

Issues & Answers

November 2026

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Investing in Our People: Let's Make 2027 A Great Year of Learning!



By Duncan Taylor, President & CEO, Washington Bankers Association

As we look ahead to 2027, one thing is certain: the banking industry keeps evolving, and investing in our people has never been more important. From emerging technologies and changing customer expectations to an increasingly complex regulatory environment, the skills our bankers need to succeed are constantly expanding.

Strong leadership pipelines don't happen by accident. They require intentional planning, mentorship, and opportunities for talented employees to grow. At WBA, one of our most important responsibilities is helping members stay ahead of those changes while developing the next generation of banking leaders.

Our 2027 Education Calendar is taking shape, and we're excited about the exceptional lineup of programs, conferences, and professional development opportunities we'll be offering. I'll cover a few calendar highlights below, but be sure to check out the entire list of our upcoming events at www.bankerscontent.com/calendar.

Building the Next Generation of Banking Leaders

In January, we'll kick things off with one of our most popular offerings, the Executive Development Program (EDP). This program consistently sells out, so register your emerging leaders early! EDP provides rising banking professionals with the leadership skills, industry knowledge, and professional connections they need to take the next step in their careers.

We're also continuing our highly successful Banking AI Accelerator, which has quickly become another participant favorite. Artificial intelligence is transforming how banks (and your clients!) operate, and this program helps banking professionals understand these tools, identify practical applications, and approach innovation with confidence.

You'll also find various sessions of our Credit Analyst Development and Digital Innovation Development Programs, in addition to quarterly Under-

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2026-2028 Board of Directors

Chair: Bryan McDonald, CEO & President, Heritage Bank

Secretary/Treasurer: Clayton DeHaan, Director, PNW Region Executive, Bank of America

WBA PROS Chair: Cindy Purcell, EVP/Chief Strategy & Administration Officer, Banner Bank

Education Chair: Gordon Osberg, Chief Lending Officer, Increase Bank

Immediate Past Chair: Brent Beardall, President & CEO, WaFd Bank

Jay Coleman, SVP & Regional Credit Officer, KeyBank

Rick Darrow, President & CEO, Liberty Bank

Jack Heath, CEO, Washington Trust Bank

Lisa Hefter, President & COO, Peoples Bank

Erik Hynes, Commercial Banking Leader, Wells Fargo

Susan Horton, Chairman, President & CEO, Wheatland Bank

Cameronne Mosher, Washington State President, First Interstate Bank

Matt Mullet, President & CEO, 1st Security Bank of Washington

Greg Oakes, President & CEO, Cashmere Valley Bank

Autumn Roth, Managing Director, Global Corporate Banking, JPMorganChase

Nicole Sherman, President & CEO, Riverview Bank

Laurie Stewart, President & CEO, Sound Community Bank

Dave Swartley, SVP/Managing Director State Government Relations, U.S. Bank

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Call us at (206) 447-1700 and visit us on the web at wabankers.com.

On the Cover

Pumpkins and fall foliage decorate an old pickup truck at a pumpkin patch in Snohomish, Wash.

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standing Bank Performance sessions. We're in the midst of revamping our Management and Retail Branch Manager Development Programs, so you'll see more about those in early 2027. I'm also excited to share that we'll launch our newest program in March: the Advocacy Development Program, designed to help all bankers become strong advocates for the industry.

Greater Access, Greater Value

We're particularly excited about the continued growth of our All-Access Pass, a great opportunity for member banks to maximize their investment in professional development – and aren't we all trying to maximize our investments?

This option is available through your annual WBA membership dues. For one flat fee, participating banks receive two registrations for every Development Program offered throughout the year, plus unlimited registrations for Understanding Bank Performance and the Digital Innovation Development Program.

It's an incredible value, particularly for banks looking to provide meaningful educational opportunities across multiple departments and career levels. We know education budgets are limited, and banks must make thoughtful decisions about where to invest their resources. We hope that the All-Access Pass makes those decisions easier by providing predictable costs and broad access to high-quality training throughout the year.

The All-Access Pass allows banks to approach professional development as an ongoing opportunity rather than a series of individual training decisions. We've heard great feedback from banks that signed up last year. They have loved the flexibility and value it provides, and we hope even more members will participate in 2027.

Learning Without Limits

Another important feature of our 2027 education calendar is accessibility. With the exception of EDP, all our development programs will be offered virtually, allowing bankers to participate without the added expense and time commitment of travel.

Through our partnerships with other state banking associations, these programs are also available to bankers across the country. This collaboration helps us deliver high-quality programming, expand professional connections, and bring together diverse perspectives and experiences from across the industry.

Beyond education, our calendar also includes opportunities to connect with colleagues and industry leaders, including Bankers Day on the Hill in Olympia in February, the ABA Washington Summit in March, and our Annual Convention at the Coeur d'Alene Resort in June.

Investing in Our Greatest Asset

At the end of the day, our industry's greatest asset isn't technology, capital, or even the products we offer. It's our people. Every investment we make in developing a stronger credit analyst, a more confident manager, or a future bank executive strengthens not only an individual institution but our industry as a whole.

As you review your 2027 membership dues and plan your education budget, I encourage you to take a close look at the All-Access Pass and the opportunities ahead. We've worked hard to build an education calendar that delivers real value, practical skills, and meaningful opportunities for opportunities.

Popular programs fill up quickly, so don't wait to reserve your spots!

Thank you for continuing to invest in your teams and for making professional development a priority. We look forward to another great year of learning, collaboration, and building the future of Washington banking together.

To knowledge and opportunity, huzzah!

The Fraud Fight Continues



By Rob Nichols, President & CEO, American Bankers Association

The latest fraud stats are sobering: Today, nearly three out of every four Americans have experienced a scam or fraud attempt, and estimated scam losses are sitting at an estimated $68 billion [last year?].

But here's the good news: America's banks are fighting back.

At ABA, we're committed to leading the banking industry's fight against fraud and financial exploitation. We're doing this in three key ways:

1. Providing the nation's banks with the tools, training and resources they need to identify, prevent and respond to fraud and scams. We continue to grow the ABA Fraud Contact Directory— a comprehensive resource for financial institutions to quickly find the appropriate contacts at other institutions to resolve warranty breach claims for checks as well as claims for unauthorized and/or fraudulent transfers for wires, ACH, RTP or FedNow. The directory is approaching 2,700 participating financial institutions, representing over half of all U.S. banks and more than 100 credit unions.

We also rolled out exclusive member access to the Treasury Check Verification System to enable ABA member banks to verify the validity of Treasury checks in real time, including payee information for the first time ever. Since launching in June 2025, TCVS has been adopted by more than 700 ABA member banks and has processed over 150,000 Treasury check verification requests, representing more than $2.8 billion.

2. Advocating for policy changes that will reduce the fraud threat. ABA is championing the SCAM Act, a bipartisan bill introduced in both the House and Senate earlier this year, that will require social media companies to take responsible steps to remove fraudulent advertising from their platforms, which would help stop countless scams before they start.

American voters overwhelmingly support holding social media companies accountable—in fact, a new ABA poll found that nine in 10 voters agree that social media companies need to do more to verify the identity of advertisers on their platforms. A similar number expressed support for the SCAM Act after learning what it does.

3. Helping banks educate bank customers and the public on the latest fraud threats so they can protect themselves and their money. This October, ABA relaunched the latest iteration of our #BanksNeverAskThat campaign, an award-winning consumer education initiative to help the public learn to spot common types of fraud and scams.

This year, our campaign focuses on turning everyday consumers into "Scam Slayers"—people who are confident in their ability to spot scams, protect their money, and help others fight fraud. We also re-launched the separate #PracticeSafeChecks campaign, which teaches individuals and businesses how to reduce the risk of check fraud if they have no other option other than using a paper check. Participation in both campaigns is free for all banks, so please be sure to join us and take advantage of these resources.

Winning the fraud fight will take our entire industry—as well others in the public and private sectors—working together. But we need every banker to do their part. So please, join us in our advocacy and help us raise awareness about the risks and red flags of fraud.

Together, we can turn the tide in the fraud fight and stick it to the scammers.



2027

Bankers Day on the Hill

February 4, 2027

Financial Education Gains Momentum Nationally and Washington Could be Next

The movement to ensure students leave high school with the financial knowledge needed to navigate adulthood continues to gain momentum nationwide — and Washington could soon take a significant step forward.

The National Endowment for Financial Education (NEFE) released its 2026 National Report Card on State Efforts to Improve Financial Literacy in High Schools in October, providing a state-by-state look at financial education requirements and highlighting the rapid expansion of personal finance education nationwide.

According to NEFE, 29 states are projected to guarantee personal finance education for every graduating public high school student by 2031. An estimated 73 percent of public high school students nationwide will live in a state that guarantees a semester-long personal finance course before graduation.

That represents a dramatic change in less than two decades. When the first National Report Card was issued in 2013, only three states earned the report's top grade. In the 2026 report, 10 states earned an A, with 19 more projected to reach that level by 2031.

Washington, however, received a C grade in the 2026 report.

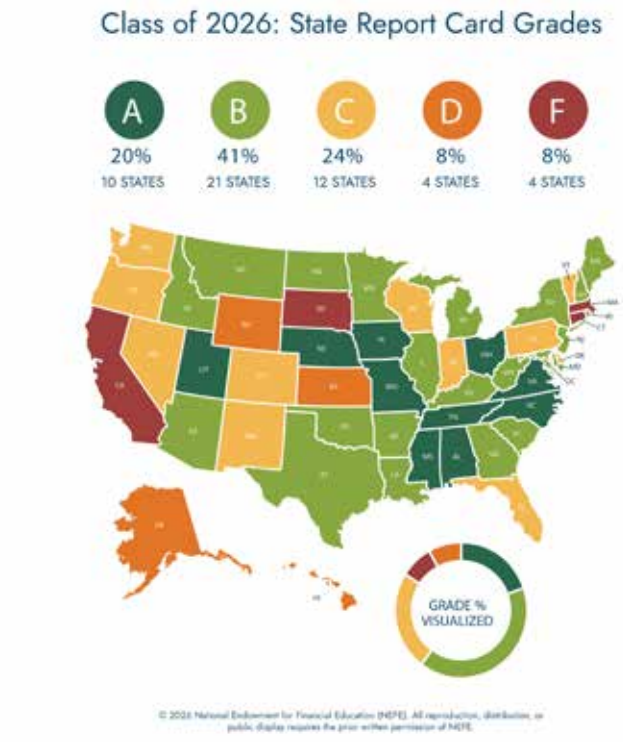
The grade does not mean Washington schools lack financial education. In fact, the state has spent more than two decades building infrastructure to support it. Washington created the Financial Education Public-Private Partnership (FEPPP) in 2004, established financial education learning standards, and provides resources and professional development to help educators deliver it.

The challenge is consistency and access.

Washington does not currently require every student to complete a dedicated personal finance course before graduating from high school. While many schools offer financial education and can incorporate it into other coursework, whether—and how extensively—students receive that instruction depends on the district and school they attend.

NEFE has identified this uneven access as a challenge in Washington, noting that financial education offerings can vary based on individual school districts' priorities and resources. That means two students graduating from Washington high schools may enter adulthood with significantly different levels of exposure to subjects such as budgeting, credit, saving, borrowing, and investing.

Interestingly, Washington appears to have a strong foundation to build on. In NEFE polling, 26 percent of Washington respondents reported taking a personal finance course offered by their high school — the highest percentage among the states NEFE specifically examined.



At the same time, 89 percent of Washington respondents said the state should require personal finance education for graduation, compared with 83 percent nationally.

The National Report Card's methodology places significant weight on whether a state actually guarantees financial education for students. NEFE reviews graduation requirements, academic standards, laws, regulations, and implementation policies rather than simply determining whether personal finance appears somewhere in state standards.

That distinction helps explain Washington's C: the state has created standards, programs, and resources supporting financial education, but it has not yet guaranteed that every student will receive meaningful personal finance instruction before graduation.

FutureReady Could Change the Equation

The Washington State Board of Education's FutureReady initiative could change that soon.

FutureReady is the Board's multi-year effort to modernize Washington's high school graduation requirements and better prepare students for college, careers, and life after graduation. The process has included input from students, families, educators, employers, Tribes, higher education, and community organizations.

One challenge identified during that process was unequal access to financial literacy education. The Board

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Knowledge to Action: New Advocacy Development Program Helps Bankers Make Their Voices Heard

Bankers play an important role in helping policymakers understand how legislative and regulatory decisions affect financial institutions, their customers, and the communities they serve. Yet, for many banking professionals, advocacy can feel unfamiliar, especially when navigating the legislative process, understanding complex policy issues, or meeting with elected officials.

Launching in 2027, the Advocacy Development Program will provide bankers with the knowledge, practical skills, and confidence to become more effective advocates for their industry.

The virtual program, running from March through September, is designed to help participants move beyond simply understanding the importance of advocacy to actively participating in the policymaking process.

Why Advocacy Matters

Every year, lawmakers and regulators consider proposals that can significantly affect how banks operate, serve customers, and support local economies. From lending and consumer protection to taxes, compliance, and financial services regulation, decisions made in legislative chambers and regulatory agencies have real-world consequences for financial institutions and the people who depend on them.

While state bankers associations and national industry organizations play a critical role in representing the banking industry, some of the most effective advocacy comes directly from bankers who can share firsthand experiences from their institutions and communities.

A branch manager explaining how a proposed regulation could affect customers, a lender describing challenges facing small businesses, or a bank executive discussing the economic impact of a policy proposal can provide valuable insight that policymakers might not otherwise receive.

The Advocacy Development Program is built around the idea that bankers do not need to be government relations professionals to make a difference. They need to understand the issues, communicate effectively, and have the confidence to engage.

A Practical Approach to Learning Advocacy

Unlike programs that focus primarily on classroom instruction, the Advocacy Development Program combines expert-led virtual sessions with interactive exercises, real-world assignments, and opportunities to engage directly with policymakers.

Participants will learn from banking advocacy professionals, industry experts, and experienced leaders while collaborating with peers from financial institutions across participating states.

The program covers four core areas:

- Advocacy 101: Participants will develop a foundational understanding of the legislative and regulatory processes, explore the differences between advocacy and lobbying, and learn how banks, state bankers associations, and the American Bankers Association work together to advance industry priorities. They will also identify the elected officials and legislative districts relevant to their institutions.
- Issues & Policy: Understanding a policy proposal is only the first step. Bankers also need to explain why it matters. Participants will learn how to evaluate legislation and regulations, identify potential impacts on banks and customers, and translate complex issues into clear, persuasive messages. Assignments include developing a one-page policy briefing and a 90-second policymaker pitch.
- Grassroots, Influence & Messaging: Effective advocacy is built on relationships. This module will focus on communicating with lawmakers, preparing for legislative meetings, developing compelling messages, and encouraging greater grassroots participation. Through simulated meetings and practical assignments, participants will build the skills to engage confidently with elected officials.
- PAC & Political Engagement: Participants will explore the role of political action committees in banking advocacy, learn about federal and state PAC structures, and examine strategies for encouraging voluntary participation and sustaining political engagement. The session will also address ethical considerations, candidate evaluation, and the importance of building long-term relationships.

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Banking's Talent Pipeline Challenge Requires Industry-Wide Solutions

By Callen Stapleton, President, BankTalentHQ

Finding and retaining talent remains one of the most important challenges facing banks today. As the industry evolves, banks are competing for skilled professionals who can lead teams, serve customers, manage risk, and embrace new technologies. Building a strong workforce is no longer just an HR priority. It is a business imperative.

That is where BankTalentHQ can help.

BankTalentHQ is a career center built specifically for the banking industry. Backed by the Washington Banking Association and serving institutions across more than 40 states and territories, the platform connects banks with qualified candidates who are looking to build long-term careers in the industry.

The platform continues to demonstrate strong industry engagement. In 2025 alone, BankTalentHQ attracted more than 44,000 new job seekers, hosted more than 4,600 new job postings, and generated more than 54,000 website visits. These numbers reflect the ongoing demand for banking careers and the value of providing a dedicated resource focused exclusively on the banking profession.

Beyond job postings, BankTalentHQ supports workforce development by helping banks showcase career opportunities and connect with individuals at every stage of their professional journey. From entry-level employees to experienced executives, the platform helps banks strengthen their talent pipeline and reach candidates who understand the value of a career in community banking.

As workforce challenges continue across the financial services industry, collaboration will be essential. Banks that invest in attracting, developing, and retaining talent today will be better positioned to serve their communities and grow tomorrow.

Talent is one of the industry's greatest competitive advantages. By leveraging resources like BankTalentHQ, banks can take a proactive approach to workforce development and help ensure banking remains strong for generations to come.

Learn more BankTalent HQ at www.banktalenthq.com.

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Throughout the program, participants will be encouraged to apply what they learn through conversations with bank leadership, policy research, and policymaker engagement.

The program concludes with a capstone project in which each participant develops an individualized Advocacy Action Plan, identifying specific ways to remain involved in industry advocacy over the following year.

Developing the Next Generation of Banker Advocates

A key component of the program connects advocacy education with leadership development.

Participants will work with an executive sponsor at their institution to better understand their bank's advocacy priorities, identify existing relationships with policymakers, and explore opportunities for greater involvement.

This approach benefits both individual bankers and their institutions. Participants gain new professional skills, expand their industry networks, and develop a deeper understanding of the public policy environment. Banks benefit by building a stronger bench of informed employees who can represent the institution's perspective, support industry advocacy efforts, and contribute to conversations about the future of banking.

The program also gives bankers opportunities to become more involved with their state bankers associations, including government relations activities, grassroots initiatives, and policymaker outreach.

Who Should Attend?

The Advocacy Development Program is designed for emerging leaders, branch and market managers, lenders, operations and compliance professionals, and other bankers interested in public policy and industry advocacy.

No previous advocacy or government relations experience is required.

Whether participants are preparing for future leadership responsibilities, looking to become more engaged with their state association, or simply interested in understanding how public policy affects their institution, the program offers practical skills they can use throughout their careers.

Building Stronger Advocacy for the Future

The banking industry is most effective when policymakers hear from a broad range of professionals who understand how financial institutions serve their communities.

By helping bankers develop the confidence to communicate, build relationships, and engage in public policy discussions, the Advocacy Development Program aims to strengthen the industry's collective voice and encourage meaningful participation beyond the legislative session.

The 2027 Advocacy Development Program will be offered virtually from March through September, with tuition of $1,000 per participant for employees of participating state bankers association member banks.

The program advisor is Megan Managan, EVP/Chief Advocacy Officer of the Washington Bankers Association.

For bankers ready to expand their professional development and make a difference for their institution and industry, the Advocacy Development Program offers an opportunity to turn knowledge into action.

Learn more about the Advocacy Development Program at www.bankerscontent.com/adp.

WBA Welcomes Two New Board Members





The Washington Bankers Association (WBA) announced the appointment of two new members to its Board of Directors: Cameronne Mosher, Washington Market President of First Interstate Bank, and Nicole Sherman, President and CEO of Riverview Bank.

The two banking executives bring decades of combined industry experience, leadership and a commitment to serving communities throughout Washington state. Their appointments further strengthen the WBA Board's representation of financial institutions across the state.

Cameronne Mosher serves as Washington Market President for First Interstate Bank, overseeing the bank's operations and market strategy throughout the state. Mosher joined First Interstate in 2022 and previously served as Market President in Central Oregon. She brings extensive experience in commercial banking, relationship management and community engagement. Throughout her career, she has emphasized building strong partnerships with businesses and nonprofit organizations and supporting the economic vitality of the communities her bank serves.

Nicole Sherman has served as President and CEO of Riverview Bank, headquartered in Vancouver, Washington, since July 2024. She brings more than 30 years of banking experience, including executive leadership positions at Columbia Bank, AmericanWest Bank, Numerica Credit Union and Zions Bank. Sherman has extensive experience in strategic growth, organizational leadership, digital innovation and mergers and acquisitions.

She is also actively involved in industry and community organizations and has served as an instructor at Pacific Coast Banking School.

The WBA Board of Directors provides strategic direction and oversight for the association, helping guide its advocacy, professional development and industry initiatives. Board members represent banks of varying sizes and business models throughout Washington, ensuring the association reflects the diverse perspectives of the state's banking industry.

The Washington Bankers Association represents commercial banks operating throughout Washington state, from community banks to large regional and national institutions. For more than 135 years, WBA has supported, defended and advanced the banking industry through advocacy, professional development and industry partnerships. WBA member banks hold more than 97 percent of the commercial bank deposits in Washington state. For more information, visit www.wabankers.com.

WBA PROS Announces Endorsement of Shred-it

WBA Professional Services, Inc. (WBA PROS), a wholly owned subsidiary of Washington Bankers Association (WBA), has endorsed Shred-it for document and media destruction services.

Shred-it provides secure destruction solutions designed to help businesses protect sensitive information and meet information security and compliance requirements. Its services include secure document destruction, media destruction and on-site mobile shredding.

Through secure chain-of-custody processes and a network of local service centers, Shred-it provides scheduled document and media destruction services for businesses of all sizes. Document destruction services include secure shredding and recycling, while media destruction services cover a wide range of digital and electronic media, including hard drives, magnetic backup tapes, and USB drives.

For organizations that prefer on-site service, Shred-it's mobile shredding trucks allow customers to see confidential documents destroyed securely at their location.

WBA members are eligible for a 30% discount off local rates on document and media destruction services. Members can also receive a 35% discount for hosting Community Shred Days, which provide local residents with an opportunity to have confidential documents securely destroyed for free or for a nominal fee using an on-site shredding truck.

In addition to program discounts, WBA members will receive access to a dedicated customer care representative, a national accounts billing specialist and local operational support.

WBA members may request a quote for services online at www.shredit.com/en-us/national-accounts/state-bankers-association-program or by contacting Chris Heath at 503-308-0360 or email cheath@wm.com.

If you are already a Shred-it customer and would like to access WBA's discounts you may request to join this program after your current contract has passed 50% of its term. Simply contact sitretgpochange@stericycle.com with your account information and your request to join the state bankers association program.

Shred-it® is a secure information destruction service provided by Stericycle, Inc. (Nasdaq: SRCL). Shred-it's leading information destruction solutions help ensure the security and integrity of private and confidential information, helping to protect the information of global, national and local businesses across North America and Europe. For more information, please visit www.shredit.com.

WBA Member News



Washington Trust Bank Surprises Farmers Market Visitors with Mariners Tickets

Washington Trust Bank's Small Business Banking team visited Tacoma's Broadway Farmers Market as part of its Random Acts of Awesome initiative and surprised visitors with Seattle Mariners tickets. Bank employees connected with residents, business owners, and vendors while supporting the community gathering place.



U.S. Bank Volunteers Support Foster Youth Through Treehouse

U.S. Bank employees volunteered with Treehouse's Holiday Magic program, helping package gifts for youth in foster care throughout Washington. The team also met with Treehouse staff to learn more about the organization's programs and its work supporting young people across the state.



Bank of America Supports Coffee Oasis Fundraiser

Bank of America representatives attended the Corks & Coffee fundraiser benefiting The Coffee Oasis, an organization supporting vulnerable youth. Executive Director Bryce Clark and keynote speaker Myron Bernard of the Tacoma Rescue Mission spoke about the importance of housing support and community partnerships in creating pathways to stability.



KeyBank Partners with GSBA for Tacoma Business Roundtable

KeyBank partnered with GSBA to host a business roundtable at Tacoma's REACH Center, bringing together local entrepreneurs to discuss challenges facing small businesses. Participants shared experiences, explored potential solutions, and developed connections to support business growth and success.



Commencement Bank Hosts Successful Shred Day in Auburn

Commencement Bank welcomed 50 vehicles to its Auburn branch for a community Shred Day, securely disposing of 2,340 pounds of sensitive documents. The event also featured refreshments from Dippy's Ice Cream, with 97 ice cream bars distributed to participants.



Heritage Bank Supports Clothes For Kids Fundraiser

Heritage Bank representatives took part in a bingo fundraiser at Pizza Coop & Ale House in Woodinville to benefit Clothes For Kids. The Lynnwood-based nonprofit provided clothing assistance to children in Snohomish County and the Northshore School District, helping families meet students' essential needs.

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Bank of America Volunteers with Habitat for Humanity in Spokane Valley

Bank of America employees from Business Banking, Merrill and Consumer Banking joined Habitat for Humanity-Spokane for a home-building project in Spokane Valley. Volunteers gave their time to support affordable homeownership and helped construct a home for a local family.



1st Security Bank Donates $5,000 to Enterprise for Equity

1st Security Bank of Washington donated $5,000 to Enterprise for Equity, an Olympia-based nonprofit supporting entrepreneurship among low-income individuals in the South Sound region. The contribution supported the organization's efforts to provide business training, resources, and financial assistance to aspiring small-business owners.



Washington Trust Bank Helps Prepare 750 Backpacks for Students

Washington Trust Bank employees volunteered with Washington Kids in Transition to prepare 750 backpacks of school supplies for local students. The bank also surprised four youth volunteers with Seattle Mariners tickets and gift cards to thank them for their community service.



1st Security Bank Connects with Families at Elementary School Open House

1st Security Bank of Washington participated in Marcus Whitman Elementary School's Open House Night, connecting with students and families while supporting the local school community. Bank representatives engaged with attendees and built relationships with residents.



Heritage Bank Supports Edmonds School District Monster 5K

Heritage Bank's Lynnwood team supported the Foundation for Edmonds School District's annual Monster 5K Dash. The bank provided water for runners and walkers, helping keep participants hydrated during the community fundraiser benefiting local students and schools.

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Events Calendar

November 3 – Banking AI Accelerator
December 3 – CareerWork$ Summit, Seattle
January 7 – Understanding Bank Performance
January 6-8 – CBA Bank President's Seminar, Laguna Beach, CA
January 12 – Executive Development Program, Seattle
January 12 – Banking AI Accelerator
February 14-16 – ABA Conference for Community Bankers, Chula Vista, CA
March 3 – Advocacy Development Program
March 8-10 – ABA Washington Summit, D.C.
March 9 – Banking AI Accelerator
March 10 – Credit Analyst Development Program
April 8 – Understanding Bank Performance
April 8 – Digital Innovation Development Program
May 5-7 – Tri-State Agriculture Conference, Boise, ID
May 11 – Banking AI Accelerator
May 18– OBA Women in Banking Luncheon, Portland, OR

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

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Washington Trust Bank Supports Seattle Police Foundation Fundraiser

Washington Trust Bank representatives attended the Seattle Police Foundation's Fan of the Blue fundraiser, supporting programs benefiting law enforcement and the community. The event highlighted the foundation's work providing resources for officer wellness, specialized training, equipment, K-9 programs, and community outreach initiatives.



1st Security Bank Supports Foundation for Edmonds School District

1st Security Bank of Washington supported the Foundation for Edmonds School District and its annual 5K fundraiser. Bank representatives welcomed foundation members ahead of the event and recognized the organization's ongoing efforts to expand educational opportunities and provide resources for students and educators.

U.S. Bank Hosts Homeownership Partnership Luncheon

U.S. Bank sponsored a luncheon bringing together representatives from the Black Home Initiative, Habitat for Humanity, King County Housing Authority, and partners in real estate and credit services. The event provided an opportunity to exchange information about homeownership resources and included a homeownership success story shared by U.S. Bank's Kayla Jorgenson.





Mountain Pacific Bank Hosts Ballard Shred Day to Benefit Food Bank

Mountain Pacific Bank hosted a community Shred Day at its Ballard branch, partnering with Shred-it to help customers securely dispose of sensitive documents. Donations collected during the event benefited the Ballard Food Bank and supported its efforts to address food insecurity in the community.



Timberland Bank Supports Washington Home Builders Foundation

Timberland Bank contributed to the Building Industry As-

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Industry News

New Hires

Jenn DiMolfetto
Vice President and Area Operations Manager at Mechanics Bank

Tammy Reim-Ledbetter
Business Development Officer at Mountain Pacific Bank

Travis Miller
Relationship Manager at Sound Community Bank

Kimmy Betzina
Marketing Manager at Commencement Bank

Promotions

Daniel Lipko
Small Business Banking Relationship Manager at Washington Trust Bank

Board of Directors

Rhonda Morris
Liberty Bank

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

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sociation of Washington's Washington Home Builders Foundation, supporting workforce development in the residential construction industry. The foundation provided scholarships, grants and training opportunities to students pursuing careers in homebuilding.



Mechanics Bank Supports Recovery Career Services

Mechanics Bank continued its partnership with Recovery Career Services, a nonprofit founded in 2020 by Ty Reed. The organization helped individuals recovering from addiction, homelessness and involvement with the criminal justice system find and maintain employment while educating employers about inclusive hiring and workplace support.



WaFd Bank Awards $1,500 to WSU Tri-Cities Emergency Fund

WaFd Bank, through the Washington Federal Foundation, donated $1,500 to the Washington State University Tri-Cities Student Emergency Fund. The contribution provided assistance to students experiencing unexpected financial challenges, including housing emergencies, essential vehicle repairs and medical expenses, helping them remain focused on their education.



Bank of America Sponsors Spokane Manufacturing Matters Awards

Bank of America served as the presenting sponsor of the Greater Spokane Valley Chamber of Commerce's Manufacturing Matters Awards. Aaron Stuesser, the bank's Business Banking Market Executive, represented Bank of America at the event, which celebrated manufacturers contributing to the region's economy across industries including aerospace, advanced materials, pharmaceuticals and precision machining.



PNC Hosts Third Annual Washington Invitational Golf Tournament

PNC hosted its third annual PNC Bank Washington Invitational Golf Tournament at The Club at Snoqualmie Ridge. The event brought together clients, community partners and bank colleagues for a day of golf, networking and relationship-building against the backdrop of the Pacific Northwest.



Timberland Bank Donates to Aberdeen Food Bank

Timberland Bank made a donation to the Aberdeen Food Bank to support its efforts to provide essential food resources to local families. The contribution reflected the bank's continued commitment to addressing community needs and supporting organizations working to reduce food insecurity.



Cashmere Valley Bank Sponsors Lake Chelan's Brews on the Bridge

Cashmere Valley Bank sponsored the annual Brews on the Bridge event in Lake Chelan. Bank representatives joined community members for the fall festivities, supporting the local event and connecting with residents and visitors.

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Banner Bank Cheers on Runners at The Boulevard Race

Banner Bank employees supported more than 4,000 runners and walkers participating in The Boulevard Race in Spokane. The team cheered on participants during the event, which benefited the Community Cancer Fund and raised awareness and support for individuals affected by cancer.



U.S. Bank Supports Students Through Bite2Go Program

U.S. Bank employees helped deliver Bite2Go food bags through Second Harvest Inland Northwest, supporting students experiencing food insecurity. The program provided nutritious food for children who might otherwise have limited access to meals over the weekend.

KeyBank Provides Fraud Prevention Education to Issaquah Seniors

KeyBank representatives presented a fraud prevention workshop to residents of Era Living's University House Issaquah. The session covered common scams, warning signs of fraud and practical steps seniors could take to protect themselves and respond to suspected fraudulent activity.



Mountain Pacific Bank Participates in Shoreline Small Business Forum

Mountain Pacific Bank representatives participated in the Shoreline Chamber of Commerce's Navigating Success Small Business Forum. The event connected local entrepreneurs with business resources, expertise and networking opportunities aimed at helping businesses address challenges and pursue growth.



Timberland Bank Supports Coastal Harvest Food Bank

Timberland Bank supported the Coastal Harvest Food Bank Distribution Center and its mission to provide food assistance to individuals and families in need. The bank's involvement reflected its commitment to supporting community organizations working to address hunger.



First Fed Bank Recognizes Lori Larson for Volunteer Service

First Fed Bank recognized Learning & Development Manager Lori Larson as a member of its 2026 Club 100, honoring employees who contributed more than 100 hours of community volunteer service. Larson supported financial education initiatives, volunteered at Olympic Christian School and served on the board of the Sequim Irrigation Festival.



Liberty Bank Supports Coffee Oasis Hope Gala

Liberty Bank continued its support of The Coffee Oasis by participating in the organization's 13th Annual Hope Gala on September 11, 2026. The event supported programs providing

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housing, resources and opportunities for vulnerable youth. Liberty Bank representatives Chelsie Calara and Melissa Johnson attended the fundraiser.



KeyBank Partners with GSBA and Urban ArtWorks on Capitol Hill Mural

KeyBank employees joined GSBA and Urban ArtWorks to begin painting a community mural designed by artist Glynn Rosenberg. The artwork, planned for display at KeyBank's Capitol Hill branch, celebrated access, opportunity, belonging and neighborhood pride. The project also invited community volunteers to participate in painting sessions.



1st Security Bank Participates in Community Senior EXPO

1st Security Bank of Washington participated in a community Senior EXPO, connecting with attendees and sharing information with local residents. The event provided bank representatives an opportunity to strengthen relationships with seniors and engage with the community.



Riverview Bank Sponsors Council for the Homeless Fundraiser

Riverview Bank sponsored the Council for the Homeless' 2026 Gathering for Change fundraising event. The program brought together community and business leaders to support efforts addressing homelessness under the theme Honoring the Past and Embracing the Future. Riverview Bank Executive Vice President and Chief Credit Officer Rob Benke also supported the organization through his service on its board of directors.



Bank of the Pacific Supports Harbor Foundation's 50th Anniversary

Bank of the Pacific representatives attended Soup Bowl 2026 in Astoria, celebrating the Harbor Foundation's 50th anniversary. The event recognized the foundation's long-standing work in the community and brought together supporters to mark its milestone.



Kitsap Bank and Heritage Bank Raise More Than $19,000 Through Shred to Fed

Kitsap Bank and Heritage Bank raised more than $19,000 for local food banks through their seventh annual Shred to Fed events. The latest fundraising effort brought the initiative's cumulative total to more than $150,000. Hundreds of community members also used the events' secure document shredding services to help protect their personal information.



Mountain Pacific Bank Joins Bellingham Hamster Crawl

Mountain Pacific Bank's Bellingham branch team participated in Cascade Connections' Hamster Crawl. The community event brought together local residents and businesses, providing an opportunity to support neighborhood businesses and strengthen community connections.

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What Your Fraud Stack Can't See

By Nihad Katbeh, Co-Founder and Chief Revenue Officer, FalsiFind

Most bankers I talk to have already made up their minds about deepfakes. Interesting problem, not our problem, not yet.

I understand the reasoning. The headline cases involve a multinational wiring $25 million after a video call with people who were not there. That does not resemble a Tuesday afternoon at a $900 million community bank in Yakima or Bellingham. So it goes in the watch-this pile.

I want to make the case that the filing is wrong. The risk is not that your institution gets hit by something exotic. It is that the attack is built to be invisible to the controls you trust most.

Your stack was built for a different attacker

Think about what your fraud controls actually detect. Transaction monitoring catches anomalous behavior. Document verification catches forgeries. Device intelligence catches suspicious hardware. All of it is good work and it stops a great deal of fraud every day.

But notice the assumption underneath. The content arriving at the control is what it claims to be. The face on the selfie is a face. The voice on the phone is a voice. Your stack was built to evaluate behavior and documents. It was never built to ask whether the media itself was manufactured.

Synthetic media attacks that assumption directly. When it works, nothing fires, because nothing anomalous happened. The customer verified. The document matched. Every control returned a clean result.

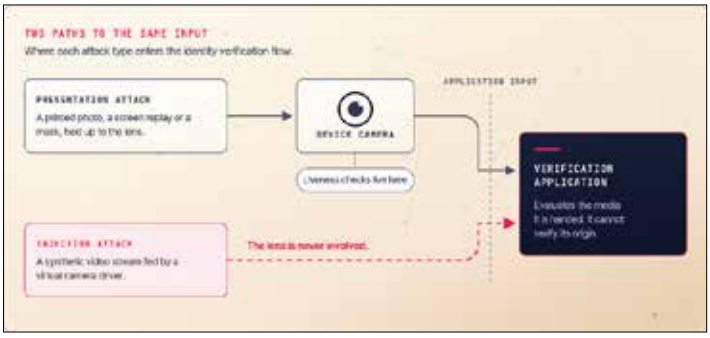
FinCEN saw this coming. In November 2024, it issued alert FIN-2024-Alert004 after a rise in suspicious activity reports describing deepfake media, specifically fraudulent identity documents used to get past identity verification. The alert came with red flag indicators and a SAR key term, FIN-2024-DEEPFAKEFRAUD.

Here is the part worth sitting with. Among FinCEN's recommended mitigations is live verification, confirming identity through audio or video. That was sound advice. It is also a precise description of the surface now under attack.

Two ways in, and only one of them is exotic

When people picture someone beating a selfie check, they picture a printed photo held up to the lens. That is a presentation attack, and the industry has been catching those for years.

An injection attack never goes near the lens. The attacker uses a virtual camera to feed a synthetic video stream straight into the application, exactly where the real camera's output would arrive. The system believes it is receiving a live capture. It is receiving a file. Asking the subject to blink or turn their head helps less than you would hope, because a generative model mirrors the prompt as it arrives.



A presentation attack has to survive the lens. An injection attack never meets it. Entrust analyzed more than a billion identity verifications for its 2026 Identity Fraud Report and found injection attacks up 40% year over year, deepfake selfie attempts up 58% during 2025, and deepfakes now behind roughly one in five biometric fraud attempts.

Now the uncomfortable part. In Amsterdam, a man opened 46 fraudulent accounts at ABN AMRO through the mobile onboarding flow, and he never needed injection at all. He used face-swap software to blend his own features onto stolen ID photos until each selfie matched well enough to pass. The system confirmed the two faces matched. It had no way to confirm either one was real. A human reviewer finally caught it after noticing a woman's ID paired with a man's selfie.

Forty-six accounts, using the cheap version of the attack. Injection is the ceiling, not the floor.

Why community institutions sit in an awkward spot

Relationship banking means your people know your customers. A commercial lender recognizes a treasurer's voice and does not think twice, because in twenty years that voice has never been wrong. Now consider how much of that voice is public. A chamber panel, a podcast, a voicemail greeting, a Rotary talk on YouTube. Thirty seconds is enough. Familiarity has been working as a control. It is quietly becoming an attack surface.

The second reason is structural. Most of your identity capability is inherited from vendors, so "are we covered?" routes to your core provider. The answer usually comes back as "yes, we have liveness detection," which does not distinguish between the two attack types above.

Three questions worth asking this quarter

None of these need a budget cycle.

1. Ask your identity verification vendor whether their liveness detection is tested against injection attacks, not only presentation attacks. If the answer blends the two together, you have your answer.
2. Look hard at what your callback procedure proves. If your control for a change in payment instructions is that you called the number on file and spoke with them, then voice is working as a credential. Add a confirmation step in a channel the requester did not

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Core Modernization is Really Business Modernization



By Kim Snyder, CEO & Founder, KlariVis

I spent an hour this week at the CCBN Executive Innovation Forum with my good friend Tom Sa talking about core modernization. But pretty early in the conversation, it became clear that what we were really talking about was something much bigger.

Business modernization.

For years, banks have tended to frame modernization around the core. Are we on the right one? Should we convert? Should we stay? What does the next renewal look like?

Those are fair questions, but I'm not convinced they are the most important ones anymore.

The better place to start is with the business.

What are we trying to become? Where are we creating unnecessary friction for employees or customers? Where are we too slow? What information do our people need that they cannot easily get today? What capabilities will the bank need three or five years from now that we may not even be thinking about yet?

Once you start there, the role of the core looks different.

Tom and I have both lived through core evaluations and conversions. In one of his banks, he pushed the team to evaluate another core because there was real frustration with the existing provider. They went through the process, saw all the capabilities the other provider had to offer and started asking whether a conversion made sense.

Then he stepped back and realized the core itself was not really what they were shopping for. What they wanted were the capabilities around it.

That resonated with me because I have lived a version of that too. I remember going through a core conversion as a banker and hearing all kinds of functionality that was coming. Some of it was still coming years later.

It changes the questions I think banks should be asking.

Not simply, "Does my, or will my, provider have this?"

When do they say it will be available? How specific are they willing to be about that timeframe? What is their track record of delivering what they said they would deliver, when they said they would deliver it? And are customers actually using the capabilities they have already brought to market?

There is nothing inherently wrong with a capability taking six months to build. Some things should take time to build well. The bigger issue is whether you can trust the roadmap enough to make business decisions around it.

Speed matters. But if you are making strategic decisions around a provider's roadmap, their ability to deliver when they say they will matters just as much.

A bank can no longer build its technology strategy around the assumption that one provider will anticipate and deliver everything it is going to need. Customer expectations are moving too quickly. Payments are changing. AI is changing what is possible. The amount of data available to banks continues to grow. The tools employees use in every other part of their lives are changing what they expect at work.

The question is not whether the core is important. Of course it is.

The question is how much of the bank's ability to move do you want dependent on it.

That is where business modernization starts to become a very different conversation from core modernization.

It means thinking about the technology stack as a whole. What should come from the core provider? Where does best of breed make more sense? How easily can you integrate another partner? How much control do you have over your own data? And just as importantly, has the bank built the internal discipline to manage a more flexible environment?

One thing we did not spend enough time on is governance.

And I don't mean governance as another committee, another policy or another layer of bureaucracy.

I mean having enough structure around technology decisions that the bank can actually move with confidence.

If we want a more open technology environment, if we want to work with more specialized partners, if we want to bring AI into the organization, then somebody has to establish the rules of the road.

How do we decide which business problems are worth solving? Who owns the outcome? Who evaluates the risk? What are our requirements around data access and security? How will a new solution fit with the rest of the technology stack? And once we buy it, who is accountable for making sure we actually use it?

Without that structure, modernization can quickly turn into a collection of disconnected technology projects.

That is not modernization. It is just more technology.

Good governance should do the opposite. It should give people a framework to make better decisions faster because every new idea does not start from scratch.

The same thinking applies to APIs.

Nearly everybody says they have them now. That alone does not tell me much.

Can I read the data? Can I write to the system? What does the contract allow? Are there limits? What will it cost? Who is responsible for the integration? And when I need something, who decides how high my request sits on the priority list?

One connection solves one problem. Having a consistent approach to connectivity gives the bank a way to keep solving problems as the business changes.

And then there is the piece I believe sits underneath all of this: data.

You can modernize digital banking. You can change your loan origination system. You can add new payment capabilities. You can bring in AI.

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found that students' opportunities to receive financial education and other readiness supports can vary significantly, particularly in rural and under-resourced schools.

In August, the State Board approved its FutureReady graduation requirement framework. In September, the Board approved agency-requested legislation to present to lawmakers during the 2027 legislative session.

A central component of the proposal is expanded access to financial education and life skills.

Under the framework, the Board intends to establish a one-credit Personalized Pathway Requirement focused on financial education, life skills, and the High School and Beyond Plan. Districts would have flexibility to offer the material as a single integrated course or incorporate the required content across multiple courses.

The proposal also would provide resources to develop model curriculum and professional learning materials to support implementation. The Board's framework anticipates that the new financial education, life skills, and High School and Beyond Plan requirements apply to the Class of 2032.

Students would learn financial concepts alongside other practical preparation for adulthood and postsecondary planning. The framework also envisions instruction on financial aid forms, giving students a chance to understand the process without requiring them to submit a FAFSA or WASFA.

Financial education would appear elsewhere in the proposed graduation framework as well. For example, students could take Financial Algebra as an option for their third mathematics credit when it aligns with their High School and Beyond Plan.

A National Trend Comes to Washington

The timing of the two developments is particularly noteworthy.

NEFE's 2026 grades are based on laws and regulations in place as of May 1, 2026. The report therefore does not account for the FutureReady framework the State Board approved later in the year. Because the Legislature has not yet enacted FutureReady's financial education provisions, Washington has not yet joined the growing number of states guaranteeing financial education for every student.

The 2027 legislative session could begin to change that.

The State Board's proposal also illustrates an important lesson from the national movement toward financial education: passing a requirement is only one part of the equation. Successful implementation requires curriculum, trained educators, sufficient instructional time, and resources for school districts.

NEFE has increasingly emphasized that distinction. Its National Report Card evaluates not simply whether states have adopted financial education policies, but whether those policies translate into meaningful student learning.

For Washington's banking industry, the conversation matters even more.

Banks across the state have long supported financial education through classroom presentations, financial literacy programs, partnerships with schools and community organizations, and participation in initiatives such as FEPPP. Bankers also see firsthand the importance of consumers entering adulthood with a basic understanding of credit, saving, borrowing, fraud prevention, and financial planning.

Ensuring every Washington student receives foundational financial education before graduation would shift those efforts from opportunities available to some students to a consistent statewide expectation.

Washington's C grade therefore represents both progress and unfinished work. The state has much of the infrastructure necessary to provide high-quality financial education. What it still lacks is a guarantee that every student benefits.

As lawmakers consider the FutureReady proposal in 2027, Washington has an opportunity to close that gap — and potentially move closer to the states earning top marks for ensuring financial education reaches every student.

For bankers, it is an issue worth watching closely. Today's students will soon become employees, borrowers, business owners, homeowners, and customers. Giving them the tools to make informed financial decisions before they leave high school is an investment not only in their individual financial futures, but in the financial health of communities across Washington.

BANKERS CONTENT
Understanding Bank Performance
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U.S. Bank Supports KidsQuest Children's Museum Fundraiser

U.S. Bank representatives attended KidsQuest Children's Museum's 21st birthday celebration and fundraiser at Bellevue's Meydenbauer Center. The event celebrated the museum's history and its educational impact on local





families while raising funds to support its continued work.

Bank of the Pacific Supports United Way Power of the Purse Gala

Bank of the Pacific representatives attended the Power of the Purse Gala hosted by United Way of Cowlitz and Wahkiakum Counties. The event brought together community supporters to recognize and support United Way's work serving individuals and families throughout the region.



Riverview Bank Sponsors Greater Vancouver Chamber Business Awards

Riverview Bank served as the presenting sponsor of the Greater Vancouver Chamber's Business & Leadership Awards, recognizing outstanding contributions to the regional business community. The event also honored Riverview Bank board director Jon Girod, who received Clark County's 2026 First Citizen Award for his leadership and community service.

1st Security Bank Supports Benton Franklin Humane Society Adoption Event

1st Security Bank of Washington participated in an Adopt



A Day event with the Benton Franklin Humane Society. The event brought community members together to support animal welfare and help pets find permanent homes.



U.S. Bank Supports Selah-Naches Food Bank Fun Run

U.S. Bank supported the Selah-Naches Food Bank's annual Scare Hunger Family Fun Run, a Halloween-themed fundraiser benefiting families throughout Selah and the greater Yakima Valley. The community event combined family activities and fundraising to help the food bank provide essential resources to residents in need.



Mechanics Bank Supports FamilyWorks Sunday Supper Fundraiser

Mechanics Bank participated in the Sunday Supper fundraiser benefiting FamilyWorks, a Seattle-area organization supporting families facing financial challenges. Through its partnership, the bank helped raise funds for housing and food assistance programs serving families in need.



Timberland Bank Sponsors Summit Pacific Ladies' Night Out

Timberland Bank sponsored the Summit Pacific Medical Foundation's Ladies' Night Out on October 8. Held during Breast Cancer Awareness Month, the event brought

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community members together to support the foundation and promote conversations about women's health.



KeyBank Supports College and Career Opportunities at Garfield High School

KeyBank partnered with UNCF Pacific Northwest for a college and career exploration event at Garfield High School in Seattle.

Bank employees volunteered at the KeyBank booth and joined career discussions, helping students explore educational opportunities and future career paths.



First Fed Bank Recognizes Emily Patterson for Community Volunteerism

First Fed Bank recognized Bainbridge Island Relationship Banker Emily Patterson as a member of its 2026 Club 100, honoring employees who contributed more than 100 hours of volunteer service. Patterson helped organize Bainbridge Pride and served as silent auction chair, continuing her volunteer work in memory of her late friend and former colleague, Megan Anderson.



Wells Fargo Volunteers with Habitat for Humanity

Wells Fargo employees volunteered with Habitat for Humanity Seattle-King & Kittitas Counties, contributing their time to support affordable homeownership. The team participated in hands-on work as part of the bank's ongoing efforts to strengthen communities through volunteer service.



Washington Trust Bank Supports Make-A-Wish 40th Anniversary Luncheon

Washington Trust Bank sponsored a table at Make-A-Wish Alaska and Washington's 40th anniversary luncheon, hosting community supporters recognized as Wish Heroes. The event celebrated the organization's work granting wishes to children facing critical illnesses and highlighted opportunities for volunteers, donors and community members to support its mission.

BMO Supports International Rescue Committee Anniversary Celebration



BMO representatives attended the International Rescue Committee's Seattle benefit dinner, 50 Years Beyond the Headlines. The event celebrated 50 years of service and featured stories from refugees and immigrants who had built new lives in Washington, highlighting the importance of community support and resettlement services.

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BANKERS CONTENT

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But if the bank still cannot easily access, understand and use its own data, I would argue you have not really modernized much at all.

That is why I think data ownership and data access have to become part of every technology discussion, not something we think about later.

The bank's data belongs to the bank. But that does not always mean the bank can easily get to it.

The time to figure that out is not when you are trying to leave a vendor. It is when you are negotiating the agreement.

How do we retrieve our data? In what format? How often? Is there a cost? Can another provider access it? What happens when the relationship ends?

Those may not feel like the most exciting questions when everyone is focused on the new technology, but they may be some of the most important questions you ask. Especially now.

We hear banks talking about AI everywhere we go. I am excited about what AI can do for this industry too. But there is no AI strategy without a data strategy underneath it. And there is not much of a data strategy if your information is scattered across systems you cannot easily access or trust.

That brings me back to the business.

One of my favorite parts of the conversation came from Tom, which probably will not surprise anyone who knows he is a former CFO.

We were talking about technology negotiations and how quickly they become cost exercises. How much can we save? How much can we negotiate out of the contract? How do we prove the ROI?

Those things matter. Banks have to be good stewards of their resources.

But Tom made the point that maybe the goal should not always be to spend less.

Maybe the better question is, what more can we get for the dollars we are already spending?

That is a very different conversation.

Can we give our people better information? Can we eliminate work that adds no value? Can we make decisions faster? Can we see customer relationships more clearly? Can we create a better experience? Can we give our teams the capacity to do more without simply adding more people?

Those are business outcomes.

And that is ultimately why I think we need to change the language around modernization.

A modern bank is not a bank with the newest core.

It is a bank that can adapt.

It has access to its data. Its people have the information they need to make good decisions. Its technology does not box it in. There is enough governance around technology and data that the bank can move without creating unnecessary risk. And its leadership team understands what it is trying to accomplish before it starts buying tools.

So when the next major technology contract comes up for renewal, I would spend less time starting with, "What should we replace?"

Start with the business instead.

What does our bank need to be able to do that we cannot do today?

Kim Snyder is the CEO and Founder of KlariVis. Before founding KlariVis, Kim served as Chief Financial Officer for a community bank, where she experienced firsthand the challenges banks face in accessing timely and reliable data. Recognizing the need for a better, faster solution, she created KlariVis to empower banks with the data intelligence they need to make informed strategic decisions.

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choose.

3. Ask your BSA team whether anyone has ever filed under FIN-2024-DEEPFAKEFRAUD. If that key term has never been used at your institution, that is not evidence nothing has happened. It is evidence of what you have been looking for.

The institutions that will handle this well

They are the ones that can answer a plain question about their own operation. Which of our controls assume the content in front of them is real?

Washington bankers showed the right instinct this summer. While banks were standing up relief loans and running the WBA Disaster Relief Center, they were also warning customers about scams targeting fire victims and the people trying to help them. Nobody waited for losses to pile up before sounding the alarm.

The same posture applies here. This threat is still early enough that getting in front of it is cheap. Getting behind it is the expensive version.

Nihad Katbeh is Co-Founder and Chief Revenue Officer of FalsiFind, a Seattle-based company building deepfake and synthetic media detection for community banks, credit unions, and fintechs.



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Cashmere Valley Bank Launches Coats for Kids Collection in Yakima Valley

Cashmere Valley Bank's Yakima and Union Gap branches participated in the annual Coats for Kids program, collecting new and gently used coats for local children. The branches served as donation drop-off locations to help families prepare for the colder winter months.



Sound Community Bank Volunteers at Terrace Park Cleanup

Sound Community Bank employees from its Mountlake Terrace team volunteered at Terrace Park as part of a community cleanup initiative. The team helped maintain the local public space while supporting neighborhood beautification efforts.



Timberland Bank Donates to East Grays Harbor County Food Bank

Timberland Bank donated to the East Grays Harbor County Food Bank to support its continued efforts to provide food assistance to individuals and families in need. The contribution helped strengthen local resources addressing food insecurity.

U.S. Bank Participates in Housing Washington Conference

U.S. Bank representatives attended the Housing Washington Conference, connecting with professionals working to expand homeownership opportunities and strengthen communities throughout the state. Attendees included Community Affairs Manager Esther Richmond and loan officer Jeff Withycombe, who participated in conversations about housing access and industry collaboration.





KeyBank Connects with Entrepreneurs at Seattle Small Business Summit

KeyBank representatives attended the Small Business Summit in Seattle, joining local entrepreneurs and business professionals for networking and educational opportunities. The event provided resources and connections to help small-business owners navigate challenges and explore growth opportunities.



1st Security Bank Provides Financial Education to Bellevue Students

1st Security Bank of Washington partnered with the Boys & Girls Clubs of Bellevue to deliver a financial literacy workshop at Spiritwood Manor. Bank representatives, including Zanetta Marczynska, introduced elementary school students to saving, budgeting and financial decision-making, helping build foundational money management skills at an early age.

KeyBank Volunteers at Black Diamond Community Center Auction

KeyBank employees volunteered as cashiers at the Black Diamond Community Center's annual Dinner Auction, support-

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ing programs serving local seniors and families in need. The team contributed an 11-hour volunteer shift and worked with business partners to process transactions during the fundraiser.



Peoples Bank Awards $25,000 Impact Grant to Habitat for Humanity of Island County

Peoples Bank awarded its 2026 Impact Grant of $25,000 to Habitat for Humanity of Island County to help purchase a new construction truck. The vehicle will help the organization transport tools, equipment, and materials for affordable home repairs and construction projects throughout Whidbey and Camano Islands. Established in 2017, the bank's annual Impact Grant program supports projects designed to create lasting, positive impacts in local communities.



Chase Volunteers at Hope Creek Community Food Bank

Chase employees volunteered at Hope Creek Community Food Bank, supporting the organization's efforts to provide food assistance and essential resources to families throughout Snohomish County. The volunteer effort reflected the bank's ongoing commitment to giving back and supporting the communities it serves.



Bank of America Supports Financial Education at University of Washington

Bank of America supported a financial education initiative at the University of Washington, helping national and international students build a strong financial foundation.

The event provided students with financial guidance and resources to support their educational journeys and future financial success.



Timberland Bank Makes Donation to Montesano Food Bank

The Timberland Bank team recently announced a $4,000 donation to the Montesano Food Bank.

The funds will help the organization as it prepares for the very busy holiday season and are part of the bank's giving program throughout the autumn months.

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

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