

BANK MEMBERSHIP APPLICATION



inform. educate. connect.

2010 WIB Bank Membership Application

601 Montgomery Street, Suite 1200 • San Francisco, CA 94111

(415) 352-2323 • FAX (415) 352-2314

www.wib.org • Email: info@wib.org

50% off dues

You may also apply online –
visit www.wib.org today!

Institution Information

Institution Name: _____

Website Address: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Mailing Address (if different from above): _____

City: _____ State: _____ Zip: _____

Main Telephone: _____ Main Fax: _____

Current Assets: _____ Stock Symbol: _____

Branches: _____ # Employees: _____

My preferred address to receive information is: Street Address or Mailing Address

Prepared by name/phone number: _____

Holding Company Information (if applicable)

Holding Company: _____

Holding Company Address: _____

Main Contact (President/CEO) Information

Name: _____

Title: _____

Direct Phone: _____ Direct Fax: _____

Email: _____

Mailing Address (if different): _____

Dues & Method of Payment

Dues Amount (transfer from back): \$ _____ Check payable to Western Independent Bankers is enclosed

Please charge my: VISA MasterCard Account #: _____

Exp. Date: _____ Cardholder Name: _____

Cardholder Signature: _____

(fee worksheet on back)

Dues Worksheet

Standard Membership Dues

- Bank membership dues are based upon asset size.
- Dues may be deductible as ordinary and necessary business expenses. None of your dues are considered lobbying expenses.
- WIB's Federal Tax ID Number is 93-6032250.

Total Assets	Annual Dues	50% Off
0 - 50 Million	\$575	\$288
51 - 100 Million	\$1,120	\$560
101 - 150 Million	\$1,300	\$650
151 - 200 Million	\$1,375	\$688
201 - 300 Million	\$1,625	\$813
301 - 400 Million	\$1,875	\$938
401 - 500 Million	\$2,125	\$1,063
501 - 600 Million	\$2,375	\$1,188
601 - 700 Million	\$2,575	\$1,288
701 - 800 Million	\$2,775	\$1,388
801 - 900 Million	\$2,975	\$1,488
901 - 1 Billion	\$3,150	\$1,575
1 - 1.5 Billion	\$3,450	\$1,725
1.6 - 2 Billion	\$3,650	\$1,825
2.1 - 3 Billion	\$3,850	\$1,925
3.1 - 4 Billion	\$4,100	\$2,050
4.1 - 5 Billion	\$4,300	\$2,150
5.1 - 10 Billion	\$4,500	\$2,250
10.1+ Billion	\$5,000	\$2,500

Total Standard Dues

Holding Company & DBA Bank Dues

- Multi-bank holding companies may consolidate assets according to dues schedule plus, \$250 for holding company and \$150 for each bank, and all affiliate banks will be members.
- Holding companies cannot join separately. Individual banks can join separately.
- Banks with DBA banks (branches) which operate under a different name, (i.e. Bank of City A), a division of Bank of California, pay \$150 for each bank division.

Consolidated assets (from above).....\$ _____
 Holding company\$250
 ___ Affiliate banks @ \$150 each.....\$ _____
 ___ DBA banks branches @ \$150 each\$ _____

Total Holding & DBA Banks Dues

\$

Affiliate Bank Dues

- Affiliate membership is available for non-western state FDIC insured community-oriented financial institutions.
- Affiliate members pay the lesser of 50% of the dues for WIB banks in the Western States (based on asset size) or the lowest Associate member dues category (currently \$1,125).

Standard dues (above) less 50%.....\$ _____
 Lowest Associate member dues category\$1,125
 Select lesser of two values above and enter below

Affiliate Dues

\$

De Novo Bank Dues

Proposed, In Org. and first year of operation..... Complimentary
 Second year of operation\$250
 Third year of operation.....\$500
 4th year of operation Standard membership dues

De Novo Dues

\$

WIB CALENDAR



inform. educate. connect.

WIB 2010-2011 Calendar of Events

601 Montgomery Street, Suite 1200 • San Francisco, CA 94111
(415) 352-2323 • FAX (415) 352-2314
www.wib.org • Email: education@wib.org

Visit www.wib.org for updates,
additional information and
to for easy online registration.

Management & Staff

Conferences and Forums

Education Summit & Expo (new!)

Building Value for Community Banks: Ideas, Innovation & Inspiration
November 11-15, 2010 • Las Vegas, NV [EM, S]

*This program replaces our HR & Training Forum,
CFO, Investments & Operational Risk Conference and
Technology & Security Summit.*

Flexible 2-3 day tracks in Finance (CFO), Risk Management, Technology, Security, Operations, Regulatory Compliance and HR/Training that address key community banking challenges and opportunities. Register for one or more tracks (2-3 days each) or for the entire program. With convenient tracks, several people from your bank can attend while minimizing overlapping time away from the office. Planet Hollywood offers excellent room rates of just \$129 per night. We're pleased to bring this meeting to Nevada, a WIB member state!

2011 Annual Conference for Bank Presidents, Senior Officers & Directors

February 26 - March 2, 2011 • Maui, Hawaii [EM, D]

Connect with community bank presidents, senior officers and directors from across the West to engage in discussions on high-impact solutions and resources that will support you as you work to strengthen your bank. Construct your schedule from over 20 different timely topics presented by leading industry experts.

Workshops

Compliance Workshop

August 3-4, 2010 • Los Angeles, CA [EM,S]
Co-sponsored with California Independent Bankers

Survival Today – Liquidity, Capital, and Non Performing Resolution Workshop

August 11, 2010 – Newport Beach, Calif.
Co-sponsored with California Independent Bankers

Hot Topic Webinars

A cost-effective way to keep abreast of key industry trends, innovations and changes without incurring travel time and expense. CEUs may count towards your continuing education requirements. See www.wib.org for a complete listing of upcoming webinars.

Management & Staff Peer Exchange Conference Call Series

*Conference calls for CFO, Compliance, Credit/Lending,
HR/Training, President/CEO, Technology.*

Connect with your peers from throughout the West in our 60-minute expert led peer discussion conference calls. CEUs may count towards your continuing education requirements. Various dates and times – check www.wib.org for updated information.

WIB On Demand

WIB On Demand offers playback files of our best and most timely programs – a convenient and cost effective way to learn and supplement your industry knowledge. Visit www.wib.org or contact us for a complete list of On Demand program titles.

Management & Staff

Distance Learning

WIB and the Center for Financial Training offer 50+ instructor facilitated and self-study courses offering flexibility for you and your staff to complete training on your own schedule – in the office or at home – with the assistance of an instructor. See www.wib.org or contact us for more information.

(continued on back)

*Ideal for: **EM** = Executives / Senior Management, **S** = Bank Staff, **D** = Directors*

Director Conferences

Annual Directors Conference with AABD

Practical Solutions for What's Changed: What You Don't Know Can Hurt You
October 7-9, 2010 • San Francisco, CA [EM, D]

Get practical solutions to guide your bank to solid ground, improve market share and ramp up your understanding of new governance issues and industry changes at the Annual Directors Conference.

Director Webinars

A cost-effective way to keep abreast of key industry trends, innovations and changes without incurring travel time and expense. CEUs may count towards your continuing education requirements. See www.wib.org for a complete listing of upcoming webinars.

WIB On Demand Learning for Directors

WIB On Demand offers playback files of our most timely programs – a cost effective way to learn and supplement your industry knowledge. Visit www.wib.org or contact us for a complete list of On Demand program titles.

Ideal for: **EM** = Executives / Senior Management, **S** = Bank Staff, **D** = Directors

WIB Members: Are you using iConnect?

iConnect offers valuable resources like our OREO Toolkit, as well as online forum discussions for community bank leaders.

Visit www.wib.org, log into iConnect. Have a questions? Write info@wib.org.

WIB-ENDORSED PRODUCTS & SERVICES



WIB Service Corporation

601 Montgomery Street, Suite 1200
San Francisco, CA 94111
(415) 352-2323 • FAX (415) 352-2314
www.wib.org • Email: info@wib.org

**Earn Dividend Rewards
for using endorsed products
from VIP Partners!**

See www.wib.org or contact us
for details.

Save Time & Money with VIP Partners

WIB Service Corporation's mission is to provide high-quality, value-added products and services which enhance the competitive edge of your bank and support strong performance. As part of this Network, you will be connected to innovative, top-notch industry products and services that save your bank time and money and improve profitability.

WIB Service Corporation provides WIB members value through:

Relevancy

- Identifying industry products and services
- Selecting vendors most aligned with WIB members' needs

Quality Control

- Conducting a risk-based review of proposed VIP's products or services to ensure legal, regulatory, and service elements are met and documented
- Conducting ongoing evaluations to ensure VIPs continue to meet WIB standards

Member Advantages

- Providing special pricing or features available only to WIB member banks

Endorsed Product & Service Categories

Compliance/Operations/Risk

- Diligent
- FTPS
- Granite Payment Alliance
- Independent Bankers Insurance Services (IBIS)
- Intrasweep
- Kesler Associates
- SecureWorks
- uMonitor

Credit/Lending

- Senior Housing Crime Prevention Federation

Deposit Generation & Fee Income

- BancLeasing
- BancVue
- BancVue Interactive
- Deluxe
- ICBA Bancard
- IntraSweep
- Pinnacle Financial Strategies
- Profit Performance Group
- uMonitor

eCommerce & eMarketing

- BancVue Interactive
- uMonitor

Expense Savings

- Diligent Board Books
- MoneyPass®
- Profit Performance Group
- uMonitor

Governance

- Amalfi Consulting
- Cass Bettinger & Associates
- Diligent Board Books
- SecureWorks
- Sheshunoff Consulting + Solutions

Insurance

- Deluxe
- Independent Bankers Insurance Services (IBIS)
- Kesler Associates

Internet Banking

- BancVue Interactive

Retail / Customer Loyalty

- BancVue
- Deluxe
- MoneyPass®
- Pinnacle Financial Strategies
- uMonitor

Security/Fraud Protection

- Deluxe Detect
- Diligent Board Books
- IBIS
- SecureWorks
- uMonitor

Technology

- Diligent Board Books
- IntraSweep
- SecureWorks
- uMonitor

WIB Service Corporation Board

Ellen Sas

Chairman
President & CEO
Seattle Bank
Seattle, WA

Dave Joves

Treasurer
President & CEO
Mission National Bank
San Francisco, CA

Anne K. Scully

President
Senior Vice President
Western Independent Bankers
San Francisco, CA

Scott R. Andrews

Chairman & CEO
Sunrise Bank, Ltd.
San Diego, CA

Cheryl Bishop

President & CEO
Skagit State Bank
Burlington, WA

David Bobbitt

Chairman & CEO
Community 1st Bank
Post Falls, ID

Susan Campo

CFO
Northwest Bank
Lake Oswego, OR

Jeffrey Jones

Executive Vice President
Bank of Idaho
Idaho Falls, ID

Bryan Luke

Executive Vice President
Hawaii National Bank
Honolulu, HI

Mark Lund

President & CEO
Community 1st Bank
Auburn, CA

Thomas E. Meyer

President & CEO
Fullerton Community Bank, FSB
Fullerton, CA

Mark Packard

Sr. Executive Vice President
Central Bank
Springville, UT

Nancy E. Sheppard

President & CEO
Western Independent Bankers
San Francisco, CA

Mary Smith

EVP/CFO
Sonoma Valley Bank
Sonoma, CA

MEMBERSHIP PROFILE



inform. educate. connect.

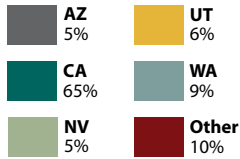
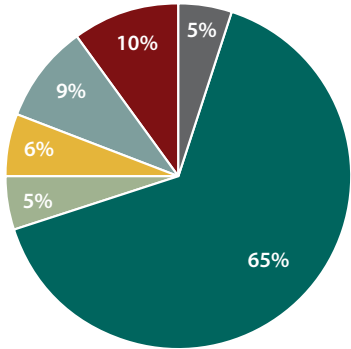
WIB Bank Membership Profile

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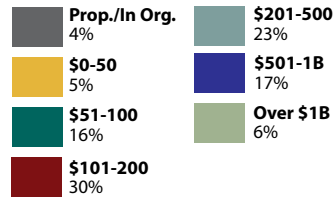
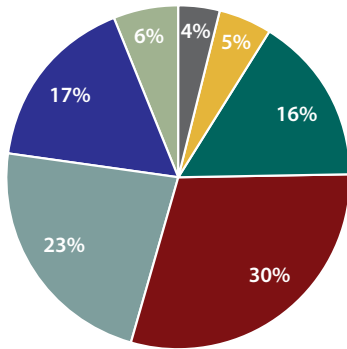
Established in 1937, we serve Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming and U.S. Territories.

WIB Bank Membership Profile as of June 2010

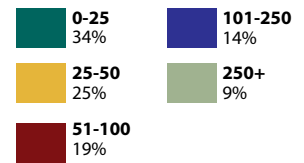
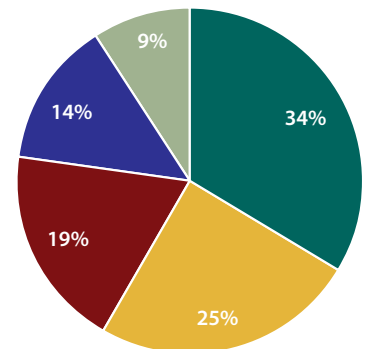
Bank Member Profile by State



Bank Member Profile by Assets



Bank Member Profile by Employees



How is WIB Different than a Traditional Banking Trade Association?

WIB and WIB Service Corporation focus on the success of independent bankers and helping to improve individual and bank performance. While governmental relations are of paramount importance to other banking associations, WIB's low membership fees allow banks to participate in the WIB network for learning, networking, and products/services information, while supporting their state association for the purpose of lobbying and legislative issues.

Total Membership Profile

Bank Members..... 215
 Associate Members 174
 Asset Range..... In Org. to \$12 Billion
 Average Assets \$390 Million
 Total Assets \$84.2 Billion
 (as of June 2010)

Western Independent Bankers Board

EXECUTIVE COMMITTEE

Larry P. Ward
Chairman
President & CEO
Heritage Oaks Bank
Paso Robles, CA

Scott R. Andrews
Chairman-elect
Chairman & CEO
Sunrise Bank, Ltd.
San Diego, CA

Dennis A. Long
Secretary/Treasurer
CEO
The Bank of the Pacific
Aberdeen, WA

David Taber
Immediate Past Chairman
President, CEO & Director
American River Bankshares
Rancho Cordova, CA

Nancy E. Sheppard
President & CEO
Western Independent Bankers
San Francisco, CA

BOARD OF DIRECTORS

Richard T. Beard
President & CEO
Bank of American Fork
American Fork, UT

David Bobbitt
Chairman & CEO
Community 1st Bank
Post Falls, ID

Janet Garufis
President/CEO
Montecito Bank & Trust
Santa Barbara, CA

John S. Gaynor
President
Service 1st Bank of Nevada
Las Vegas, NV

Dan Heine
President & CEO
The Bank of Oswego
Lake Oswego, OR

Robert E. Hemsath
CEO
Security First Bank
Fresno, CA

Daniel P. Myers
President & CEO
Bridge Bank, N.A.
San Jose, CA

Cathy Reines
President & CEO
First Heritage Bank
Snohomish, WA

Fred Rowden
President & CEO
1st Capital Bank
Monterey, CA

Ellen M. Sas
President & CEO
Seattle Bank
Seattle, WA

Curtis Taylor
President & CEO
Grand Valley Bank
Heber City, UT

Michael Vanderpool
President
Security Bank of California
Riverside, CA

“WIB is a superior association providing great educational opportunities coupled with high quality networking.” — Dennis Long, President & CEO, The Bank of the Pacific, WA

RESOURCES



WIB Resources

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Resources that Support You and Your Organization

> iConnect Professional Networking Site

Full access to knowledge, information and professional connections in the independent banking community. Take peer exchanges to a new level with online, topic-specific discussion groups. iConnect includes a searchable knowledge base featuring articles from our magazine, digests, whitepapers, presentations, surveys, on-demand webinars and podcasts.

> Online Product & Services Directory

A searchable database with contact information from 200+ associate member firms with products and services that support our industry.

> JobConnect

Ease the task of finding the right candidates for open positions with JobConnect. Includes free and reduced job posting fees for member banks.

> WIB Publications – Print and Online

Our bi-monthly magazine, *Western Independent Banker*, receives high reviews for its relevant, content-rich information. Our eDigests are designed specifically for community bank directors, lenders, human resource/training staff and technology/security staff and are included in your member benefits.



WIB SEASON PASS FOR LEARNING



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2010 WIB Season Pass for Learning

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www.wib.org • Email: info@wib.org

Simplified Learning & Development with WIB Season Pass for Learning

The WIB Season Pass for Learning is designed to offer you, your staff and board access to WIB's outstanding educational programs at a special value. In addition to convenience, our Season Pass for Learning can save you more than 50% on your 2010 registration fees! WIB Season Pass offers the flexibility to register one employee for a number of events or have multiple employees attend one event. *Open to WIB Bank Members Only.*

Program highlights include:

- Save more than 50% on conference registration fees
- Preferred access to conferences and learning opportunities
- Simplified learning and development planning
- Reduces internal paperwork (e.g. requisitions for registration payment, etc.)

Gold Season Pass – Our Best Value!

For only \$3,950 (an \$8,500+ value)

A flexible Pass for senior staff and board education that includes our Annual Conference.

One Registration to EACH of the following WIB educational events (value \$2,325):

- Annual Bank Presidents, Senior Officers & Directors Conference (Registrant & Guest)
- Annual Directors Conference

Four Registrations to ANY of the following (value \$3,000+):

- Education Summit & Expo*
(Each track is equivalent to one registration)
- Bond University

Three Registrations for ANY of the following WIB educational events (value \$290 to \$395 each):

- Bond Graduate School (1 day)
- Any Forum/Workshop (1-1.5 days)

Two Registrations to ANY WIB half-day or Pre-Conference Workshop (value \$80-195 per workshop)

Four Registrations to any Webinar or On Demand Recording purchases (value \$195-\$225 per webinar/recording)

Six Registrations to ANY Peer Exchange Conference Call (value \$85 per call)

Early Bird Rate to all WIB Educational Programs at any time for additional staff (value \$25 to \$100 per event)

* This is a 5-day Conference featuring tracks for CFOs, Investments, Finance, Risk, Tech, Security, Operations, Compliance and HR & Training. Tracks are 2-3 days.

Silver Season Pass

For only \$2,750 (a \$5,000+ value)

A flexible Pass for senior staff and board education that does not include our Annual Conference

Four registrations to any of following WIB educational events (value \$3,000+):

- Annual Directors Conference
- Bond University
- Education Summit & Expo*
(Each track is equivalent to one registration)

Two registrations for ANY of the following WIB educational events (value \$290 to \$395 each):

- Bond Graduate School (1 day)
- Any Forum or Workshop (1-1.5 days)

One registration to ANY WIB half-day or Pre-Conference Workshop (value \$80-195)

Two Registrations to any Webinar or On Demand Recording purchases (value \$195-\$225 per webinar/recording)

Three Registrations to ANY Peer Exchange Conference Call (value \$85 per call)

Early Bird Rate to all WIB Educational Programs at any time for additional staff (value \$25 to \$100 per event)