

2023 *Annual Report*





Board Chair's report

Patelco's mission is building our members' financial health and wellbeing. The challenges of 2023 meant that mission was even more important to our members and the communities we serve. As the Board of Directors, our role is to ensure that Patelco fulfills this mission, meets member needs today, and builds a safe and strong credit union for the years to come.

The past year challenged members on multiple fronts: fears of a recession fueled

by the instability and failures of regional financial institutions lacking robust controls, more fraud attempts, persistent high inflation, and high interest rates. To our members, that translates into spending more on everyday needs like groceries and bills, paying more for credit cards and other loans, and remaining even more vigilant in protecting their financial resources from those with bad intentions.

In response, we expanded our focus on educating members and providing new tools and services. We educated members about trending scams through webinars and in-person workshops, monthly emails, and updates on social media. We created a fraud team at our call center that members could contact and get immediate assistance with potential fraud. Over 1,200 members also signed up for our new Trusted Contact program. It protects our most vulnerable members by allowing them to designate someone for us to contact if a situation arises where we're concerned about their financial welfare or suspect a scam. In 2023, we also recognized that savers were seeing more opportunities – and we offered excellent rates on savings accounts. Our Money Market Plus account and our share certificate specials gave members significantly more as compared to many area banks.

While some economists had predicted a recession during 2023, that didn't happen. Of course, many members were still significantly impacted by the economic environment – being

forced to delay buying a home, for example. The Federal Reserve has signaled some rate cuts for 2024, which is promising news for members who want to take out a new loan.

As we look towards the future and what's on the economic horizon, it's critically important that we remain ready to serve members with the same consistency and financial strength we have today. That's why we keep a close eye on our capitalization. As a federally regulated credit union, we're insured and regulated by the National Credit Union Administration (NCUA). Under NCUA guidelines, a credit union is adequately capitalized at 6% and well-capitalized at 7%. As of December 31, 2023, Patelco had a capital net worth ratio of 10.07% – significantly higher than NCUA requirements. This means we'll be able to continue offering what you expect from Patelco – even as rates and the economy change.

Looking ahead in 2024, Patelco anticipates continued strength and stability for the credit union, and even greater health and wellbeing for our members.

Jesse Rivera
Chair – Board of Directors



Our vision

To be the preeminent credit union that empowers our members to live their best financial lives.

Our promise

To fuel hope and opportunity for lifelong financial wellbeing.

Our mission

To build our members' financial health and wellbeing.



President and CEO's report

2023 didn't come with the same level of volatility we experienced in the past few years, but it was still a year with much uncertainty. As one of the largest credit unions in California, we have a diverse membership and a team that mirrors that. Because we're local, we can uniquely empathize with members as we face the same opportunities and challenges that are unique to Northern California and the Bay Area.

With that shared perspective, we were truly able to meet our members where they were in 2023 with the right products and services. Amidst the changing complexities of banking, the economy, and consumer expectations, the primary strength of Patelco remains our knowledgeable team dedicated to our mission. In this year's Annual Report, we'll highlight the important ways our team showed up for our members, and how our focus remains on you and how we can build your financial wellness.

The greatest focus on those with the most challenges

Much of our focus this past year was on those members facing the greatest challenges with inflation, higher interest rates, and the general uncertainty in our world and in the economy.

We restructured hundreds of loans to ease member stress. We made thousands of payment deferrals totaling over \$90 million dollars. And we helped members help themselves, rewarding over 10,000 members with rate reductions for making on-time payments. We also opened over 800 ScoreUp® credit builder loans that helped members establish or rebuild a positive credit history while building savings.

And most importantly: we listened. Whether it was on the phone, in person at a branch, or online via our Virtual Branch™, we listened to what your needs were and then looked for the right solution to provide peace of mind and a smoother path ahead.

Fraud was an area where we heard many members ask for help. We responded with updates about the latest scams in our monthly fraud newsletter, and

we updated our Fraud Center (online at patelco.org/fraud) with ways you can keep yourself safe. We also set up a dedicated fraud team available by phone. When you call us at 800.358.8228 and enter extension 5323, you'll be directly connected to our fraud specialists, who can help you determine if you're dealing with a fraudster.

Resources beyond Patelco

We know our members also have needs outside of what we specialize in. That's why we've carefully selected key partners to help our members with everyday expenses like food, utilities, housing, and medical costs. For these day-to-day needs, we're referring members to SpringFour, an organization that can quickly connect you with vetted nonprofits and government agencies in your local area. You can visit patelco.org/resources to do a search for your ZIP Code right now.

We also heard from members who wanted guidance in estate planning – large or small – so their loved ones can avoid unnecessary complications. That's why we're pleased to give Patelco members a discount with Trust & Will. You can visit patelco.org/EstatePlanning to learn more and get your discount.

Greater value for day-to-day banking

Besides bringing in outside resources to enhance our members' financial wellbeing, we also looked for ways to add value to our Patelco offerings in 2023 – especially our checking accounts. With the effects of inflation being felt by everyone, it was paramount for us to give members a way to do more with what they had.

Last year we started working on Patelco Prizeout, which we recently launched in our Mobile App. With Patelco Prizeout, you get up to 20% more value from places you shop every day, like grocery stores, gas stations, and online retailers. Choose from over 50 brands' gift cards, which can be bought and stored in a special wallet inside our Mobile App.

When we launched our Patelco Plus Checking account a few years ago, one of our members' favorite features was RoundUp, which automatically rounds up debit purchases to the nearest dollar and automatically deposits that rounded up amount to a savings account. In 2023, our members saved \$152,389 with the RoundUp feature – so we decided to make this feature available for all Patelco checking accounts. And members can opt in to having Patelco multiply each round up by 3x or 5x to build savings even faster.

We also expanded early direct deposit to every Patelco checking account in 2023. With this feature, we give members access to their money as fast as possible, up to 2 days earlier than the scheduled payment or deposit date.

And to get a better sense of where your money is going, we debuted better spending tracking in **Patelco Online™**. All purchases are automatically categorized so it's easy to see how much you spent on things like groceries, gas, or monthly bills.

Eliminating and reimbursing fees was another avenue where we created value for members. We completely removed overdraft fees associated with unpaid insufficient funds transactions – saving members nearly \$2.5 million. We also capped our insufficient funds fees, reimbursing members over \$727,000. And to help members avoid these fees,

we created Instant BackUp™, a no-credit-check line of credit that members could add to their checking accounts. Over 4,300 members took advantage of Instant BackUp™ and used it over 86,000 times in 2023.

Listening to members to identify other opportunities

For years, our members who are small business owners have been asking us about business banking. And after carefully designing accounts that meet the specific needs of Northern California small businesses, we were thrilled to begin the pilot program for business banking in 2023. We received hundreds of inquiries after its quiet launch – primarily from business owners referred by current Patelco members. In 2024 we look forward to expanding our pilot program for more local businesses.

Members also asked us for ways to take advantage of higher rates for savings. We did several share certificate specials, and we launched Money Market Plus. Our Money Market Plus account offers outstanding rates along with the peace of mind knowing that your money is insured by the National Credit Union Administration.

A prudent approach for today – and the future

In addition to our member-focused service and products, we made prudent, conservative decisions in 2023, knowing that all signs pointed to a rocky economy with rapidly rising rates. We care about what's right for our members and our team, so we don't make decisions quarter by quarter and don't overhire in pursuit of growth

only to do layoffs later. This approach gives us the stability to better serve you today and in the decades to come. As we enter 2024, the economy seems to be in a better place, even though inflation and interest rates remain elevated. Regardless of the ups and downs of the economy, our mission is what matters and makes a difference for members during good times and bad. Being there for them in the moments that matter is what sets Patelco apart from other financial service providers. Together, as one team, we're fueling hope and opportunity for members in 2024 and beyond.



Erin Mendez
President & Chief Executive Officer



Standing with our members in uncertain times

Patelco Credit Union has been proudly serving members and communities since 1936, through economic highs and lows. Our members remain our mission, and that's never more apparent than in uncertain times.

What our members faced in 2023

From devastating overseas wars to regional bank failures to high interest rates, 2023 was not an easy year for the economy or our members. Even though a recession did not occur, expensive basics like gas and food made it a challenging time for all members. On top of this, interest rates rose (as the government fought inflation), raising the cost of existing credit card debt and making it more expensive to get new loans.

What we did for members

As a credit union, we were founded by members and are still member-owned. Our purpose is to benefit members who are our shareholders, not to profit stockholders (like big banks!). Here are a few of the ways we helped in 2023.

Fraud Protection

We upskilled our fraud fight and added a dedicated team to help members.

🌀 Learn how we protected 6,700 members on **Page 9**

Solutions and Relief

We worked with individual members on unique needs.

🌀 Read how we improved member wellbeing on **Page 12**

Easier Day-to-Day Banking

From new self-serve features to added benefits, we made the everyday easier.

🌀 See how we added convenience to our checking accounts on **Page 14**

Local Resources

We've already made over 7,700 referrals to local nonprofits.

🌀 Discover more on the **next page**

Estate Planning

We added new estate planning resources for generational financial wellness.

🌀 Get the exclusive member discount at **patelco.org/EstatePlanning**

Community Engagement

Our members are part of local communities – and so are we.

🌀 Find out how we made a difference on **Page 7**

Real resources for real needs

Our new partnership with SpringFour connects members directly with local resources in their area for practical help with everyday expenses — like food, utilities, housing, and healthcare. The best part? It's confidential and easy to get started. Visit the link below and look for the **Search Now** button.

LEARN MORE
patelco.org/resources



Our Certified Financial Specialists help members manage day-to-day financial life — and make plans to strengthen their financial futures. Whether the need is to save money, create a budget, or reduce debt, Patelco has personalized solutions, all at no cost to Patelco members.

LEARN MORE
patelco.org/FinancialJourney



TALK TO US



Meet

Get face-to-face service (from home or work!) at patelco.org/VirtualBranch



Chat

Visit patelco.org/contact to chat live and request an appointment



Visit

Find one of our 36 local branches at patelco.org/locations



Contact us

Appointments available online and in branches

“

My commitment to our local communities drives meaningful change. Together at Patelco, we create a brighter future through financial literacy, support of affordable housing and overall financial wellbeing for all.”

— *Argelia Cardenas,*
Regional Performance
Manager

Community involvement

Everything we do is deeply rooted in our people-before-profits philosophy, and that includes spending our time, talent and finances to support local nonprofits and events that benefit our communities.

Educating our communities

We continued to partner with organizations like United Way Bay Area and their network of SparkPoint Centers in northern California – which work with families to build their credit, increase their savings, and reduce their debt.

Additionally, we held over 100 in-person workshops that reached over 2,000 people. Topics included budgeting, paying down debt, fraud prevention, Social Security, Medicare, economic updates, and estate planning. We joined the BALANCE Hispanic Heritage Forum sharing how Patelco supports Hispanic communities with education and access to bank accounts and credit-building products.

Reaching youth in meaningful ways

Our youth outreach extends from high school to college – a vital time when financial ideas and skills are formed. In 2023, we launched a high school financial education program and held 14 presentations on topics including financial institutions, budgeting and saving, credit, and fraud prevention. And for at-risk youth, we hosted Bite of Reality events that spoke specifically to their particular needs. Patelco also partnered with 10 local colleges to deliver classroom education and held 1:1 financial coaching on campus.



In 2023, Patelco...



served **2,081** volunteer hours (almost double 2022's hours!)



donated **\$20,000** to support children's health initiatives



partnered with **15** area organizations that support food security



sponsored Cycle of Hope, raising nearly **\$250,000** for housing



helped build **6** children's playhouses with Habitat for Humanity



sent food and cards to **1,000** seniors during the holidays

Supporting new arrivals

In 2023 Patelco expanded outreach to new arrival populations in the areas we serve, including refugees and immigrants. Many come from countries with very different financial systems, and many are in vulnerable situations. We worked with 12 organizations, including World Relief Sacramento, to deliver education and account opening support in Farsi/Dari, Spanish, and Cantonese.

On the national level, we participated in the United in Sustainability (UIS) Summit in Washington, D.C. to contribute to the conversation around the importance of financial education for refugees.

“

I want to thank you for the comfort and support you provided today. You made me feel better after this terrible fraud ordeal I went through. You have provided such great service.”

– Member assisted by our dedicated fraud team

Protecting members from fraud

Our dedication to financial wellbeing includes building our team’s expertise and our members’ knowledge around fraud. In 2023 we reached hundreds of thousands of members with timely information. We set up a special team to talk with members whenever they suspected fraud, or if they needed help with resolving a fraudulent issue. We also conducted in-person seminars as a safe space to talk about sensitive issues around scams – many of which manipulate the most vulnerable in our communities.

DEDICATED TEAM

Our team is just a **phone call away** and available by **video appointment** – helping members before giving anything to a fraudster.

ONGOING OUTREACH

Our **monthly fraud emails** alert members to the latest scams, and our **online fraud center** has the best ways to safeguard money and personal information.

REAL RESULTS

Our specialized call center team has saved **6,700 members** from losing **\$4 million in deposits** and from **\$15.3 million in fraudulent loans**, while minimizing actual losses.

LEARN MORE
patelco.org/fraud





LEARN MORE
patelco.org/TrustedContact



Trusted Contact

Patelco is one of the first credit unions
to launch this critical service

Over 88,000 people aged 60 and over lose \$3 billion each year – with an average loss of \$35,101 per victim, according to reports from DataProt and the FBI. Fraud scams are widely underreported, so actual losses are likely even higher.

Enter Trusted Contact. Patelco cares about our members' financial wellbeing, which is why we're proud to be **one of the very first credit unions** to launch this service to protect our members. Think of Trusted Contact as an extra layer of security for your account.

A Trusted Contact is someone...

- that a member designates to Patelco
- who Patelco can communicate with if we can't reach the member – whether it's due to a health matter or a natural disaster
- who Patelco can reach out to if we suspect a member might have fallen victim to a scam
- who we'll contact if we suspect financial exploitation or have other concerns about a member's welfare

Serving our members' financial wellness

Benefits returned to our membership

| | 2019 | 2020 | 2021 | 2022 | 2023 |
|---|-------|-------|-------|-------|-------|
| Total annual CU benefits per Member | \$189 | \$225 | \$234 | \$274 | \$319 |
| Total annual CU benefits per Member household | \$397 | \$472 | \$491 | \$575 | \$669 |

Patelco Credit Union provided loyal high-use member households \$2,127 in direct financial benefits in 2023.¹

| Product/Service | Member Impact |
|-----------------|---|
| Virtual Branch | Served over 12,000 members from their home or workplace |
| Online Chat | Responded to over 300,000 member questions |
| Trusted Contact | Added extra peace of mind for over 1,200 members |
| LevelUp | Gave 10,122 members a lower rate for on-time payments |
| Home Equity | Granted 1,912 equity loans and lines of credit |
| Fee Savings | Reduced fees per member by 17% compared to 2022 |
| Switch to Save | Saved members nearly \$10 million in interest |

¹ 2023 CUNA Membership Benefits Report.

Better financial management for our members



BORROW RESPONSIBLY

Granted **18,050** vehicle loans to provide members with reliable transportation

Helped over **300** members save on EV loans by partnering with FI Connect

Opened over **\$383 million** in home purchase loans for **407** members and families

Refinanced **47** home loans at over **\$16 million** in balances so members save

Funded **10,936** personal loans to help members cover costs and consolidate debt



IMPROVE WELLBEING

Eased member stress with **2,843** loan payment deferrals totaling **\$91 million**

Restructured **231** loans to make payments more affordable for members

Gave **10,122** members rate reductions to reward on-time payments

Opened **821** ScoreUp® Credit Builder loans to establish and rebuild credit

Reviewed **9,440** potential fraud cases to prevent over **\$8 million** in losses



SAVE MONEY

Enabled **1,075** members to save **\$152,389** with Plus Checking round up feature

Returned a dividend of **\$9.1 million** to members on Money Market accounts

Helped **29,157** members save **\$888 million** in new Money Market accounts

Opened **35,069** new Share Certificates with **\$1.6 billion** in balances

Guided **1,776** members' long-term financial goals through our investments team



MANAGE DEBT

Opened **4,156** debt consolidation loans to reduce members' interest costs

Saved members nearly **\$2.5 million** by removing unpaid NSF overdraft fees

Reimbursed members over **\$727,000** with our NSF overdraft fee cap

Prevented over **86,000** overdrafts for over **4,300** members via lines of credit

Saved members nearly **\$10 million** through our Switch to Save program



Awards and recognition



California & Nevada Credit Union Leagues

Political Professional of the Year

Flora Nafei, Credit Union Affairs Director

CUNA Diamond Awards

Credit, Debit & ATM Card Designs

MAC Awards

- ★ Website Redesign
- ★ Patelco Financial Friday Radio Ads

East Bay Express – Best of the East Bay

Best Credit Union

Credit Union National Association

- ★ Desjardins Financial Education Award
- ★ Louise Herring Philosophy in Action Member Service Award

Bankrate

Best Credit Unions

GOBankingRates

- ★ Best Credit Unions
- ★ Best For Full-Service Banking

San Francisco Business Times

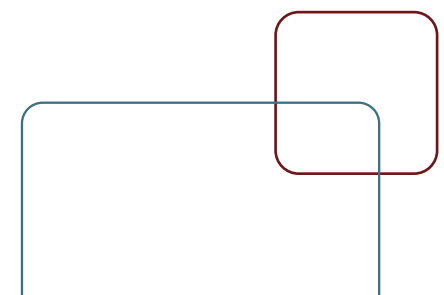
Top 100 Bay Area Corporate Philanthropists

The Financial Brand

Best Annual Reports

Gallagher

Best-in-Class Employer



Enhanced checking connects members to more

In 2023, Patelco launched new checking account features so members can better manage their day-to-day financial lives – and get more value.



MANAGE BETTER

Early Pay Day - Every Patelco checking account now comes with early access to direct deposit funds – we generally make them available on the day the payment file's received.

Digital Card Instant Access - Left your card at home but want to buy something online? Go to Patelco Online™, select **Card Services** and **Card Management**, then **View details**.



SPEND SMARTER

Patelco Prizeout - Imagine shopping and getting up to 20% more. With Patelco Prizeout in the Mobile App, you get more value on everything from places you shop every day.

Built In Spending Tracking - We've enhanced Patelco Online™ to automatically categorize all your spending, so it's easy to see how much you spent in each category.

LEARN MORE
patelco.org/checking



SAVE MORE

RoundUp - Opt in, and we'll round up debit purchases to the nearest dollar and deposit the round up to your savings. With the boost feature, supercharge your savings up to 5x.

Money Market Plus - Want to earn 5x the national average¹ on savings? With a checking account and \$500 in recurring monthly deposits, you've got access to Money Market Plus.



BE PROTECTED

Real Time Alerts - With Instant Alerts and Controls, get card alerts in real time. Log in to Patelco Online™, select **Card Services** and then **Card Management** to set up alerts.

Instant BackUp™ Line of Credit – If you sign up, we'll clear checking transactions if they take your balance below \$0. Only pay interest on the amount borrowed, no overdraft fee.

¹ Informa as of 11/10/2023

Chief Financial Officer's report

As we look forward to Patelco's 88th year serving members, we remain in a strong financial position to serve those members. In 2023, we grew our Total Assets to \$9.7 billion, while our Net Worth grew to over \$967 million, or a 10.07% Net Worth Ratio, significantly exceeding the 7% Well Capitalized threshold established by the NCUA.

As of December 31, 2023, over 90% of our members' deposits were insured, and we have grown our cash balances to \$1.2 billion and maintained \$2.9 billion in available borrowing capacity.

Our strong financial standing enables us to continue our mission supporting members' financial wellbeing during an uncertain economic environment.



Rolland Jurgens
Chief Financial Officer



Chief Lending Officer's report

Although 2023 saw increasing rates as the Fed fought inflation, we continued supporting our members' financial wellbeing through competitive product offerings and rates on our loans. In 2023, we granted our members over \$1.54 billion in loans.

Additionally, we helped members improve their credit score and simultaneously build their savings through 821 of our innovative ScoreUp® loans, which deposit loan proceeds into the borrower-owned savings account and releases them after loan payments are made. We also launched Instant BackUp™ line of credit, which saved over 86,000 overdrafts for over 4,300 members.

We remain committed to helping members in all our communities achieve their financial goals by continuing to offer competitive rates and innovative lending products.

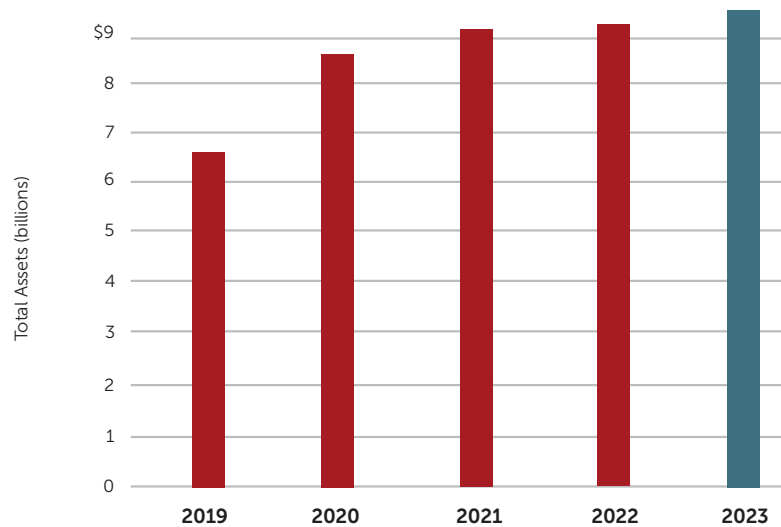


Richard Wada
Chief Lending Officer

Key performance figures

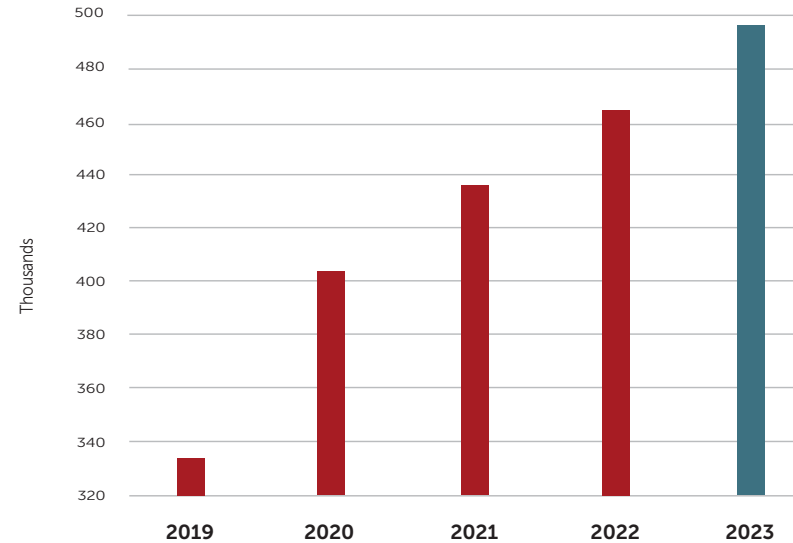
ASSETS

Assets increased further to \$9.715 billion



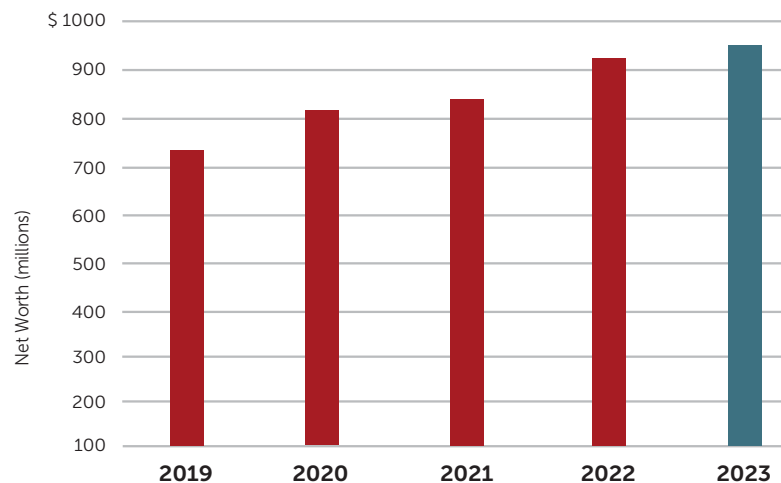
TOTAL MEMBERSHIP

Membership reached 496,307



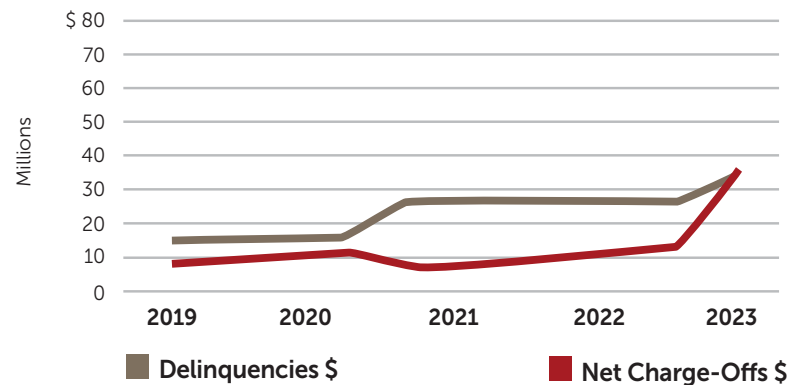
NET WORTH

Net worth increased to \$967 million



NET CHARGE-OFFS AND DELINQUENCIES

Delinquencies and charge-offs trended up as high interest rates and inflation strained personal budgets



2023 Condensed Consolidated Financial Statements

Statement of Financial Condition (in thousands)

As of December 31, 2023 (unaudited)

Assets

| | |
|--|--------------|
| Cash and Cash Equivalents | \$ 1,155,305 |
| Investment Securities, Available for Sale | 1,448,004 |
| Investment Securities, Other | 28,199 |
| Loans, Net | 6,698,930 |
| Accrued Interest Receivable | 29,337 |
| Property and Equipment, Net | 97,279 |
| National Credit Union Share Insurance Fund Deposit | 78,887 |
| Goodwill | 24,410 |
| Other Assets | 154,380 |

Total Assets **\$ 9,714,731**

Liabilities

| | |
|--|--------------|
| Members' Shares | \$ 8,061,533 |
| Borrowings | 750,000 |
| Accrued Expenses and Other Liabilities | 73,749 |

Total Liabilities **8,885,282**

Members' Equity

| | |
|--------------------------------------|------------|
| Retained Earnings | \$ 967,062 |
| Accumulated Other Comprehensive Loss | (137,613) |

Total Members' Equity **829,449**

Total Liabilities and Members' Equity **\$ 9,714,731**

Statement of Income (in thousands)

For the Year Ended December 31, 2023 (unaudited)

Interest Income

| | |
|----------------------------------|----------------|
| Loans | \$ 308,656 |
| Investments and Cash Equivalents | 83,829 |
| Total Interest Income | 392,485 |

Interest Expense

| | |
|-------------------------------|----------------|
| Dividends | 115,475 |
| Borrowings | 15,277 |
| Total Interest Expense | 130,752 |

Net Interest Income 261,733

Provision for Credit Losses 37,932

Net Interest Income After Provision for Credit Losses **223,801**

Noninterest Income

| | |
|-----------------------------------|---------------|
| Service Charges and Other Fees | 16,825 |
| Card and Other Network Fees | 17,929 |
| Net Gain on Investment Securities | 1,468 |
| Net Gain on Sale of Loans | 798 |
| Other Noninterest Income | 15,562 |
| Total Noninterest Income | 52,582 |

Noninterest Expense

| | |
|----------------------------------|----------------|
| Compensation and Benefits | 114,776 |
| Operations | 62,713 |
| Occupancy | 19,114 |
| Loan Servicing | 7,225 |
| Total Noninterest Expense | 203,828 |

Net Income **\$ 72,555**

Audit & Risk Committee's report

The Audit & Risk Committee of the Board of Directors provides oversight in monitoring Patelco Credit Union's financial safety and soundness, ensuring the safeguarding of its assets, and overseeing Patelco's compliance with various financial and regulatory requirements. In fulfilling these responsibilities, the Committee regularly meets (at least four times a year) to review internal audit reports, examinations by regulatory agencies, and other third-party reports on internal controls, as well as risk-based monitoring reports. In addition, the Committee appointed the independent audit firm of Moss Adams LLP, Certified Public Accountants, to perform an audit of Patelco's consolidated financial statements for the year ending December 31, 2023. Moss Adams issued an unqualified opinion as a result of the audit. The unaudited condensed consolidated statements of financial condition and income appear in this Annual Report, and audited consolidated financial statements can be obtained by submitting an email request to annualmeeting2024@patelco.org.

We wish to express our appreciation to the executive leadership team and all staff for their continued support.

Garick Zillgitt

Garick Zillgitt
Chair – Audit & Risk Committee



Board of Directors



L to R: Race Chen, Peter Hanelt, Debbie Chaw, Erin Mendez, Jesse Rivera, Colleen Cabey, Tracey Scott, Robert McCormish, Garick Zillgitt, Jeffrey Parks, Vickie Rath

Jesse Rivera
Board Chair
Segal Consulting

Garick Zillgitt
First Vice Chair
Insurance Executive

Debbie Chaw
Second Vice Chair
VP, Admin & Finance

Vickie Rath
Treasurer
Financial Consultant

Tracey Scott
Secretary
Housing Executive

Colleen Cabey
Director
Attorney at Law

Race Chen
Director
Consultant

Peter Hanelt
Director
Business Consultant, CPA

Robert McCormish
Director
Metamorphosis Wines

Erin Mendez
Director
Patelco Credit Union

Jeffrey Parks
Director
CrossCountry Mortgage

Executive Team

Erin Mendez
President
Chief Executive Officer

David Fong
Senior Vice President
Internal Audit

Angela Jeffers
Senior Vice President
General Counsel

Rolland Jurgens
Chief Financial Officer

Kal Majmundar
Chief Technology Officer

Susan Makris
Chief Administrative Officer

Melissa Morgan
Chief Retail Officer

Richard Wada
Chief Lending Officer