foundation Event

Timberland Bank sponsored the Summit Pacific Medical Foundation's Ladies' Night Out in early October.

The event raised money for breast cancer awareness, highlighting October as Breast Cancer Awareness Month, and a great time to talk about women's health.



Washington Trust Bank Celebrates Tacoma Branch Opening

Washington Trust Bank recently hosted a grand opening celebration at its newest branch in Tacoma.

The branch, located in downtown Tacoma, hosted the event, which included a special ribbon cutting with local dignitaries from the City and bank leaders.



Bank of America Participates in Susan G. Komen Breast Cancer Awareness Walk

In late September, members of the Bank of America Seattle team gathered together for the annual Susan G. Komen Breast Cancer Awareness Walk.

The bank, which has a long-standing partnership with the Susan G. Komen Foundation, encourages volunteering and participation in local events such as these.



Riverview Bank Honored at Greater Vancouver Chamber's Business & Leadership Awards

Riverview Bank was recently honored at the Greater Vancouver Chamber's Business & Leadership Awards.

The annual event celebrates the region's businesses and the people who run them and drive the local economy.

Riverview Trust Company's President and CEO Evan Sowers spoke at the event, and David and Patricia Nierenberg were honored with the First Citizen Award.

Treasury to Halt Penny Production: What it Means for Banks and Consumers

In February 2025, President Trump directed the U.S. Treasury to stop producing new pennies as part of a broader effort to cut unnecessary government spending.

According to federal data, it costs nearly four cents to produce and distribute each penny—making the coin more expensive to create than its face value. The United States now joins countries such as Canada and Australia, which have already phased out their lowest denominations to reduce costs and simplify transactions.

Although the decision has sparked mixed reactions, the Treasury and Federal Reserve stress that pennies will remain legal tender for the foreseeable future. Americans can continue to use, deposit, or exchange them as usual.

What Happens Next

With an estimated 250 billion pennies still in circulation, banks across the country will continue accepting and processing the coins until they naturally fall out of use. However, industry experts expect penny circulation to slow down over time as coins are withdrawn, collected, or lost.

For Washington banks, this means that branch staff and business clients may begin to experience occasional shortages or delivery delays in coin orders. Institutions should anticipate fluctuating supply levels and prepare for customer questions as awareness spreads.

How Banks Can Prepare

The American Bankers Association recommends that financial institutions:

- Communicate early and clearly with business clients who handle large volumes of cash.
- Encourage electronic or rounded transactions where possible to minimize disruption.
- Post signage at branches explaining any temporary shortages or rounding practices.
- Coordinate with the Federal Reserve to manage

coin inventories efficiently.

- Electronic payments—credit, debit, ACH, and mobile—remain unaffected by the phase-out, as those transactions continue to process exact amounts.

“As electronic payments become more widespread, the share of cash transactions will decline even further,” the ABA noted in its guidance.

Rounding Rules and Economic Impact

A July 2025 report from the Federal Reserve Bank of Richmond outlines how the shift away from the penny may affect cash transactions. When the penny disappears, most cash payments will be rounded to the nearest nickel, following a common system used in other countries:

- Round down if the total ends in 1, 2, 6, or 7 cents.
- Round up if the total ends in 3, 4, 8, or 9 cents.
- No rounding for totals ending in 0 or 5

Economists estimate that rounding differences will roughly balance out over time. However, if purchase totals tend to skew upward, consumers could experience a modest “rounding tax”—a nationwide cost of about \$6 million annually, according to the Richmond Fed.

Washington’s Role in the Transition

For banks in Washington State—especially community institutions serving retail, restaurant, and hospitality sectors—clear communication will be key to maintaining customer trust during the transition.

Branch managers and frontline staff should be prepared to explain why fewer pennies are available, reassure customers that their coins remain valid, and guide businesses through practical solutions such as rounding or shifting to electronic payments.

By acting as a trusted information source, Washington banks can reinforce their role as partners in financial stability—even when the topic is as small as a penny.



2026 BANKERS DAY ON THE HILL

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AWB OFFICES
11 am - 5 pm

Register online:
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WaFd Bank Attends African Community Housing & Development Luncheon

Bankers from WaFd Bank recently attended the Journey Home 2025 Luncheon hosted by African Community Housing & Development.

The organization supports African Diaspora immigrants and refugees in the region, and the event raised funds to help support its work.



Banner Bank Sponsors Puget Sound Business Journal Small Business Summit

Banner Bank was the founding sponsor of the inaugural Puget Sound Business Journal's Small Business Summit this fall in Seattle.

The event featured local businesses and speakers sharing insights, tips, and advice, with over 300 people in attendance.



KeyBank Participates in Black Business Leadership Conference

Members of the Puget Sound KeyBank team recently attended the fourth annual Black Business Leadership Conference.

The event, hosted by Lewis Rudd and his team, featured black business leaders from throughout the region and entrepreneurs from across the Northwest.



Pacific Crest Bank Supports Cocoon House 20th Annual Fundraiser

Pacific Crest Bank recently attended the 20th Annual fund-

raiser, An Evening in SILK, in support of Cocoon House.

The organization is dedicated to supporting youth and families in Snohomish County to prevent and end youth homelessness by providing housing, street outreach, and support services for families.

The bank has been a long-time supporter of the organization.



Olympia Federal Savings Celebrates Pioneer Bowl

Olympia Federal Savings recently attended the annual Pioneer Bowl between two Tumwater School District football teams and highlighted the bank's debit card designs.

The annual event pits the Black Hills High School and Tumwater High School football teams against each other, and the bank used the game as an opportunity to promote its new higher school design cards.

The cards give back to the schools with each use, providing a small donation to the school district.



Mountain Pacific Bank Hosts Annual Economic Forum

Mountain Pacific Bank hosted its annual Economic Forum in October, featuring top speakers on local topics for local businesses.

The event included Matthew Gardner, a well-known economic speaker; Brian Evans from Madrona Financial & CPAs; and David Tingstand with Beresford Booth Lawyers.

The event was created to help local small businesses understand the economic outlook and provide more information.



First Fed Participates in Port Angeles CrabFest

First Fed Bank participated in the annual Port Angeles CrabFest.

This year, the bank's booth featured all of the winning photos included in the 2026 bank calendar, and local kids

were encouraged to enter the coloring contest for daily prizes.

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Cashmere Valley Bank Honors Breast Cancer Awareness Month

The Cashmere Valley Bank team in Ellensburg recently wore pink at the branch in honor of October as Breast Cancer Awareness Month.

The team wanted to highlight early advocates and research efforts that can lead to early treatment.

Kitsap Bank Announces Totals from Shred to Fed Events

Each fall, Kitsap Bank hosts several From Shred to Fed events, where residents safely shred sensitive documents and donate items or cash to help local food banks.

This year, the bank raised over \$23,500 to help those organizations, and over the last six years, it has donated over \$133,000.

"We would like to give a big thank you to our Kitsap Bank employees who donated their time at this year's events, and to our customers and community for supporting such a great cause," said the bank online.



First Fed Supports Peninsula Behavioral Health Golf Tournament

First Fed Bank recently supported the inaugural Peninsula Behavioral Health Golf Tournament Fundraiser.

The event helped to raise funds and awareness for the organization, which provides vital behavioral health services in the region.



Yakima Federal Savings Sponsors Fanfest NW

Yakima Federal Savings sponsored the Fanfest Northwest Comicon in mid-October.

The event was a fundraiser for Rod's House, a youth homeless

shelter in Yakima.

Volunteers from the bank handed out backpacks with superhero capes attached, and the bank's mascot, Penny Piggybank, cosplayed in a cape and mask.



Bank of America Participates in Financial Education Class

Bank of America recently participated in a financial education class at Vine Maple Place in the South Puget Sound.

The event helped the group better understand money and that money management is more than just dollars and cents; it is about people and being confident in their futures.



Riverview Bank Sponsors Fort Vancouver Regional Library District Fundraising Event

Riverview Bank sponsored the 23rd annual Authors & Illustrators Dinner and Silent Auc-

tion fundraiser event for the Fort Vancouver Regional Library District.

The event featured New York Times and Amazon best-selling author Robert Dugoni, best known for his Tracy Crosswhite police series.

The event helps raise money for the district, which provides opportunities to encourage lifelong reading and events.



Bank of the Pacific Manager Earns United Way Excellence Award

Bank of the Pacific's Regional Retail Manager, Elizabeth Gray-Weekley, recently earned a United Way Heidi Souvenir Women of Excellence Award nomination.

The awards honor women who advocate for others, generously give their time through volunteerism, build meaningful partnerships, and are strong, positive forces in their communities.

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Washington Trust Bank Volunteers with Mobius and Girl Scouts

Washington Trust Bank recently volunteered with Mobius, Girl Scouts, and Eastern Washington and Northern Idaho.

Bankers from four departments came together to lead financial literacy and budgeting stations to help the scouts earn their next badge and advance through the various categories.



Baker Boyer Participates in Community Council Digital Resource Fair

Baker Boyer Bank participated in the Community Council's Digital Resource Fair.

The bank's financial counseling team hosted a booth and offered practical tools and financial literacy resources to help people stay safe from financial fraud.



Riverview Bank Sponsors Council for the Homeless' Annual Fundraiser

Riverview Bank sponsored the annual Council for the Homeless' annual fundraiser, Gathering for Change.

The event supports the organization's work to prevent and end homelessness while providing safe and stable housing throughout the community.



Bank of America Partners with Financial Beginnings

Bank of America and several other banking partners recently hosted an event with Financial Beginnings.

The banks included WaFd Bank, U.S. Bank, WBA, JPMorgan Chase, and Seattle Pacific University.

First Fed Banker Joins Club 100

First Fed Bank's Robin Bookter was named to the bank's Club 100 for volunteering over 100 hours this year.

Bookter has donated most of that time through work with the Sequim Irrigation Festival, the longest-running festival in Washington state. She also serves on the board and co-directs the Scholarship Royalty Ambassador Pageant in February, and helps with the Kickoff Dinner and Auction in March, as well as the October Rollout and logo reveal at the Oasis Bar & Grill.



Kitsap Bank Donates to Gig Harbor Fish Food Bank

Kitsap Bank made a \$2,673 donation to the Gig Harbor Fish Food Bank in October thanks to donations from the bank's recent Shred to Fed events.

The shredding events, held throughout the fall, encouraged residents to bring donations for local food banks, which the bank then donated.

"We also want to express our deepest appreciation to the dedicated team of volunteers who generously contribute their time and effort to make this event a resounding success across all our communities," said the bank online.

If you have WBA Bankers Care Member News to share, please email it to megan@wabankers.com. Submissions are run on a space-available basis.

The Value of Long-Term Banking Relationships



By Don Stafford, Commercial Banking Market Executive, Wells Fargo

In July, the Ohio State's National Center for the Middle Market released its Mid-Year Report, showing there were approximately 200,000 middle market companies nationwide in 2024. Of these, the average age is 30 years and the median is 23.

One key insight from those metrics: although the impact of day-to-day events is considerable on middle market firms, their strategic planning horizon is much longer than the peak or valley of any given day, week, month, or quarter.

In my experience as a Washington banker, having served middle market businesses (ranging from \$25 million to \$2 billion in annual revenue) for over 20 years, establishing a long-term relationship with a company is the ideal way to align financial advice and services with their nature.

However, to access this extended relationship value with a financial institution takes work from business leaders, in particular targeted research and communication to define their companies' vision.

Step One: Research banks that prioritize culture and long-term client relationships

From my insider's view, the ideal banking-client relationship is built on trust and understanding of the company's growth and financial goals. Getting there takes time – literally years. And that's much harder to accomplish at financial institutions that experience high turnover.

On top of that, changing banking relationship managers can be time consuming and unsettling. A banking relationship requires a long runway to educate the relationship manager on company goals, priorities, challenges, and history. While it's smart to periodically review direction and level of service with a financial partner, doing so too often can distract from maintaining focus on goals.

To avoid the disruptive costs of changing banking partners, and to reap the value that a longtime relationship brings, it benefits a company to find a bank that can accommodate its growth and financial goals with an array of services and products, while maintaining a culture that attracts and retains top banking talent.

The ideal relationship should give a company access not only to a strong collaborative partner, but to the bank's leadership and customized product and service partners who are familiar with a business's goals.

Step Two: Communicate to move from service provider to relationship advisor

March 2025 marks five years since the World Health Organization declared the COVID-19 pandemic. With its onset, businesses found themselves immersed in rapid-fire transition, moving from in person meetings with both internal and external partners to primarily, if not solely, virtual communication tools.

After the pandemic, these modes, methods and increased hours of service continued, but none was able to replace the value of in-person connection.

My view: Businesses should consider the value of periodic in-person meetings and collaborations with their banking partner. While virtual engagement may be easier to coordinate, face-to-face communication affords deeper understanding and relationship-building.

Step Three: Evaluate services to align with company vision

Determining company needs and evaluating efficiency can be hard in the best of times. Trying to anticipate future demands is exponentially harder. One pitfall many companies run into is determining their banking relationship value and criteria based only on the present day.

To develop successful, long-term banking relationships, middle market companies need to apply a futuristic lens, communicating the growth they hope to achieve and characteristics of the financial services partner that will help them get there.

Companies should review not only products, services, and access to industry/sector subject matter experts, but the banking relationship managers themselves. They should ask: Does this banking partner have the expertise and are they willing to invest the time to understand our business, industry, and vision, and are they committed to helping our company achieve its goals?

Step Four: Where the rubber meets the road

For many of the middle market companies I have worked with, the deepest banking relationships are forged during hard times. Relationships are easy when profits are up and targets are reached; it's when challenges arise, and creative solutions are needed, that value is tested. While every outcome is not a guaranteed triumph, by following these steps to choose and maintain valuable, long-term relationships with their banking partners, businesses can help strengthen their chances of success.

As a business, identifying that partner who will be there in good times and bad, who will communicate with a desire to understand the issues at hand, and who will invest their resources to help achieve company goals, can be the difference between surviving and thriving.

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AI-Driven Elder Fraud: Deepfakes, The Newest Threat Banks Need to Watch

By Terri Luttrell, Compliance and Engagement Director, Abrigo

As artificial intelligence (AI) continues to advance, fraudsters are leveraging these tools to exploit one of the most vulnerable groups in our communities, older adults. According to the FBI's Internet Crime Complaint Center (IC3) data, there were \$4.88 billion in losses from seniors in 2024. These numbers continue to trend upwards, and the rise of AI-driven elder fraud presents new risks to victims and financial institutions. AI-driven elder fraud involves scams that use artificial intelligence to make attacks against older adults more convincing, harder to detect, and easier to carry out on a large scale. The increased threat requires both awareness and proactive mitigation by banks and credit unions to protect clients and maintain trust in their communities.

The evolving tactics behind elder financial exploitation

Historically, seniors have fallen victim to fraud schemes such as phishing, romance scams, and complex investment schemes. Today's fraudsters are taking scams to a new level by using generative AI tools—such as deepfakes and voice cloning—to impersonate loved ones and create compelling, urgent scenarios. A deepfake is a video, photo, or audio recording that seems real but has been manipulated with AI. Perpetrators often extract voices from social media videos or manipulate photos to craft believable messages. These AI-powered deceptions can lead to hurried decisions by victims, resulting in panicked wire transfers, large cash withdrawals, or the sharing of sensitive account credentials.

In an example of an AI-enhanced grandparent scam, a fraudster might scan public social media profiles to learn a grandchild's name, see that they are vacationing abroad, and note that they call their grandparent "Nana." Using a voice-cloning tool and this easily accessible personal information, the scammer can generate a frightened phone call from the "grandchild" claiming to be in legal trouble and urgently needing bail money. The voice's realism and details make it alarmingly easy to convince the victim to send funds immediately, without stopping to verify the story. The nature of AI-driven elder fraud has made it more



difficult to detect using traditional red flags. What once might have seemed suspicious can now appear legitimate, making staff training and innovative detection systems even more essential.

What financial institutions can do now

Banks and credit unions are uniquely positioned to safeguard older adults through technology and personalized service. Here are some key actions institutions can take to prevent their clients from becoming victims:

Employ robust fraud detection software: Enhance fraud monitoring systems to flag unusual activity on accounts held by older adults, typically aged 60 and above. Use tailored parameters to detect anomalies like sudden large wire transfers, frequent ATM withdrawals, or new payees that do not align with the client's typical behavior. These targeted settings improve your institution's ability to catch early signs of AI-driven elder fraud and take timely action.

Train employees to recognize new scams: Equip front-line staff and fraud teams with practical training to identify signs of AI-driven elder fraud. These signs can include clients who appear anxious, confused, or unusually secretive during large transactions, or those referencing family emergencies with limited or inconsistent details. Staff should know how to respond empathetically, ask clarifying questions, and escalate concerns when needed. Regular training helps teams stay alert to evolving scam tactics and reinforces a culture of prevention.

Clarify communication protocols: Remind clients, especially seniors, that your institution will never request sensitive information like passwords or social security numbers by phone, email, or text. Understanding

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communication methods is critical as AI-driven scams increasingly use cloned voices and urgent messages to pressure victims. Make it clear that legitimate staff will not use threats or demand immediate action. Encourage clients to hang up, verify requests by calling a published number, and ask questions. Reinforcing this message during visits, alerts, and outreach helps build confidence and reduce the risk of fraud.

Build trust through relationships: Strong relationships with long-time clients are key to spotting and preventing fraud. Encourage staff to visit clients when something feels off, using a conversational tone to avoid alarming or upsetting the client. For example, saying, “That’s a larger transaction than usual. Is everything okay?” can open the door for a helpful discussion. Building trust before issues arise makes it easier to address concerns if signs of elder fraud appear later.

Understanding regulatory expectations

Financial institutions are expected to play a central role in identifying and reporting elder financial abuse. With AI-driven elder fraud rising, examiners and enforcement agencies may scrutinize how effectively institutions adapt to emerging typologies. The Financial Crimes Enforcement Network (FinCEN) has named fraud one of its national AML/CFT priorities, emphasizing the importance of proactive detection and reporting. Filing a suspicious activity report (SAR) is just one component; maintaining a culture of vigilance and continuous training is equally critical.

Institutions integrating fraud detection with anti-money laundering (AML) processes are better positioned to respond quickly to evolving threats. AI and machine learning can enhance monitoring by identifying unusual behavioral patterns that are common in modern fraud cases. While operational functions may remain separate, collaboration between fraud and AML teams is essential. Working in silos is no longer effective in detecting complex, AI-driven fraudulent activity.

Community education can prevent losses.

Technology is essential, but it is not the only solution. Many cases of AI-driven elder fraud can be avoided through targeted education and outreach. Consider hosting in-person fraud awareness sessions at senior centers, places of worship, or branch locations, where trusted staff can explain how fraudsters use AI to manipulate voices, images, and personal information. Partnering with local organizations or law enforcement can add credibility and help reach broader audiences. Institutions can also distribute printed guides or quick-reference tip sheets that walk through common scam scenarios, what to look out for, and how

to respond. Posting short educational videos on your website or sharing alerts through account notifications and email campaigns reinforces these lessons and helps keep seniors informed between visits. A consistent focus on community education builds trust and positions your institution as a proactive ally in fraud prevention.

Practical tips to share with clients

Educating seniors with simple, actionable steps can go a long way in preventing AI-driven elder fraud. Consider sharing the following guidance during outreach efforts or in printed materials at branches:

Confirm unexpected requests: If someone claims to be a relative in trouble or a representative from the bank, urge clients to hang up and call back using a known, trusted number, never the one provided in the message or call.

Be cautious with links and urgent messages: Remind clients not to click on links, download attachments, or send money based on a single phone call, text, or video, even if the message appears to come from a loved one. AI tools can make fake messages seem personal and convincing.

Enable account alerts: Encourage seniors to set up text or email alerts for large transactions or unusual activity. These real-time notifications can provide an early warning and allow for quick intervention.

Review account activity regularly: Suggest checking account statements frequently or enrolling a trusted family member to help monitor for suspicious transactions.

Sharing these tips in clear, non-technical language can empower clients to act confidently and avoid becoming victims of increasingly sophisticated fraud attempts.

Protecting seniors in the age of AI

As fraud tactics evolve with AI, so must the strategies used to stop them. Financial institutions have a unique opportunity, and responsibility, to protect older clients through education, collaboration, and well-equipped fraud detection programs. By combining personal relationships with innovative technology and ongoing awareness efforts, banks and credit unions can serve as a first line of defense against AI-driven elder fraud. Staying informed and proactive today means safeguarding trust and financial well-being for the seniors who rely on you tomorrow.

Terri Luttrell is a seasoned AML professional and former director and AML/OFAC officer with over 20 years in the banking industry, working both in medium and large community and commercial banks ranging from \$2 billion to \$330 billion in asset size.



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