



2021

Annual Report

Continuing our Strong
Support for Members in
Challenging Times



Membership Engagement by the Numbers

- ▶ **More than 300** bankers attended Regulatory Roundtables
- ▶ **Nearly 150** bankers attended Community & Midsized Bank Council events
- ▶ **More than 35** banker visits conducted by Western Bankers' President & CEO, and Chairman
- ▶ **Eight** virtual membership forum updates
- ▶ Continuation of **bi-weekly HR forums** started with the onset of the pandemic to connect banking HR professionals
- ▶ Launch of additional peer forums connecting the following professionals: risk, compliance, lending, IT/CISO and CFO. **More than 300** bankers attending in total

Additional Resources Available for Members

- ✓ Access to discounts on products/services provided by our 11 industry-leading endorsed partners
- ✓ Access to robust survey results to help banks strategically manage their compensation and benefits
- ✓ Access to Western Bankers' Engage online networking community, our members only forum that connects bankers

Communications

Western Bankers communications team helps promote a positive image of banking to the media through press releases, our established relationships with reporters, editorial boards and the placement of timely topical industry-related opinion editorials.

Defending and Promoting Members in the Public Eye

Each quarter Western Bankers' media team fields dozens of media inquiries from across California and the nation, on impactful industry related issues. Topics generating the most interest in 2021 included:

- ▶ Efforts to Establish Public Banks
- ▶ Onerous New IRS Reporting Requirement for Banks
- ▶ COVID Related Relief Efforts Undertaken by Bank

Media interviews were conducted with the *Los Angeles Times*, the *Sacramento Bee*, FOX Business News, National Public Radio, *Bloomberg*, *American Banker*, and the local NBC, CBS and ABC affiliates for Los Angeles, San Francisco and Sacramento, as well as several regional California business journals.

Strong and Engaged Social Media Presence

In 2021, the association grew its following by **25 percent** and launched several successful awareness building campaigns in support of education, membership and professional development events. The association's social profiles have become a "go-to-resource" for industry information, news, resources and member updates. The association has shared almost **700** posts, earned more than **500,000** impressions, and received nearly **5,000** engagements.

Professional Development

Western Bankers' signature professional development seminars, conferences, and summits provide annual updates for all member bank employees at all levels on hot topics, emerging trends, and innovative ways to enhance profitability and reduce risk.

They offer an invaluable opportunity to network with peers, even in the current virtual environment, and stay current on important issues affecting our rapidly changing industry.

AS COVID Persists, Western Bankers Continues to Educate Bankers During the Pandemic

BANKERS SERVED:

- ✓ Nearly **1,000** bankers received a wide variety of training throughout the year via our virtual conference offerings, and one in-person event.
- ✓ More than **1,300** bankers were served by an additional **120** webinars on key industry-related updates

Advocacy

CBA's legislative, regulatory and judicial advocacy is unparalleled and reflects our core competency. We help manage the evolving political environment and implement strategies minimizing legislative, regulatory and legal risk for our members.

In 2021, we defeated measures seeking to:

- ▶ Impose substantial new burdens associated with climate-related financial risk disclosures and mitigation mandates
- ▶ Impede technologies that facilitate automated decision-making
- ▶ Establish a super lien in favor of the state on contaminated commercial properties
- ▶ Require CEOs to annually certify under penalty of perjury that the business is not using consumer personal information for a political purpose
- ▶ Restrict a landlord's collection of commercial property rent

We pared back a measure establishing a state-run entity that would open bank accounts and take deposits — the narrowed measure instead requires a study.

We supported measures signed by the governor that:

- ▶ Clarify prohibitions on garnishment orders applicable to state issued economic impact payments and provide immunity for banks that act in good faith in compliance with the law
- ▶ Prevent discrimination in appraisals by requiring certain disclosures in residential real estate transactions
- ▶ Apply new legal protections for senior citizens who are the victim of unscrupulous actions by PACE lenders
- ▶ Allow employers to send employees electronic versions of documents that are required to be physically posted in the workplace

"CBA has the expertise, knowledge, and resources to help safeguard both the banking industry and their customers from harmful and disruptive elements."

Jared Steinwert, Senior Vice President & Modesto Market Manager
Farmers & Merchants Bank Of Central California

"The CBA advocacy team is the best voice for the banking community. They are active on all fronts, state and federal. Their clear understanding of issues affecting our industry ensures our concerns are addressed."

James M Ford, President & CEO (retired)
Central Valley Community Bank



2022 Events

- ▶ **Bank Presidents Seminar**
Montage Resort | Laguna Beach, California
January 11-14, 2022
- ▶ **Annual Conference**
Grand Hyatt Kauai | Island of Kauai, Hawaii
April 22-28, 2022
- ▶ **Women in Banking**
Hyatt Regency | Huntington Beach, California
May 2022
- ▶ **Bank Counsel Seminar**
VIRTUAL | June 2022
- ▶ **Directors Forum**
VIRTUAL | July 2022
- ▶ **Education Summit**
Manchester Grand Hyatt | San Diego, California
September 18-21, 2022
- ▶ **Lenders & Chief Credit Officers Conference**
VIRTUAL | October 2022
- ▶ **Regulatory Compliance Conference
& Cannabis Forum**
Caesars Palace | Las Vegas, Nevada
November 15-18, 2022



1303 J Street, Suite 600
Sacramento, CA 95814

Westernbankers.com