WASHINGTON BANKERS ASSOCIATION

FOR IMMEDIATE RELEASE

Washington Banks Stand Ready to Help Wildfire Survivors Recover

Washington Bankers Association Encourages Impacted Families and Businesses to Contact Their Bank Early and Remain Alert to Disaster Scams

Seattle, WA (August 11, 2026) — As devastating wildfires continue to impact communities across Washington, the Washington Bankers Association (WBA) today encouraged homeowners, businesses, and individuals affected by the fires to contact their bank or mortgage servicer as soon as possible to learn about financial relief that may be available.

"Our thoughts remain with the families, businesses, and entire communities impacted by these devastating fires," said Duncan Taylor, President & CEO of the WBA. "We are incredibly grateful to the firefighters, emergency responders, and volunteers working tirelessly to protect lives and property. As recovery begins, Washington's banks are committed to helping impacted customers access financial relief, avoid fraud, and begin rebuilding."

Banks across Washington have activated disaster response teams to assist customers experiencing financial hardship. While relief options vary depending on individual circumstances and loan requirements, many banks are prepared to offer assistance ranging from temporary payment accommodations to help navigating insurance proceeds and rebuilding efforts.

Important Information for Washingtonians to Know

If someone's home, business, or finances have been impacted by the wildfires – or they anticipate difficulty making upcoming loan or mortgage payments – don't wait. Reaching out early gives their bank the greatest opportunity to work with customers on available options.

Mortgage relief may be available. Many homeowners with mortgages backed by Fannie Mae, Freddie Mac, FHA, VA or USDA may qualify for federal disaster assistance. In addition, many Washington banks offer their own relief programs for eligible customers.

Depending on individual circumstances, assistance may include temporary mortgage payment forbearance, payment deferrals or repayment solutions following forbearance, waived or suspended late fees where permitted, flexibility for homes that have been damaged, destroyed or are temporarily uninhabitable, and assistance navigating insurance proceeds and the rebuilding process.

Additional financial assistance may also be available. Many Washington banks may also be able to assist customers through payment accommodations for consumer, business and agricultural loans, assistance accessing insurance claim proceeds, expedited replacement of lost debit cards, checks and important banking documents, continued access to banking services and emergency funds if local branches have been disrupted, and financial guidance throughout the recovery and rebuilding process.

Every situation is unique, and available assistance depends on the type of loan, investor requirements and individual financial circumstances.

Protect from Disaster Scams

Unfortunately, scammers often target communities recovering from natural disasters by posing as government agencies, contractors, charities, lenders or insurance representatives.

Before providing personal information or sending money, people should work directly with their bank or mortgage servicer using trusted contact information. They should be sure to verify anyone claiming to represent a government agency or relief organization and be cautious of unsolicited calls, texts, emails or social media messages requesting payments or personal information, and never pay upfront fees to access disaster assistance.

"One of the best ways consumers can protect themselves is by working directly with their bank and trusted government agencies," Taylor said. "Banks are here to help – but criminals unfortunately see disasters as opportunities. We encourage everyone to verify information before responding to requests for money or personal information."

Eastern Washington Banks Are Living This Alongside Their Communities

For many Washington banks, the wildfire response is deeply personal. Employees have lost homes, been displaced from their communities and are volunteering alongside first responders while helping customers begin the recovery process.

Washington banks have collectively contributed hundreds of thousands of dollars to organizations including the American Red Cross, local community foundations, and emergency relief funds, while also providing disaster assistance and financial accommodations to affected customers.

Washington Trust Bank, headquartered in Spokane, has contributed $100,000 to the Innovia Foundation's Spokane Complex Wildfire Response Fund, is collecting donations at its branches, has partnered with KHQ and the American Red Cross through the KHQ Connect Center, and is providing eligible employees affected by the fires with interest-free emergency loans.

"Our communities are hurting, and many of our employees are experiencing these fires alongside our customers," said Jack Heath, President & CEO, Washington Trust Bank. "We know recovery doesn't end when the flames are contained. Our commitment is to stand with our neighbors for as long as it takes by providing financial assistance, supporting local relief organizations and helping families and businesses rebuild."

Banner Bank, headquartered in Walla Walla, has donated $100,000 to the American Red Cross while supporting more than 350 Banner employees in the area.

"Our roots are in Eastern Washington, and these communities are our home," said Cindy Purcell, Chief Strategy & Administration Officer at Banner Bank. "We are focused on helping our customers navigate the financial challenges that follow a disaster while also supporting the incredible relief efforts taking place across the region. Recovery is a community effort, and we're dedicated to being a part of those ongoing efforts."

These are just two examples of the response underway across Washington. Banks throughout the state are supporting disaster relief efforts through charitable giving, employee volunteerism, financial assistance programs and direct support for customers and communities impacted by the fires.

"Washington's banks have a long history of partnering with state agencies, emergency responders and community organizations to help communities recover after disasters," Taylor said. *"That commitment continues today, and it will continue long after the fires are out."*

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About the Washington Bankers Association

The Washington Bankers Association is the state's oldest and largest banking trade association, representing banks that serve communities throughout Washington. The WBA represents commercial banks operating in every county of the state, ranging in size from large multi-state financial institutions to smaller, family-owned and community-based banks. WBA advocates for a healthy banking industry while promoting financial literacy, consumer protection, and economic opportunity across the state.

Additional Resources:

Consumers seeking additional financial recovery guidance and fraud prevention information are encouraged to visit:

- Washington State Department of Financial Institutions' Wildfire Financial Relief & Resources page.
- Washington Bankers Association Disaster Relief Center
- Washington Bankers Association Fraud Prevention Guide
- WA Attorney General's Guidance for Donating to Reputable Charities