

from the desk of Bill Mitchell • President & CEO

Summer 2015

Dear Colleagues and Friends—

Like you, I was a community banker earlier in my career, serving proudly as president of an independent bank. Today my work is still closely linked to community banking—only now from the service provider's perspective. Actually, many other members of the Bankers' Bank of the West team have community bank roots. So you have plenty of loyal allies here, to put it mildly.

I'd like to acknowledge another very special category of community bank supporter—the trade groups that advocate on your behalf and give you a strong voice. BBW is a member of 14 state and national trade associations that serve our 10-state service area. Being active in these trade groups, we see firsthand how they champion the cause of community banking, taking on burdensome bank regulation and other issues that adversely affect franchise value. Among other things, your industry associations work to educate lawmakers on potential unintended consequences of misguided (though at times well-intended) legislation.

BBW actively supports trade associations in our market area by attending conventions, conferences, workshops, and meetings organized by these groups—functions we find worthwhile and enlightening. I participate in as many of these events as my schedule allows—typically six or more every year. BBW's senior management and correspondent officers also ensure that our bank is well-represented at most if not all such industry events in our region for many reasons: Participating connects us with our peers and customers. It informs us. It provides a forum for idea exchange and problem solving. It fosters positive working relationships.

Community bankers are an independent breed, but we all agree on many points including the need for a more level playing field relative to the much larger Wall Street banks. Our industry associations focus us on our common interests, bringing more collective power and credibility to bear on the issues that affect us.

As an organization, BBW believes in the mission of trade groups and actively supports them. I ask that you and your bank consider doing the same—for the greater good.