

# Idaho, Nevada, Oregon, Utah, and Washington Bankers Associations



2020 Virtual  
Convention  
**AUGUST 5 - 6**

## Spirit of the West

**Thank you for joining us for the 2020 Virtual Convention!**

**The Idaho, Nevada, Oregon, Utah and Washington Bankers Associations appreciate your support in this endeavor. We are excited to bring to you this virtual event, featuring fantastic speakers and an innovative online tradeshow which allows you to meet and learn about our exhibitors and sponsors.**

**Please reach out to your state bankers association contact if you have any questions prior to the event.**



# Agenda

Wednesday, August 5

Blue = PDT Yellow = MDT

7:30 – 8:15 (8:30 – 9:15) Exhibit Hall Open

8:15 – 9:05 (9:15 – 10:05)

## Welcome

*Trent Wright, President & CEO, Idaho Bankers Association*  
*Phyllis Gurgevich, President & CEO, Nevada Bankers Association*  
*Linda Navarro, President & CEO, Oregon Bankers Association*  
*Howard Headlee, President & CEO, Utah Bankers Association*  
*Glen Simecek, President & CEO, Washington Bankers Association*  
*Dennis McCuiston, DMC, Host, McCuiston TV on PBS; Convention Emcee*

## FDIC Address

*Jelena McWilliams, Chair, FDIC*

As the chair of the FDIC, Jelena McWilliams has brought a fresh perspective to the agency since she was appointed in 2018. In her keynote address, Jelena will share her thoughts on the current economy as well as banking initiatives her agency has undertaken around transparency.

## Fireside Chat - FDIC/ABA

*Jelena McWilliams, Chair, FDIC*  
*Laurie Stewart, President & CEO, Sound Community Bank; ABA Chair*

Following her keynote address, Chairman Jelena McWilliams will be joined by Laurie Stewart, current chair of the American Bankers Association, for a discussion about the industry, including how the pandemic has changed banking and what they see ahead.

9:05 – 9:15 (10:05 – 10:15) Break to Visit Exhibit Hall

9:15 – 9:45 (10:15 – 10:45) Rapid-Fire Q&A Sessions

1. Bank Capital Management - Alternatives in an Unprecedented Environment  
*Tom Hayes, Managing Director, D.A. Davidson*
2. Not-So-Free Money: Mitigating Against the Hidden Risks of PPP Loans  
*Steve Miller, Partner, Miller Nash Graham & Dunn*
3. Leading Digital Transformation  
*Jim Perry, Senior Strategist, Market Insights*
4. Regulatory Update from a Banker's Perspective  
*Don Musso, President & CEO, FinPro*
5. Community Banking Evolution: ICBA's Vision for the Next Chapter  
*Rebeca Romero Rainey, President & CEO, ICBA*

9:45 – 10:00 (10:45 – 11:00) Break to Visit Exhibit Hall

10:00 – 10:50 (11:00 – 11:50) Adjusting to Uncertainty

*Robert Spendlove, SVP/Economic and Public Policy Officer, Zions Bank*

The COVID-19 pandemic has caused unprecedented impacts on economies throughout the world. These impacts have been especially dramatic because they happened so quickly and in such a severe fashion. In this presentation, Robert will provide a regional perspective on this worldwide experience. He will discuss what has happened over the past few months, what economic conditions look like now, and what to expect as we move forward.

## Navigating the Global Macroeconomic Landscape

*Quincy Krosby, Chief Market Strategist, Prudential Financial*

COVID-19 has affected the global economy more dramatically than what was experienced in 2008-2009. Four years on from the Brexit vote, negotiations remain ongoing, and it appears that the U.K. and the European Union may be inching towards an agreement. Members of the European Union recently crafted a "historic" recovery plan to rebuild its economy. China's economy is turning the corner, however, concerns remain regarding the still weak labor market. While global trade is beginning to pick up, US-China relations continue to deteriorate.

10:50 – 11:00 (11:50 – 12:00) Break to Visit Exhibit Hall

**11:00 – 11:45 (12:00 – 12:45)** **Creating a Culture of Courage in Crisis**  
*Cindy Solomon, CEO, The Courageous Leadership Institute, PCBS Professor*

Never before has the world of work (and banking in particular) been as challenged by uncertainty as it has been in 2020. Whether it's dealing with the global pandemic, social unrest, ever-changing programs (Hello PPP) or government mandates, every individual, team, branch and organization has been affected. Cindy will share specific actions you can take to refocus your organization on the future, achieve your goals even within an ever-changing #WFH environment and create the exceptional customer and employee experiences for a post-COVID world.

**11:45 – 12:45 (12:45 – 1:45)** **Lunch with Exhibitors**

**12:45 – 1:15 (1:45 – 2:15)** **Rapid-Fire Q&A Sessions**

1. Liquidity Analytics and Deployment Strategies  
*Don Musso, President & CEO, FinPro*
2. 2Q 2020: Five Need-to-Know Insights from the Biggest Earnings Season in a Decade  
*Rick Parsons, Banking Writer & Research Analyst, Richard J. Parsons & Co.*
3. PPPs, Portfolios, New Customers and Careers - A Blueprint for Balanced, Intentional Growth through World Class Coaching  
*Rob Jeppsen and Gary Rhoades, Xvoyant*
4. Strategy, Strategic Risk and a COVID-19 World: Questions Every Executive Should Ask and Must Answer  
*Dr. Paul Godfrey, William and Roceil Low Professor of Business Strategy, BYU Marriott School of Business*
5. Progressive DEI Banking Initiatives  
*Cynthia Bowman, Chief Diversity & Inclusion Officer, Bank of America*

**1:20 – 1:50 (2:20 – 2:50)** **Human Interactions and the Future of Banking**  
*Derek White, Chief Digital Officer, U.S. Bank*

Successful business models of the future center on being a part of – and providing value at – the moment humans interact with technology. Hear Derek White's unique perspective as a leader at U.S. Bank where he influences digital strategy enterprise-wide including innovation, products, development and omnichannel initiatives.

**1:50 – 2:00 (2:50 – 3:00)** **Break to Visit Exhibit Hall**

**2:00 – 2:30 (3:00 – 3:30)** **Perspectives from Inside the U.S. Senate Committee on Banking, Housing & Urban Affairs**  
*U.S. Senator Mike Crapo of Idaho*  
*U.S. Senator Jon Tester of Montana*

Banking policy often begins with the U.S. Senate's Banking, Housing and Urban Affairs Committee, where Sen. Mike Crapo (R-ID) serves as the chairman, and Sen. Jon Tester (D-MT) also serves. The Senators will discuss how banking policy has been impacted by the pandemic, and what they see ahead for the industry.

**2:30 – 3:00 (3:30 – 4:00)** **Fireside Chat with Eugene Ludwig**  
*Eugene Ludwig, Cofounder, Promontory Interfinancial Network*  
*Howard Headlee, President & CEO, Utah Bankers Association; Moderator*

During this session, former Comptroller of the Currency Gene Ludwig, will share his perspective on the depth and length of the COVID-19 recession and its consequences on banking and the economy in general along with what steps Congress should take to give our economy a boost.

**3:00 – 4:00 (4:00 – 5:00)** **Peer Networking Session**

**Thursday, August 6**

*Blue = PDT Yellow = MDT*

**8:00 – 8:50 (9:00 – 9:50)** **NBA, OBA, UBA & WBA State Meetings**

**9:00 – 9:30 (10:00 – 10:30)** **From Main Street to the Fed: Risks and Rewards for Banking During the Pandemic**  
*Randal Quarles, Vice Chair for Supervision, Federal Reserve Bank*  
*Scott Anderson, President & CEO, Zions Bank; Moderator*

Randal Quarles, Vice Chair for Supervision of the Federal Reserve Bank will be joined by Scott Anderson, President and

CEO of Zions Bank for an insightful conversation about markets, the economy and main street business. Attendees will gain context about the pandemic and risks for banking in the next 12 months.

**9:35 – 10:40 (10:35 – 11:40) Breakout Sessions**

1. Cannabis Banking Now: How COVID-19 has Impacted the Cannabis Industry and the Opportunity for Banking  
*Tony Repanich, President & CEO, Shield Compliance*
2. Repurposing the Branch  
*Joe Sullivan, President & CEO, Market Insights*
3. The Genie is Out of the Bottle – Marketing to the New Consumer in a Post-Pandemic World  
*Eric Cook, Digital Strategist, WSI*
4. Gen Z, Millennials, Gen X and Boomers: Retaining & Knowledge Transfer Necessary to be Successful  
*Flynt Gallagher, President, Compensation Advisors*
5. Cybersecurity Hygiene & Best Practices for a Pandemic Remote Workforce  
*Scott Alldridge, CEO, IP Services*
6. Banking in 2030  
*Philipp von Girsewald, CEO, Deposit Solutions*
7. Customer Experience Reboot: How to Build Customer Engagement in a COVID World  
*Cindy Solomon, CEO, The Courageous Leadership Institute, PCBS Professor*
8. Commercial Real Estate Outlook  
*Jeff Lyon, Chairman, Kidder Matthews*
9. Managing Stress in Stressful Times  
*Matt Steinkamp, Employee Assistance Program Director, IHC*
10. Balance Sheet Strategy: What Board Members and Senior Management Should Know in Any Environment  
*Scott Hildenbrand, Managing Director & Head of Balance Sheet Analysis & Strategy, Piper Sandler & Co.*
11. Credit Concerns in a COVID World: Charting a Path From Where You Are to Where You Need to Be  
*Brad Stevens, President, Stevens Risk Management*

**10:40 – 10:45 (11:40 – 11:45) Break to Visit Exhibit Hall**

**10:45 – 11:10 (11:45 – 12:10) Election 2020: Perspectives from Inside the Beltway**  
*Rob Nichols, President & CEO, American Bankers Association*

ABA President and CEO Rob Nichols previews the upcoming 2020 elections and discusses what's at stake for the banking industry.

**11:15 – 12:15 (12:15 – 1:15) A Fireside Chat with Robert Gates**  
*Robert Gates, Former United States Secretary of Defense*  
*Glen Simecek, President & CEO, Washington Bankers Association; Moderator*

In this intimate speaking experience, audiences will hear from Robert Gates on the many facets of his long and storied career. From global politics and U.S. foreign policy to leadership challenges and conflict resolution, Robert offers his candid, measured perspective, laced with humor. Undergirding all his advice is the tenet that great leaders listen and respond to their teams and embrace the power of compromise. In this wide-ranging, unscripted conversation, listeners will benefit from the insight of one of the country's most respected, and influential leaders.

**12:15 – 12:30 (1:15 – 1:30) Wrap-Up**



## General Session Speaker Bios



### Scott Anderson

Scott Anderson is president and chief executive officer of Zions Bank. Zions Bank is Utah's oldest financial institution and is the only local bank with a statewide distribution of local branches. Zions Bank operates locations in communities throughout Utah and Idaho. In addition to a wide range of traditional banking services, Zions

offers a comprehensive array of investment, mortgage, and insurance services and has a network of loan origination offices for small businesses nationwide. Founded in 1873, Zions Bank has been serving the communities of the Intermountain West for more than 140 years. A native of Salt Lake City, Scott joined Zions Bank in December of 1990. He received a bachelor's degree in philosophy and economics from Columbia University in New York. Scott also received a master's degree in economics and international studies from Johns Hopkins University in Baltimore, Maryland. Active in community affairs, Anderson currently serves on a number of business and nonprofit boards.



### Mike Crapo

Mike Crapo is a Senator from Idaho, and lifelong Idahoan. He serves as the Chairman of the Senate Banking, Housing and Urban Affairs Committee, which has jurisdiction over efforts to promote the stability of the financial system and responsible lending to families and businesses. He has been a member of the committee since

the beginning of his Senate service in 1999. During Mike's inaugural chairmanship in the 115th Congress, he successfully ushered important bipartisan bills into law, including legislation to right-size regulation for smaller financial institutions. He also serves as the second-ranking Republican on the Senate Finance Committee, giving Idaho a strong voice in legislation relating to federal tax policy; federal social safety net and health care programs, including Social Security, Medicare and Medicaid; and implementation of reciprocal foreign trade agreements. He also serves on the Senate Judiciary Committee, and Senate Budget Committee.



### Robert Gates

Dr. Robert M. Gates served as U.S. Secretary of Defense from December 2006 to July 2011 and was the only Secretary of Defense in U.S. history to be asked to remain in that office by a newly elected President Obama. Before becoming the Secretary of

Defense, he was the President of Texas A&M University, the nation's seventh largest university. Robert joined the CIA in 1966 and spent nearly 27 years as an intelligence professional. During that period, he spent nearly nine years at the National Security Council, The White House, serving four presidents of both political parties. He served as Director of Central Intelligence from 1991 until 1993. He is the only career officer in CIA's history to rise from entry-level employee to Director. Robert was awarded the National Security Medal, the Presidential Citizens Medal, has twice received the National Intelligence Distinguished Service Medal, and has three times received CIA's highest award, the Distinguished Intelligence Medal. A native of Kansas, he received his bachelor's degree from the College of William and Mary, his master's degree in history from Indiana University, and his doctorate in Russian and Soviet history from Georgetown University. In 1967 he was commissioned a second lieutenant in the U.S. Air Force and served as an intelligence officer at Whiteman Air Force Base in Missouri.



### Quincy Krosby

Dr. Quincy Krosby is Prudential Financial's Chief Market Strategist. In this capacity, she provides a perspective on the global macro-economic environment and financial markets. Previously, Quincy was the chief investment strategist at The Hartford, and global investment strategist at Deutsche Bank asset management. She also held

global markets positions at Credit Suisse and Barings. Before coming to Wall Street, Quincy Krosby was a U.S. diplomat, serving in Washington and United States embassies abroad, including a posting as energy attaché at the U.S. Embassy in London. In addition to numerous assignments at the U.S. Department of State, she served as Assistant Secretary of Commerce, and represented the United States to the International Monetary Fund, positions which require confirmation by the U.S. Senate. Quincy studied at the London School of Economics where she earned her master's and doctoral degrees.



### Eugene Ludwig

Eugene Ludwig is a cofounder of Promontory Interfinancial Network and former U.S. Comptroller of the Currency. He also is Chief Executive Officer of Promontory Financial Group, an IBM Company and a leading strategy, risk management, and regulatory-compliance consulting firm focusing on the financial services industry. He also served as Vice Chairman and Senior Control Officer of Bankers Trust/Deutsche

Bank. In this role, he was responsible for legal, credit, risk management, and compliance activities, as well as regulatory and legislative affairs. As the head of the Office of the Comptroller of the Currency, Gene oversaw the federal agency responsible for supervising federally chartered commercial banks and federal branches and agencies of foreign banks. In this role, he spearheaded efforts to modernize the banking industry. He has written numerous articles on banking and finance for both scholarly journals and business publications and has served as a guest lecturer at Yale and Harvard law schools and Georgetown University's International Law Institute.



### **Jelena McWilliams**

Jelena McWilliams was sworn in as the 21st Chairman of the FDIC on June 5, 2018. She serves a six-year term on the FDIC Board of Directors and is designated as chairman for a term of five years. Jelena was executive vice president, chief legal officer, and corporate secretary for Fifth Third Bank in Cincinnati.

She served as a member of the executive management team and numerous bank committees including management compliance, enterprise risk, risk and compliance, operational risk, enterprise marketing, and regulatory change. Prior to joining Fifth Third Bank, she worked in the U.S. Senate for six years, most recently as chief counsel and deputy staff director with the Senate Committee on Banking, Housing and Urban Affairs, and previously as assistant chief counsel with the Senate Small Business and Entrepreneurship Committee. From 2007 to 2010, she served as an attorney at the Federal Reserve Board of Governors, where she drafted consumer protection regulations, reviewed and analyzed comment letters on regulatory proposals, and responded to consumer complaints. Before entering public service, Jelena practiced corporate and securities law at Morrison & Foerster LLP in Palo Alto, California, and Hogan & Hartson LLP in Washington, D.C. She graduated with highest honors from the University of California at Berkeley with a bachelor's degree in political science and earned her law degree from U.C. Berkeley School of Law.



### **Rob Nichols**

Rob Nichols is the president and CEO of the American Bankers Association, a 140-year old association that represents banks of all sizes and charters and is the voice for the nation's \$17 trillion banking industry. Rob joined the ABA in August 2015, following 10 years of service as the president and CEO of the Financial Services

Forum, a non-partisan financial and economic policy organization. Before joining the Forum, he was Assistant Secretary of the Treasury for Public Affairs. In that

capacity, Rob oversaw all public affairs efforts for a \$12 billion federal agency with 117,000 employees and played a leading role in educating the American people about tax and currency policy, debt management, Social Security and Medicare financing, the U.S. government's strategy to freeze terrorists' assets and restrict the flow of money that enables terror, and a host of international and emerging market issues that impact the U.S. economy. Before joining the Department of the Treasury, Rob's career highlights included service as communications director for the Electronic Industries Alliance, a trade organization that represents 1300 U.S. high-technology manufacturers; as a senior aide on Capitol Hill, where he was Communications Director to U.S. Senator Slade Gorton and Press Secretary to the late Congresswoman Jennifer Dunn, a former member of the House leadership; and in the West Wing as an aide in the Office of the Chief of Staff in the George H.W. Bush administration.



### **Randal Quarles**

Randal Quarles took office as a member of the Board of Governors of the Federal Reserve System on October 13, 2017, to fill an unexpired term ending on January 31, 2018. He was reappointed to the Board and sworn in on July 23, 2018, for a term ending January 31, 2022. He was sworn in as Vice Chair for Supervision on October

13, 2017. His term as Vice Chair for Supervision ends on October 13, 2021. Randal is also the chair of the Financial Stability Board (FSB). He took office on December 2, 2018, to fill a three-year term. The Financial Stability Board is an international body that monitors and makes recommendations about the global financial system. Prior to his appointment to the Board, Randal was founder and managing director of the Cynosure Group, a Utah-based investment firm. From September 2005 to November 2006, he served as Under Secretary of the U.S. Department of the Treasury for Domestic Finance. Prior to serving as Under Secretary, from April 2002 to August 2005, Randal was Assistant Secretary of the Treasury for International Affairs.



### **Cindy Solomon**

Cindy Solomon is an internationally recognized speaker, consultant and author who has traveled the world sharing her provocative, and often hilarious insights on business, customer service, leadership and courage with literally thousands. Cindy's client list includes The Mayo Clinic, Raytheon,

Alaska Airlines, KeyBank, Oracle and Google. Cindy helps their organizations create long lasting, profitable relationships with their employees, their leaders and their customers.



### **Robert Spendlove**

Robert Spendlove is a Senior Vice President and Economic and Public Policy Officer for Zions Bank. In this capacity he monitors and reports on economic indicators and public policy developments for the bank.

Robert also serves in the Utah House of Representatives, where he was elected in 2014. He is the

Chair of the Revenue and Taxation Committee and the Vice Chair of Rules Committee. He also serves on the Public Education Appropriations Committee and the Health and Human Services Committee. He also serves on a number of boards and commissions, including the Utah Economic Council, the Utah International Relations and Trade Commission, and Envision Utah.



### **Laurie Stewart**

Laurie Stewart is the president and CEO of Sound Community Bank headquartered in Seattle and the current chair of the American Bankers Association. Sound has eight branches, two LPOs and total assets in excess of \$696 million plus a loan servicing portfolio of over \$330 Million. Originally chartered as a credit union, the bank

has completed numerous charter conversions and is now publicly traded on NASDAQ. Sound is recognized as one of the top performing community banks in the country and also a top philanthropist. Active in the industry, Laurie was one of 14 bankers selected to serve on the inaugural FDIC Community Bank Advisory Board. Subsequently, she was appointed to the inaugural CFPB Community Banker's Advisory Board. She is active in trade associations, serving two terms as chair of the WBA and she chaired the ABA flagship Governmental Affairs Committee. In 2017, Laurie was one of nine community bankers invited to the White House for a listening session with the President. She also serves as chair of the National Arthritis Foundation Board of Directors and is a director of the Seattle Branch of the Federal Reserve Bank. Laurie has been recognized in the Most Powerful Women in Banking's Women to Watch category four times, most recently in 2018. In 2016, she also earned the prestigious Woman of Influence award from the Puget Sound Business Journal and in 2019, a CEO of the Year Award from Seattle Business Magazine. Laurie is a frequent speaker and teacher. Her community volunteering includes serving as past chair of the Woodland Park Zoo, volunteering as a Court Appointed Special Advocate, and climbing Mt. Kilimanjaro to raise money for cancer research. Laurie loves to sew baby quilts for every new parent and grandparent at the bank.



### **Jon Tester**

Senator Jon Tester is a third-generation Montana farmer, a proud grandfather, and a former school teacher who has deep roots in hard work, responsibility and accountability. Jon and his wife Sharla still farm the same land near the town of Big Sandy, Mont. that was homesteaded by Jon's grandparents in 1912. Fired up

by the Montana Legislature's decision to deregulate Montana's power industry (resulting in higher power costs), Jon ran for and was elected to the Montana Senate in 1998. In 2005, Jon's colleagues chose him to serve as Montana Senate President. The people of Montana then elected Jon to the United States Senate in 2006. They voted to send him back in 2012 and again in 2018. In the U.S. Senate, Jon is an outspoken voice for rural America. He is an advocate for small businesses who has hosted numerous Small Business Opportunity Workshops across Montana to serve thousands of business owners and entrepreneurs. He serves as Ranking Member of the Senate Veterans' Affairs Committee. He is also a member of the Senate Commerce, Indian Affairs, Banking, and Appropriations Committees.



### **Derek White**

Derek White is the chief digital officer at U.S. Bank, responsible for leading the company's newly combined digital team. He is responsible for the company's enterprise-wide digital strategy, including innovation, digital products, development, omnichannel and Agile initiatives. His integrated team drives the company's digital

strategy and functionality, integrating innovation enterprise-wide and bringing leading digital capabilities into all of U.S. Bank's lines of business as well as current and future partnerships. The team's efforts are focused on ensuring the company's customers can work with U.S. Bank when, where, and how they want. Derek was most recently global head of client solutions with BBVA in Spain. In that role, he led a team of nearly 10,000 people focused on conceiving, designing, creating, and launching digital and innovation work – from products and services to data science units and venture creation – that spanned across BBVA, all in service to the company's customers, clients and employees. Prior to that, he spent 12 years with Barclays in several leadership roles including chief design and digital officer.

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## American Bankers Association ★

American Bankers Association is a banking trade association of community, regional, and money center banks, holding companies, savings associations, trust companies, and savings banks. American Bankers Association provides training and education programs, information products, professional certifications, and technical services to its members. The company was founded in 1875 and is headquartered in Washington, District of Columbia.



### Contact

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## Bankers' Bank of the West ★◇

Formed in 1980 as a noncompeting correspondent bank, Bankers' Bank of the West provides high-quality products and services as well as deep industry expertise to hundreds of community bank clients in the western states and Great Plains region. Our community bank clients derive value-added benefits including responsive customer service, problem-solving assistance, and a pricing strategy designed to boost the client bank's bottom line. Our employees, many of whom have a decade or more of experience in the banking industry, operate out of two locations — BBW's headquarters in Denver, Colorado, and a field office in Lincoln, Nebraska.



### Contact

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## Bank Talent HQ ◇

BankTalentHQ is designed as a talent management resource for the financial industry and is brought to you by state banking associations across the country. BankTalentHQ is a premier talent management website dedicated to attracting candidates to the financial industry.



### Contact

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## Bell Bank ★

Bell is the largest independently owned bank in the upper Midwest, and one of the largest in the nation, with assets of more than \$8 billion and business in 50 states – thanks to our many loyal customers, whose confidence in us has led to growth and opportunity. When Bell Bank opened its doors in 1966 with a single location in a north Fargo shopping center, our founders couldn't have dreamed of the growth the company would have. For decades, having happy employees and happy customers has been at the heart of the organization. Our values – being a family, treating our customers well and making our community a better place – are at the core of all we do.



### Contact

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## BMA Banking Systems ★◇

For more than 30 years, BMA has provided completely customized software and technology to meet your financial institution or company's unique needs. We provide innovative core processing solutions and exceptional customer service. Our deep experience at the forefront of banking software has taught us that financial institutions must stay ahead of the technology curve. We provide the tools for you to do that. Whether you need a core software system, custom programming, IT services, or you want to utilize our De Novo Banking and ILC experience, BMA is here to help you.



### Contact

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## Clear Core ◇

At Clear Core we believe in making the human element the focus of data and analytics. Clear Core leverages artificial intelligence to center your data on a real person - not just a number. But we don't stop there. We remove the cost and technology barriers that stand in the way of allowing institutions, of all sizes, get the right answers to the right questions at the right time. Clear Core increases the value of your



data by making it cleaner, more accessible, and more usable in the real world.

#### Contact

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#### CSI ★◇

CSI was incorporated on March 16, 1965, beginning our modest operations with only six employees and three customers.



Today, we provide regulatory solutions to customers across the globe, and have become one of the nation's largest providers of fintech and regtech solutions across multiple industries. Today, Computer Services, Inc. provides regulatory solutions to customers across the globe, and has become one of the nation's largest providers of fintech and regtech solutions across multiple industries. Our commitment to new innovations in technology is still the driving force behind our constant growth, trumped only by our dedication to our customers' efficiency, profitability and compliance. As we continue to look forward, we are proud of our humble beginnings, and strive to remain true to our company's original vision.

#### Contact

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#### D.A. Davison ★◇

At D.A. Davidson we believe there is only one way to navigate through the wealth of financial services options: straightforward. We offer clear strategies with smart, personalized solutions that match your goals and show you the path to achieve them. We're with you every step of the way leveraging our nationally-recognized research, capital market and investment banking expertise. We are the largest full-service investment firm headquartered in the Northwest. Our personal approach is rooted in the values, stability, and discipline of our 85-year-old employee-owned company that is as independent as you are.



D|A|DAVIDSON

#### Contact

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#### Davis Wright Tremaine ★◇

Davis Wright is a full-service firm with approximately 500 lawyers in nine offices



Davis Wright  
Tremaine LLP

on the east and west coasts of the United States and in Shanghai. We are recognized for excellence in a broad number of areas, with 89 of our attorneys across 32 practice areas cited as leaders in their fields in the most recent Chambers USA guide, and over 140 of our attorneys across 46 practice areas included in the 2013 edition of "The Best Lawyers in America."

#### Contact

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#### Deposit Solutions ★◇

Founded in 2011 by Dr. Tim Sievers, Deposit Solutions is a globally-recognized FinTech company headquartered in Hamburg, Germany. We have a long track record of successfully working with banks and have already mediated more than 20 billion Euros in deposits. Deposit Solutions is backed by renowned European and U.S. investors.



DEPOSIT  
SOLUTIONS

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#### Dolphin Debit Access ◇

Dolphin Debit Access—a privately-held company—began with a simple idea: provide a single-source solution to help community banks lower the overall costs associated with in-house ATM management. With more than 45 years of combined ATM/EFT experience, our founders set out to change the way ATM networks impact profitability by changing the service model entirely. Since 2005, our ATM management services have helped numerous financial institutions reduce ATM network costs by as much as 30 to 40 percent. You can find either of our principal offices in Houston, Texas or New Orleans, Louisiana.



#### Contact

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### Federal Home Loan Bank of Des Moines ★◇

Federal Home Loan Bank of Des Moines is one of 11 regional Banks that make up the Federal Home Loan Bank (FHL-Bank) System. Established by Congress in 1932 to support mortgage lending, the FHLBanks are a stable source of funding for more than 7,300 federally insured depository institutions of all sizes and types. Including Banks, Credit Unions, Insurance Companies, Thrifts and Community Development Financial Institutions. Regulated by the Federal Housing Finance Agency, the FHLBanks are cooperatively owned by their members, operate independently with their own boards of directors and are registered with the Securities and Exchange Commission. The FHLB Des Moines district includes 13 states and three U.S. Pacific Territories.



#### Contact

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### G|E|M ★◇

G|E|M is a full service environmental consulting and management firm, providing value-added environmental assessments, environmental compliance, and forest management services. G|E|M combines leading-edge technology and the collective knowledge and expertise of its team of talented professionals to develop sound, cost-effective strategies for achieving your environmental objectives and delivering environmental solutions that bring peace of mind.



#### Contact

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### GMR ★◇

GMR is a nationwide facility analysis and engineering services firm, providing inspections, analyses, lighting, survey, ATM/AHD compliance, 3D scanning, and security solutions to help client companies better manage their facilities. Founded in 1991, we have completed over a million inspections across a wide range of industries, including financial services and property management. Using no contractors, we perform all services in-house, ensuring quality, consistency, and customized solutions. Our proven methods and services provide significant value to clients through cost savings, time savings, increased security protocols, and adherence



to laws and industry standards. GMR is headquartered in the Dallas/Fort Worth metropolitan area and is a diverse supplier certified as a Women-Owned and Operated Business through WBENC.

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### Harland Clarke ★◇

Harland Clarke is a leading provider of customer engagement solutions that help connect businesses and people how, when, and where it matters. The company offers payment tools such as checks and cards; and marketing services such as deposit and loan acquisition programs, digital marketing, performance analytics and promotional products for businesses. It deploys these solutions holistically, across print, phone, and digital channels, ensuring that the customers of its world-class client base enjoy a consistently superior experience. For more information, visit [www.harlandclarke.com](http://www.harlandclarke.com).



**HARLAND CLARKE®**

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### Hawley Troxell ★

We provide clients with the most sophisticated legal services in Idaho by using a creative and entrepreneurial approach designed to get results. At our core, we understand what it means to provide professional service to clients. Hawley Troxell is Idaho's premier, full service business law firm. Our collective experience lets us provide solutions to the challenges of doing business, from formation to exit. Whether one-on-one counsel or a team approach, we tailor our services to meet our clients' needs at competitive Idaho rates. We serve clients locally as well as nationally and internationally. Hawley Troxell is the exclusive member firm in Idaho for Lex Mundi – the world's leading network of independent law firms with in-depth experience in 100+ countries worldwide and SCG Legal – a global network of the profession's preeminent independent law firms located in 82 countries around the world.



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### ICBA Securities ★

ICBA Securities Corporation (ICBA Securities) is a service of the ICBA Services Network®, a wholly owned subsidiary of the ICBA (Independent Community Bankers of America). ICBA Securities was licensed in 1989 following two years of intensive research by ICBA's Bank Services Committee. Vining Sparks is dedicated to providing the products and support necessary to remain a value added broker/dealer for ICBA member banks. The company specializes in trading the traditional debt securities that are suitable for community banks, it is one of the 20 largest underwriters of government agency debt in the world, and serves as a leading pooler of SBA 7(a) guaranteed loan products.



### Contact

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### Impact Capital ♦

Impact Capital is a community development financial institution (CDFI) with 15+ years of experience partnering with housing authorities, neighborhood organizations, tribal entities, charter schools, financial institutions, funders, community leaders, business owners, and residents to help create sustainable and equitable communities in underserved Northwest neighborhoods. We raise capital from banks and foundations to provide flexible loans and technical assistance that help nonprofits develop and preserve affordable housing, cultural and community centers, retail districts, schools and childcare centers, and job training facilities.



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### IP Services ★♦

IP Services began its early operations as an advanced IP engineering team inside the Fortune 500 integrator, MicroAge. The group consisted of several hundred engineers, and service and support personnel who were responsible for architecture and implementation of large enterprise and carrier-class routed networks. This team of highly talented engineers also developed various operations methodologies including innovative procedures and controls designed to optimize the performance of the technologies they used. After several successful years of operation, corporate management decided



to separate the new group from the integration business and spun off a fully owned subsidiary called IP Services. In 2001, The IP Services team built a datacenter and a network operations center in a strategically selected location in Eugene, Oregon. Today, IP Services prides itself on its people's expertise and experience, its well-defined integrated processes and controls, and its ability to use technology to help its clients enjoy the benefits of a reliable and predictable Managed IT Services without the associated headaches and costs.

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### Kaye-Smith ★

Security and integrity. Relevant and thriving, Kaye-Smith is the Northwest's most comprehensive professional services company specializing in the execution of data-driven communications and outsourced marketing programs. We help companies save time and money by providing a regional outsource solution to mission critical yet non-core business functions in the areas of: Statement Processing, Billing Services and Electronic Presentment, Print and Marketing Supply Chain Management, Direct Marketing and Personalized Fulfillment, Promotional Marketing and Branded Merchandise, and eCommerce Fulfillment. Kaye-Smith is ISO 27001 Certified for Information Security Management, HIPAA Compliant and SSAE-18 Soc 2 Audited. Operations in Washington and Oregon utilize the most contemporary technology available and provide the highest level of physical and data security, offering built in disaster recovery and business continuity.



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### Keefe, Bruyette & Woods, Inc. ★♦

In June of 1962, Harry Keefe Jr., Gene Bruyette, and Norbert Woods founded Keefe, Bruyette & Woods (KBW) along with five other employees and \$50,000 in capital. Together, the founders launched KBW with a vision of the future and a belief in personal accountability during a time when investors purchased bank stocks for the dividend yield alone. Few banks published balance sheets or earnings statements and research was nearly nonexistent. With the addition of sales, trading, and research operations, and a clear focus on regional banks, the company has branched out since its founding. We're now widely considered the leading expert on all financial sub-sectors. In February



of 2013, after 50 years in operation, KBW entered into a merger agreement with Stifel Financial. The combined strength of the two organizations has allowed KBW to chart a course for continuous growth while leveraging Stifel's robust global wealth management capabilities. This merger has also empowered KBW to become the specialized financial services platform of choice.

#### Contact

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#### Keenan & Partners ★

Keenan & Partners is a **KEENAN & PARTNERS** business partner specializing in the repositioning of branch and admin facility real estate for Community Banks. Specialized services offered include: Branch footprint cost benefit analyses, valuation and sale of Facilities Real Estate, existing lease analysis and exit negotiations, branch de novo: new site analysis, selection, and acquisition negotiation, administrative facility and back office square footage analysis and review, excess land and facility sales, sale/leaseback exit strategies, deposit sales strategies, and shrink in place strategies for the downsizing of existing branch spaces. Founded in 2010, Keenan & Partners has completed more than 165 branch valuation and repositioning assignments for its community banking clients since 2014.

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#### Lee Built Construction ★◇

Lee-Built Construction has proudly called the Pacific Northwest its home since the 1940s. For the last three decades, we have focused on building superior business relationships within the financial services industry. We have mastered the skills and protocols of working in the buildings' public and secured areas. In particular, we pride ourselves on perfecting non-disruptive construction practices within the financial industry. Our processes and procedures enable continuation of business as usual during customer hours, substituting efficiency where there's often disruption. Lee-Built offers full service expertise—a reliable, proven staff that is available to our clients for anything, anytime. Fulfilling that commitment to accessibility is one reason why our contractors are available on call, 24 hours a day.



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#### Meyer-Chatfield ★◇

Since 1992, Meyer-Chatfield has served community and regional financial institutions across the United States with products, services, consultation and administration. We currently have 250 clients throughout 42 states and have placed over \$3 billion in BOLI, CUOLI and COLI. Our professionals have extensive BOLI and benefits experience and include bankers, actuaries, and investment experts. We are considered leaders in BOLI / CUOLI / COLI, plan administration, and executive compensation.



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#### Miller Nash Graham & Dunn ★◇

At Miller Nash Graham & Dunn, we like to think of ourselves as an established firm with strong traditions and fresh ideas. Although our roots in the Pacific Northwest go back more than a century, we pride ourselves on being creative thinkers who are committed to serving our clients, our community and each other in smart and innovative ways. The clients we work with represent a diverse group of businesses, non-profits, public entities and individuals. The lawyers who serve them are known not only for their unparalleled expertise in business law and commercial litigation, but also for their dedication, innovation and tenacity. And behind it all is a cohesive team of paralegals, librarians, accountants and administrative staff members who add value at every point of contact. Whether you're working with our Portland, Seattle, Vancouver, or Long Beach office, you can be confident that you're in the hands of a team of experts whose primary goal is your success.



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#### Northwest Monitoring ◇

Northwest Monitoring (NWM) is a Portland, Oregon based construction consulting and inspection services firm founded in 2007. NWM provides Residential, Commercial, Land Development and Modular Construction Loan Monitoring, Project Cost Reviews, and general consulting services for clients throughout the Western United States. We are able to provide these services by relying on our years of experience in Construction Manage-



ment, Owner's representation, Cost Estimating and Real Estate. Our Approach - We work as an extension of your team with extensive construction experience, answering any questions you have in order to make your clients happy. Our Mission - Northwest Monitoring is committed to providing exceptional customer service while protecting our client's investments and mitigating their financial exposure. Our Commitment - We pride ourselves on integrity, trust, honesty, and responsiveness.

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#### Office of the Comptroller of Currency ♦

The OCC ensures that national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.



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#### Office Depot ★♦

Office Depot, founded in 1986, is the world's leading seller of office supplies and an industry leader in every distribution channel - from retail stores and contract delivery to catalogs and e-commerce. As an Office Depot customer you will have access to Office Depot's exclusive Business Services Division website, strategic brand name partnerships, multi-billion dollar buying power, and ease in economizing your bank's operations. Enjoy customer service from Office Depot that is unmatched in the industry.



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#### Pacific Coast Banking School ★♦

Pacific Coast Banking School offers outstanding graduate-level management education focused on the banking industry. Teaching the Business of Banking through cutting-edge curriculum designed to encompass essential knowl-



edge in risk management, financial performance, leadership, design thinking and innovation. PCBS graduates earn a graduate-level certificate in the Business of Banking, as well as an Executive Leadership Certificate from the Foster School of Business at the University of Washington.

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#### PCBB ★♦

Founded by community bankers in 1997, PCBB was created with the sole purpose of helping community financial institutions become stronger and more competitive. Our goal as a bankers' bank was to create an organization that could provide fellow bankers with high-quality, competitively priced correspondent banking solutions, and personalized service. As a bankers' bank, we provide the technology, tools, products and advisory services to community financial institutions (CFI) that they might not otherwise have access to due to their size or other reasons. Working with us helps level the playing field with the larger financial institutions, and helps CFI's become more profitable, manage risk and meet regulatory requirements.



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#### Piper Sandler ★♦

Piper Sandler is a leading investment bank and institutional securities firm driven to help clients Realize the Power of Partnership. Through a distinct combination of candid counsel, focused expertise and empowered employees, we deliver insight and impact to each and every relationship. Our proven advisory teams combine deep product and sector expertise with ready access to global capital. Founded in 1895, the firm is headquartered in Minneapolis with offices across the United States and in London, Aberdeen and Hong Kong.



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### PNC Capital Markets ♦

PNC offers a wide range of services for all our customers, from individuals and small businesses, to corporations and government entities. No matter how simple or complicated your needs, we're sure to have the products, knowledge and resources necessary for financial success. Services include retail banking, asset management group and corporate and institutional banking.



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### Promontory Interfinancial Network ★

A trusted fintech provider chosen by 3,000 financial institutions nationwide, Promontory Interfinancial Network offers innovative solutions for banks, brokerage firms, and other cash stewards. Promontory Interfinancial Network solutions can help a bank whether it desires core or brokered deposits, retail or wholesale funding, fixed- or floating-rate pricing, overnight or term options, or millions or billions of dollars. The company also enables a bank to grow large-dollar relationships regardless of its liquidity position, which can attract safety-conscious customers by offering access to multi-million-dollar FDIC insurance and then use the underlying deposits to fund loans or sell the underlying deposits for fee income. Promontory can also enable a bank to switch back and forth between funding options to help meet planned and unplanned needs or as market conditions change.



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### Qualtik ★♦

Our founder, Mark Prior, spent many years managing commercial real estate investments, first managing a large fund and then as a services provider to banks. Along the way, he learned a thing or two about how financial institutions manage real estate and other collateralized loans and investments. Many real estate investment funds use spreadsheets to analyze large portfolios and generate reports. Most community banks simply don't have access to stress testing that's fast enough or sophisticated enough. Neither of those methods provides the kinds of insights financial institutions need in order to grow and scale.



Qualtik aims to solve those problems with our SaaS platform, Spark.

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### Rocky Mountain Community Reinvestment Corporation ★♦

Rocky Mountain Community Reinvestment Corporation is a private 501(c)(3) nonprofit created and supported by Utah's banking community to increase the access to credit to serve low- and moderate-income communities. Through its 26-member-bank network, Rocky Mountain CRC has originated over \$189 million in 129 CRA-qualified loans to fund the development of 7,500+ apartment homes. Rocky Mountain CRC provides technical assistance to customers and investors and underwrites, originates and services commercial loans for affordable housing and community development. Rocky Mountain CRC provides financial products for both nonprofit and for-profit developers and service providers.



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### Saalfeld Griggs ★♦

Saalfeld Griggs is a respected business law firm



with clients in Oregon, the Pacific Northwest, and beyond. Founded in Salem in 1932, the firm is large enough to handle complex litigation and business transactions, yet small enough to develop close working relationships with its clients. The goal of the firm is to learn about each client's business, understand their needs and goals, and efficiently develop a practical and cost-effective legal strategy. The lawyers at Saalfeld Griggs are organized into specialized practice groups. Lawyers in each group have developed a thorough understanding of the legal issues that arise in their particular practice group. This thorough understanding allows the lawyers to provide firm clients with highly effective and innovative legal strategies and solutions. When a client's legal issues are complex enough to cross-practice groups, the teams work together to share their expertise. The firm's practice groups include Business Law & Taxation Law, Condemnation & Unconstitutional Takings, Creditors' Rights & Bankruptcy, Employee Benefits & Executive Compensation, Em-

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#### Select Bankcard ★◇

The founding of Select Bankcard began in early 2010 in Eureka, CA, when the founders of the company got together to discuss the merits of starting an Independent Sales Organization (ISO) to offer merchant services in the local community and throughout the United States. A need was identified in the industry for an ISO with a reputation of trust, direct control over key aspects of the business, and the technology needed to scale without sacrificing service to its customers. A few months later, Select Bankcard was founded with offices in Lehi, Utah and Eureka, California. Shortly after its formation, Select Bankcard formed a close relationship with Mission Valley Bank, a community bank based in California, to sponsor its acquiring activities. As Mission Valley Bank's exclusive ISO, Select Bankcard is able to provide an offering to its partners that is unique to the industry, with flexible and attentive service to its merchants' needs.



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#### Shred It ★

As the world leader in information security, Shred-it offers an integrated suite of services designed to protect sensitive information. With Shred-it secure document destruction, all documents are destroyed and recycled, safely and securely. Shred-it media destruction services destroy a wide range of digital and electronic media such as hard-drives, magnetic backup tapes, DVDs and USBs.



#### Contact

www.shredit.com

#### Sherman, Sherman Johnnie & Hoyt ★

Based in Salem, Oregon, our attorneys place a high value on the pursuit of legal excellence, personal integrity, and community service. Founded as DeArmond & Young, LLP, our firm's roots go back to 1949, but we have grown to serve clients across the country. We work with clients who seek assistance maximizing opportunities, plan-



ning and mitigating risks, and solving difficult personal and business issues. If you seek advice from us, expect that our first order of business will be to listen. After we understand your situation, your needs, and your objectives, we will evaluate and outline options and recommend potential solutions designed to accomplish your goals in a straightforward manner.

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#### UBB ★◇

When the founders of UBB gathered together in 1975, they faced a serious threat. New branching laws meant that the major systems banks were invading their hometowns, competing for their best retail and commercial customers. A new correspondent bank was needed that would be owned and managed by community banks, and would focus only on their best interests. Their vision: level the competitive playing field with systems banks by providing community banks with a full range of innovative correspondent services secure in the knowledge that nobody would ever come after their customers. For more than four decades now, the same spirit of innovation and single-minded commitment to community banking that spawned the first bankers' bank lives on in the corporate DNA of United Bankers' Bank and our commitment to each and every one of our customers.



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