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**2019 Wyoming Bankers Convention
June 6-8/ Snow King Resort
Jackson, WY**

Rod Jensen Elected President of the WBA

Rod Jensen, President/CEO, The Bank of Star Valley, Afton has been elected to serve as President of the Wyoming Bankers Association for the next year.

Rod Jensen is a founder and President / CEO of The Bank of Star Valley. The Bank, which was chartered in 1996, has \$220 million in assets. Prior to the formation of The Bank of Star Valley, Rod served as Executive Vice President of Star Valley State Bank, which merged into First Security Bank / Wells Fargo in 1993.

Outside of banking, Rod serves as Vice Chairman of Silver Star Communications, Inc. a broad-band company providing phone, cell service, and broad-band services to Star Valley, Teton Valley, Idaho Falls and Jackson markets. He is Chairman of Swift Creek Hydro Electric, LLC., a joint venture between Lower Valley Energy and Town of Afton with three hydro electrical plants near Afton and serves on the

(Above) Faron Ferguson presents Rod Jensen with the gavel signifying the office of the President of the Wyoming Bankers Association.

Afton Lincoln County Airport Board. Rod's past activities include serving as Chairman of the Lower Valley Energy Board of Directors and on the Star Valley Medical Center Board of Trustees, as well as an Afton Town Councilman.

Rod holds a Bachelor of Science in Political Economics and a Master of Business Administration from the University of Wyoming. Prior work experience to banking in Star Valley included Credit Administration at Idaho First National Bank, Boise, Idaho (U.S. Bank), and marketing manager at Unicover Corporation, Cheyenne.

Rod is married to Ileene Jensen and they are the parents of two children. In his free time, Rod enjoys aviation, hiking and fly-fishing.

(Below) Rod Jensen presents Faron Ferguson, Regional President with Pinnacle Bank – Wyoming, Gillette and outgoing WBA President with a plaque recognizing him for his year of service to the WBA.

Other Executive Committee elections included Tom Bass, President, Wyoming Bank & Trust, Cheyenne, elected 1st Vice President; Kevin Painter, Regional President, ANB Bank, Cheyenne, elected 2nd Vice President; and Faron Ferguson, Regional President, Pinnacle Bank—Wyoming, Gillette as immediate Past President.



(Above) Brett Malm, Platte Valley Bank, Torrington; and Tim Ostic, First Tier Bank, Cheyenne, are presented with a plaque as retiring WBA board members. Also retired from the board is Kevin Painter, ANB Bank, Cheyenne (not pictured).

**2019 MBA & WBA Bankers Convention ~ June 6-8 2019 ~ Snow King Hotel
~ Jackson Hole, WY**



Thank you to everyone that attended this year's Convention in Jackson Hole, WY! We hope you will join us next year in Billings, MT!



DBRIEFS

House Extends NFIP Authorization Through Sept. 30

On June 3rd, by a vote of 354 to 58, the House passed a disaster aid bill that included an extension of the National Flood Insurance Program (NFIP) until Sept. 30. President Trump was expected to sign the bill. The House is expected to begin consideration of a longer-term extension for the NFIP in the coming days.

FDIC: CRA Reform to Clarify Qualifying Activities, Lending Assessment

In remarks at a meeting of community development bankers Tuesday, June 4th, FDIC Chairman Jelena McWilliams highlighted several ongoing initiatives at the agency to strengthen and sustain the nation's community banks, including the highly anticipated reform of the Community Reinvestment Act (CRA) regulations.

McWilliams stressed that modernization of the CRA will focus on clarifying exactly what bank activities qualify for CRA credit. The revised regulatory framework will also address the lending offered beyond a bank's brick-and-mortar market area, as well as ways to ensure that CRA investments target those most in need within the community. While she did not put a timeline on the reform process, she noted that she continues to meet regularly with her counterparts at the OCC and Federal Reserve "to see if we can come to a broad agreement on a set of priorities for CRA reform."

Other topics addressed by McWilliams during the meeting included the agency's efforts to support minority depository institutions, issue guidance on small dollar lending and foster innovation. [Read the speech.](#)

CFPB Issues TRID FAQs

On Friday, May 31st, the CFPB issued a set of FAQs on the TILA-RESPA Integrated Disclosures. The FAQs address corrected closing disclosures and the three business-day waiting period before consummation; model forms; and construction loans. [Read the FAQs.](#)

ABA Urges FCC to Protect Lawful Bank Calls

As the Federal Communications Commission (FCC) prepares to vote on June 6th on a proposal permitting telephone companies to block unwanted calls, the ABA submitted two letters to the commission explaining how it could result in the erroneous blocking of lawful calls placed by banks. The letters expanded upon arguments made by ABA and other trade groups in a separate communication late last week urging the FCC to seek feedback before moving forward with the proposal.

The FCC's draft declaratory ruling would permit voice service providers to enroll customers automatically in a call-blocking program that is "based on any reasonable analytics designed to identify unwanted calls." The ability for customers to opt out of the program would be required. If adopted, the ruling would be effective immediately.

The ABA explained that bank calls are currently being mislabeled as suspected "spam" or "nuisance." The association also pointed out that many of the bank calls that are at risk of being blocked are not "unwanted" calls, but rather calls placed by the bank in response to a customer's request, such as low-balance alerts. Read the ABA's [May 31](#) and [June 3](#) letter.

FHFA Discontinues Monthly Interest Rate Survey, Creates Lender Uncertainty

The Federal Housing Finance Agency quietly announced plans to terminate its Monthly Interest Rate Survey as of May 29. The survey data, which has been collected and published for decades, was used by some lenders to benchmark interest rates on various mortgage products.

Without this benchmarking information, lenders—particularly those that use the MIRS Adjustable Rate Mortgage Index to make periodic rate adjustments for ARMs—may now find themselves facing unique challenges. [Read more.](#)

ABA Supports Senate Bill to Lower Loan Costs for Farmers, Ranchers

Senator Pat Roberts (R-Kan.) introduced S. 1641 to Congress on May 23. The bill would amend the Internal Revenue Code of 1986 to exclude from gross income interest received on certain loans secured by agricultural real property. The ABA is in support of the bill and noted it will help lower the cost of agriculture real estate loans to farmers and ranchers and enable community banks to better serve these customers.

The ABA recently wrote to Sen. Roberts expressing the association's support. [Read the letter.](#)



DBRIEFS

CFPB Extends Compliance Date of Underwriting Provisions in Payday Rule

The Consumer Financial Protection Bureau (CFPB) extended the compliance date for the mandatory underwriting provisions of its final rule governing short-term, small-dollar loans, from Aug. 19, 2019, to Nov. 19, 2020. The CFPB has separately proposed to rescind those underwriting requirements.

Finalized in October 2017, the payday rule imposes an ability-to-repay test, payment withdrawal restrictions and notice requirements on a wide swath of short-term loans, including payday loans, auto title loans, deposit advances and longer-term loans with balloon payments. The rule includes a complete exemption for banks and other depository institutions that made 2,500 or fewer small-dollar loans in each of the current and previous years and for which these loans account for less than 10% of revenues. ABA advocated for this provision to protect banks' flexibility to serve their customers.

In prior comments, ABA has urged the CFPB to extend the compliance date for all provisions in the payday rule, including the payment provisions, and to use the additional time to revise the rule to exclude traditional consumer loans offered by banks, such as "bridge" loans, demand lines of credit, and loans secured by securities, which are captured by the rule's restrictions.

Agencies Issue Final Rule Reducing Call Report Burden on Small Banks

The financial regulatory agencies Tuesday, 6/18, finalized changes that would expand the number of banks eligible to file a more streamlined version of the Call Report, as directed by regulatory reform law S. 2155. Under the final rule, non-complex institutions with less than \$5 billion in assets would be permitted to file the most streamlined version of the FFIEC 051 Call Report. Banks filing the FFIEC 051 Call Report will also see a reduction of the number of data items required in their first- and third-quarter filings. [Read the final rule.](#)

Senators Introduce Draft of Bipartisan AML Reform Bill

A bipartisan group of senators released draft legislation aimed at reforming several existing antimoney laundering rules. The lawmakers—Sens. Mark Warner (D-Va.), Tom Cotton (R-Ark.), Doug Jones (D-Ala.) and Mike Rounds (R-S.D.)—are seeking public feedback on the bill by July 19.

Among other things, the bill would facilitate the use of transaction monitoring software, encourage information sharing and ensure that current and future payment systems are included in the AML/CFT supervisory regime. In addition, it directs the Financial Crimes Enforcement Network to establish a beneficial ownership database.

The Senate bill is the latest development in an ongoing effort to modernize and strengthen the current AML/CFT framework in the U.S. On the House side, ABA is currently supporting a beneficial ownership database bill introduced by Rep. Carolyn Maloney (D-N.Y.) that is expected to be considered by the Financial Services Committee. [Read a summary of the Senate bill.](#)

ABA Statement on NCUA Vote to Delay Credit Union Capital Rules

By Rob Nichols, ABA president and CEO

"Since 2014, every bank in the country has had to adopt and comply with risk-based capital rules recommended by regulators around the world, so it defies simple logic that the NCUA would propose again to delay imposing comparable rules for the nation's credit unions, when the agency is simultaneously allowing and encouraging credit unions to operate exactly like banks. As documented at today's NCUA meeting, this delay is even more troubling when you consider that these rules could have helped prevent the nearly \$1 billion in losses to the credit union insurance fund stemming from the failure of credit unions involved in New York's much-publicized taxi medallion lending scandal.

"Instead of moving forward with these capital rules, NCUA is delaying them for another two years, while also making clear it will move forward with plans to allow member-owned credit unions to issue debt to sophisticated profit-seeking investors, an idea that bears no resemblance to the basic principles that underpin the credit union movement. Today's action by the NCUA only adds to the long list of reasons why members of Congress need to question whether this regulator is doing its job or simply promoting the runaway growth of an industry it's supposed to be overseeing."

Agencies Release List of Areas Eligible for CRA Credit

The federal banking agencies Monday, 6/17, released the 2019 list of distressed or underserved nonmetropolitan middle-income areas in which banks participating in revitalization or stabilization activities will be considered for Community Reinvestment Act credit. [Read more.](#) [View the list.](#)



DB BRIEFS

OCC Official: Expect CRA Reform Proposal by End of Summer

The federal banking agencies expect to issue a notice of proposed rulemaking to revise their Community Reinvestment Act (CRA) regulations by the end of summer, Senior Deputy Comptroller of the Currency for Bank Supervision Policy Grovetta Gardineer said at the ABA's Regulatory Compliance Conference. She also provided some additional detail on what the agencies are focusing on in their conversations.

Specifically, the agencies are responding to concerns reflected in the comments the OCC received on its CRA advance notice of proposed rulemaking. Ninety-one percent of commenters said the current CRA rules lack objectivity, transparency and fairness, Gardineer said, adding that 98% think they are applied inconsistently and 88% say they have become harder to understand. To address these, she said the agencies are considering how they can clarify CRA-qualifying activities, refine the assessment area definition and implement "an objective set of measures that you can apply—not a single metric."

Suzanne Killian, senior associate director for consumer and community affairs at the Federal Reserve Board, added that the Federal Reserve wants to ensure that the CRA reform process results in "no reduction" in banks' investments in low- and moderate-income communities and clients.

New Report Finds CUs Operate with 'Scant Regard' for Statutory Mission

In advance of the 85th anniversary of the Federal Credit Union (FCU) Act's enactment, new research released 6/25 found that credit unions are falling short of their mission to serve households of "small means." In fact, according to the research by respected analyst Karen Shaw Petrou, credit union members are disproportionately from middle- and upper-income households, and credit unions' lack of "mission compliance" deepens U.S. economic inequality.

The report from Petrou's firm, Federal Financial Analytics, found that the National Credit Union Administration maintains no data on credit unions' effectiveness at providing financial services to people of "small means," and that its definition of "low-income" is far more expansive than that used by other federal agencies. As a result, she found, designated low-income credit unions simply replace community bank credit instead of providing new credit.

The report also found that credit unions evade the FCU Act's mandate to provide credit for "provident or productive purposes" by making risky and even "predatory" loans—including subprime auto loans and, notoriously, taxi medallion loans that resulted in several CU failures and saddled vulnerable borrowers with massive debts. The report recommends renewed policymaker and public attention to the credit union mission and effective enforcement to ensure that it is meaningful and materially achieved.

[Read the report.](#)

ABA Opposes Debt Limit Change for Chapter 12 Bankruptcies

A proposed change to Chapter 12 of the Bankruptcy Code could have adverse effects for the nation's agricultural producers, the ABA said in a statement for the record of a House Judiciary Subcommittee hearing held 6/25. The ABA submitted testimony as lawmakers consider H.R. 2336, which would raise the current debt limit for Chapter 12 filings from approximately \$4.3 million to \$10 million.

Designed to help farmers keep their farms but reorganize their debts to avoid foreclosure or liquidation, Chapter 12 bankruptcy includes expansive rights for debtors that do not exist in other chapters of the bankruptcy code. The association added that raising the Chapter 12 debt limit could increase the cost of borrowing for farmers and ranchers and reduce the overall availability of credit.

The ABA noted that the current debt limits under Chapter 12 are already indexed to inflation and are adjusted accordingly every three years. Rather than make a significant one-time increase as the bill proposes, ABA suggested that the three-year adjustment could be made annually. [Read the statement.](#)

Feeling More SECURE About Retirement



Some good news out of Washington: On May 23, the U.S. House of Representatives overwhelmingly passed the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019. Many view this as one of the most important changes to retirement plan rules that we have seen since the [Pension Protection Act of 2006](#), when Congress made it easier for employers to enroll workers automatically in 401(k)-type plans.



One of the key provisions of the [SECURE](#) Act is designed to help those working at small businesses to save for retirement in a number of ways. Small local businesses can join together in order to offer retirement plans for their workers, in what is known in the industry as a [MEP \(Multiple Employer Plan\)](#) – something that can save time and money for the company while benefiting its employees.

The bill is also constructed in a way to provide long-term part-time employees access to their employer’s retirement plans. It also recognizes that the average life expectancy of Americans has been increasing, along with people’s willingness and ability to work longer – by raising the required minimum distribution (RMD) age from 70½ to 72, and for the same reason removing the age limit for contributing to individual retirement accounts (IRAs).

In addition, it creates new rules that could broaden lifetime-income options, such as annuities, within workplace retirement plans to help employees establish a reliable revenue stream of income during their retirement; make it easier for employees to transfer their retirement plan assets to a new retirement plan when changing jobs; encourage workers to increase their retirement savings annually through automatic increases in contributions to 401(k) plans; and continue to permit an employee to pass a limited amount of an IRA or 401(k) account to a family member or other beneficiary, to allow that beneficiary to continue the tax-deferred saving for retirement.

There are also some exciting new features, including allowing employees to withdraw their savings on a penalty-free basis for the birth or adoption of a child; and readdresses an inadvertent component of the Tax Cuts and Jobs Act of 2017 that raised taxes on benefits received by family members of deceased military veterans, as well as taxes on some students and members of Native American tribes.

All of these are positive developments, and items that we have been vocally supportive of for years. And the fact that the SECURE Act passed the House by such a wide margin – a nearly unheard-of 417 to 3 – underscores the bipartisan acknowledgement that something needed to be done to protect retirement for more Americans, and sooner rather than later.

“With passage of this bill, the House made significant progress in fixing our nation’s retirement crisis and helping workers of all ages save for their futures,” House Ways and Means Committee Chairman Richard Neal (D-Mass.) said in a statement. “The SECURE Act is a bipartisan success, filled with commonsense proposals authored by members from both sides of the aisle I encourage the Senate to follow our lead and swiftly pass this important bill that goes a long way in helping American families prepare for a financially secure retirement.”

The bill now moves to the Senate, which has a similar bill, the Retirement Enhancement and Savings Act (RESA), under consideration (SECURE is actually based in part on RESA). But even Senate Finance Committee Chairman Chuck Grassley (R-Iowa), who introduced RESA earlier this year with ranking member Ron Wyden (D-Oregon), indicated that he and his fellow senators would likely pass the SECURE Act, although that remains uncertain at this point.

Grassley called the SECURE Act “an example of bipartisan cooperation to solve issues on behalf of Americans” in a statement. “I appreciate the hard work of my colleagues in the House and look forward to its quick passage in the Senate.”

With Congress “kicking the can down the road” on so many issues, it is both refreshing and encouraging to see its members take such an enthusiastic and sensible stand on retirement savings. We applaud these lawmakers, and look forward to further legislative developments down the line.

About the Author



Richard W. Rausser has over 25 years of experience in the retirement benefits industry. He is Senior Vice President of Client Services at Pentegra Retirement Services, a leading provider of retirement plan, fiduciary outsourcing and institutional investment services to organizations nationwide. Rausser oversees the consulting, marketing and communications, non-qualified plan and BOLI business development and actuarial service practice groups at Pentegra. He is a frequent speaker on retirement benefit topics; a Certified Pension Consultant (CPC); a Qualified Pension Administrator (QPA); a Qualified 401(k) Administrator (QKA); and a member of the American Society of Pension Professionals and Actuaries (ASPPA). He holds an M.B.A. in Finance from Fairleigh Dickinson University and a B.A. in Economics and Business Administration from Ursinus College.

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Wyoming Women's Business Center Micro Loan Program



The Wyoming Women's Business Center offers the only statewide micro loan program in Wyoming. The Micro Loan Program was started to provide access to funds for businesses unable to get loans through traditional means. The WWBC is currently accepting applications for loans to start or expand Wyoming businesses. The applicant must be a resident of Wyoming or the business must be located and registered within the State of Wyoming to apply. Our interest rates range from 6.0% to 9.0% depending on overall risk. The repayment may occur over a period not to exceed 6 years and will be determined by the WWBC staff based upon the loan amount, use of funds, collateral, and repayment source. Our application fee is \$50.00 plus the cost of a credit report. The application fee is used to cover the cost of initial processing. The maximum loan amount is \$50,000 and we are currently seeking applications or referrals for loans in the \$500 to \$15,000 range. Anyone interested in applying for a Micro Loan should go to our website (www.wyomingwomen.org) to review our checklist and download the necessary forms or contact Waldo Smith at 307-460-3946. Email is wsmith34@uwyo.edu.

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NEWS RELEASE

FEDERAL RESERVE BANK *of* KANSAS CITY
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FOR IMMEDIATE RELEASE
JUNE 24, 2019

KANSAS CITY FED PUBLISHES NEW BOOK ON THE HISTORY OF AMERICA'S BLACK BANKS *Free copies are now available*

KANSAS CITY, MISSOURI – The Federal Reserve Bank of Kansas City today announced the publication of its latest history book, *Let Us Put Our Money Together: The Founding of America's First Black Banks*. The brief historical account explores the efforts to establish the first African American banks in the United States.

“For the first African American banks, it was not only about serving as a source of credit for businesses and consumers, but also about providing training opportunities and jobs for African Americans, supporting economic development and, importantly, pride,” said Federal Reserve Bank of Kansas City President and CEO Esther George. “This book offers historical perspective on the role of – and the implications of the absence of – minority-owned depository institutions.”

Efforts to establish African American banks began before the Civil War. *Let Us Put Our Money Together* details the nation's first black bankers in the 1800s, their challenges, innovation and resilience. Three banks are prominently featured, the True Reformers Bank (Virginia), Capital Savings Bank (Washington, D.C.) and the Alabama Penny Savings Bank (Alabama).

The book's title is inspired by Maggie Lena Walker, the first black female bank president in the U.S., who said, “Let us put our moneys together. Let us use our moneys; let us put our moneys out at usury among ourselves and reap the benefit ourselves. Let us have a bank that will take the nickels and turn them into dollars.”

While the book focuses on the history of African American-owned banks, the current number of minority-owned banks in the U.S. have declined. According to [FDIC data](#), over the past 17 years, black-owned banks have declined more than 50 percent, the largest drop among minority depository institutions.

The book is intended to be a resource for educators, historians, financial journalists, banks and more. A complimentary hardcopy can be ordered via the Kansas City Fed website at



NEWS RELEASE

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kansascityfed.org/letusputourmoneytogether. The book summary and a free e-book is also available online.

Let Us Put Our Money Together is the latest installment in the Kansas City Fed's Centennial Series, short books that explore a number of important themes in Federal Reserve history, banking and economic policy.

As the regional headquarters of the nation's central bank, the Kansas City Fed and its branch offices in Denver, Oklahoma City and Omaha serve the seven states of the Tenth District: Colorado, Kansas, Nebraska, Oklahoma, Wyoming, northern New Mexico and western Missouri.

###

Title: **Professionals graduate from Leadership Cheyenne program**
 Author:
 Size: 19.84 column inches
 Cheyenne, WY Circulation: 13800



Professionals graduate from Leadership Cheyenne program

The Greater Cheyenne Chamber of Commerce's Leadership Cheyenne Class of 2019 graduated Friday.

The program has been a part of the community's fabric since 1985. Professionals come together for class sessions exploring industry, military, arts and leadership.

Graduates of the 2019 program include:

- Chris Allred, Security First Bank
- Brenda Birkle, My Front Door
- Chris Brennan, WRN Law Firm
- Jeff Collins, Laramie County Library
- Nathan Galloway, Wyoming Army National Guard
- Danny Hayes, Inberg Miller
- Amy Hernandez, NuVision Federal Credit Union
- Megan Hoffmann, Wyoming Air National Guard
- Angi Lund, CLIMB Wyoming
- Christy McCarthy, Cheyenne Depot Museum
- Charity Moore, ARC of Laramie County
- Nick Morgan, Cheyenne Police Department
- Molly Palmer, National MS Society
- Michael Pearlman, Gov. Mark Gordon's Office
- Shelby Perea, Cheyenne Botanic Gardens
- Spencer Pollock, Wyo. Dept. of Homeland Security
- Brooke Ramirez, Red Lion Hotel
- Laurie Rogers, Holland & Hart
- Robin Roling, Cheyenne Regional Medical Center
- Josh Schmidt, Tobin & Associates
- Becca Seuffer, COMEA Shelter
- Kaare Sigvartsen, Western States Bank
- Kylie Taylor, Wyoming Department of Education
- Mariah West, Cheyenne Frontier Days Old West Museum
- Bryan Wilson, Laramie County Community College
- Tracy Wilson, Century 21 Bell Real Estate

The chamber is now accepting applications for next year's program. The deadline to apply is June 14, and more information is available at CheyenneChamber.org.



Title: **Community contributor**
Author:
Size: 67.42 column inches
Riverton, WY Circulation: 7200

Community contributor



Dozens gathered this month at Wyoming Community Bank in Riverton in recognition of the bank's many charitable contributions and other donations of support to local organizations. Far left, bank board member John Linton met Debbie Graham, center, and Central Wyoming College Foundation executive director Beth Monteiro. The reception coincided with a major gift from Wyoming Community to the planned CWC ag and equine education center. Above, Sue Vodopich of Wyoming Community with CWC marketing director Lori Ridgway, center, and Jim Davis, soon to retire as executive director of the Riverton Chamber of Commerce. Photos by Steve Peck

Title: **Taco John sr Jonah Bank give \$14.5K for suicide prevention**
 Author: gBy IsaBella Alves Wyoming Tribune Eagle
 Size: 75.79 column inches
 Cheyenne, WY Circulation: 13800



Taco John's, Jonah Bank give \$14.5K for suicide prevention

By **IsaBella Alves**
 Wyoming Tribune Eagle

CHEYENNE—Suicide is one of the leading causes of death in Wyoming.

That's why Taco John's and Jonah Bank of Wyoming have partnered the past three years with the Grace For 2 Brothers Foundation to help prevent suicide. On Tuesday, the two businesses donated \$14,500 to Grace For 2 Brothers and other suicide prevention organizations in front of the Taco John's restaurant on Carey Avenue.

Wyoming has a suicide rate of 26.9 people per 100,000, which is higher than the national average, according to the U.S. Centers for Disease Control and Prevention. The national rate of suicide is 14 per 100,000.

Nationwide, suicide rates have been rising, and the Mountain West region has some of the highest rates in

the country. Most suicides in the state are gun-related, according to the Wyoming Department of Health.

"Several years ago, Jonah Bank lost its principal founder to suicide," Gregg Jones, executive vice president for Jonah Bank, said Tuesday. "It dramatically affected our organization and all of the people inside of our organization who knew Mick McMurry so well."

McMurry, a high-profile businessman and philanthropist, died March 10, 2015. Wyoming has the third-highest suicide rate in the country, according to the CDC.

"As a result of this tragedy, many of us became engaged with learning the depth of the problem with suicide," Jones said. "It was pretty dramatic that we also

learned that Wyoming was at the very top of the list with suicide as a percentage of the population."

Jim Creel, president and CEO of Taco John's, said the company joined the initiative because it's the company's civic duty to give back to the community.

"We really focus on children and education, and suicide is something that affects children a lot," Creel said. "We felt like it really tied together what we're trying to do from a charitable standpoint."

With the support of local communities and the state Legislature, Grace For 2 Brothers is able to have personnel in almost every county in Wyoming, director of operations Rhianna Brand said.

When there are big messaging campaigns about suicide prevention and awareness, suicide rates

may decline, Brand said. She said this shows suicide prevention messaging initiatives are huge.

Even though Wyoming has one of the highest suicide rates in the nation, Brand said she's seen the state reach a turning point. She said she sees more people coming to the table for conversations about prevention and awareness.

It's important to have these conversations because they're literally life and death, Brand said.

"This conversation needs to be had, and it is scary, but not if you know where to take someone," she said. "Not if you know how to have the conversation."

IsaBella Alves is the Wyoming Tribune Eagle's criminal justice reporter. She can be reached at ialves@wyomingnews.com or 307-633-3128. Follow her on Twitter @IsabellaAlves96.

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Grace For 2 Brothers Foundation director of operations Rhianna Brand, center, speaks about the community impact of suicide before being handed a check by Taco John's International CEO Jim Creel, right, and Jonah Bank Cheyenne Branch President Gregg Jones outside of Taco John's on Tuesday in downtown Cheyenne. Jonah Bank and Taco John's have joined together in a campaign to fight the rising incidence of suicides across Wyoming and are giving away the proceeds to Grace For 2 Brothers and other state-wide suicide prevention programs. Michael Cummo/Wyoming Tribune Eagle

Title: **Vietnam Veterans Moving Wall Memorial donation**
Author:
Size: 39.06 column inches
Rock Springs, WY Circulation: 5900



Vietnam Veterans Moving Wall Memorial donation



ROCK SPRINGS — U.S. Bank presented a \$1,000 donation to the American Legion on Flag Day to help bring the Vietnam Veterans Moving Wall Memorial to Sweetwater County. American Legion members and U.S. Bank employees at the presentation include, from left, Bob Clevenger, Libby Garcia with U.S. Bank, Brian Carpenter, Bill Stapleton, Tony Blair, Jim Shirey, Tim Hemphill, Earl McDonald, Doug Uhrig, Sherry Bushelman, Jim Shoemaker, Casey Maez, Leonard Merrell and U.S. Bank Branch Manager Beth Whitman. The Vietnam Veterans Moving Wall Memorial is scheduled to be in Rock Springs from Aug. 22-26.

2019 WBA

BankPac Is In



BANKPAC



WYOMING BANKERS ASSOCIATION

The 2019 WBA BankPac campaign is in full swing. To date 83 individuals from 20 banks, branches & associations have contributed \$11,825.00 to the current campaign. The following is a list of WBA members and their banks who have contributed as of June 28, 2019.

Bankers/Bank

Ann Anderson – Pinnacle Bank, Cody
Stephanie Arnold – Bank of Commerce, Rawlins
John Barto, Jr. – Bank of Commerce, Rawlins
Tom Bass – Wyoming Bank & Trust, Cheyenne
Jeff Benson – Bankers' Bank of the West, Denver
George Benson, III – Hilltop National Bank, Casper
Jennifer Booth – Pinnacle Bank, Torrington
Jeff Brown – First State Bank – Div. of Glacier Bank, Wheatland
Wade Bruch – Pinnacle Bank, Torrington
Jennifer Burns – First State Bank – Div. of Glacier Bank, Wheatland
Cathy Carson – Hilltop National Bank, Casper
Stephanie Cesko – Bank of Commerce, Rawlins
Bill Chandler – Bank of Commerce, Rawlins
Richard Chenoweth – The Rawlins National Bank, Rawlins
Tom Chinnock – Bankers' Bank of the West, Denver
John Coyne, III – Big Horn Federal, Greybull
Gary Crum – Western States Bank, Laramie
Greg Dixson – Hilltop National Bank, Casper
Carmen Duncan – Pinnacle Bank, Cody
Scott Estep – Wyoming Community Bank, Riverton
Faron Ferguson – Pinnacle Bank, Moorcroft
Rocky Fiedor – The Rawlins National Bank, Rawlins
Jim Foster – Discover Pulse
Copper France – Bank of Commerce, Rawlins
Sherrod France – Bank of Commerce, Rawlins
Michael Geesey – Wyoming Bankers Association, Cheyenne
Jerome Greger – Sundance State Bank, Spearfish
Joe Guth – Platte Valley Bank, Torrington
Stig Hallingbye – Security First Bank, Cheyenne
David Hansen – Pinnacle Bank, Torrington
Kelly Harnett – Sundance State Bank, Sundance
Bruce Hellbaum – The Rawlins National Bank, Rawlins
Tim Hofman – The Rawlins National Bank, Rawlins
Tom Holt – First Northern Bank of Wyoming, Buffalo
Quinn Hunter – Pinnacle Bank, Torrington
Seth Jenkins – Bank of Star Valley, Afton
Rod Jensen – Bank of Star Valley, Afton
Gregg Jones – Jonah Bank of Wyoming, Cheyenne
Dennis Kilmer, Bank of Commerce, Rawlins
Weddy Kindell – Pinnacle Bank, Cody
Larry King – Hilltop National Bank, Casper
Ty Krell – Sundance State Bank, Sundance
Felicia Lamprecht – Bank of Commerce, Rawlins
Gary Lathrop – Hilltop National Bank, Casper
John Linton – Wyoming Community Bank, Lander
Andrea Matlock – Pinnacle Bank, Torrington
Gil McEndree – Pinnacle Bank, Worland
Michele McGuire – First State Bank – Div. of Glacier Bank, Wheatland
Dean McKee – Wyoming Community Bank, Riverton
Brad McPherson – Wyoming Community Bank, Riverton
Andy Miller – Sundance State Bank, Sundance
Minnie Miller – Pinnacle Bank, Thermopolis
Sally Minihan-Ayers – Hilltop National Bank, Casper
Brent Mullock – Pinnacle Bank, Torrington
Chris Murry – Bank of Commerce, Rawlins
Leonard Nack – First State Bank of Newcastle, Newcastle
Ruby Ogden – Bank of Commerce, Rawlins
Linda Parker – Buffalo Federal Bank, Gillette
Mary Penland – Bank of Commerce, Rawlins
Todd Peterson – Pinnacle Bank, Torrington
Scott Pettit – Wyoming Community Bank, Riverton
Tanya Raile – Pinnacle Bank, Cody
Lorrie Redfield – Sundance State Bank, Sundance
Regina Rentfro – Bank of Commerce, Rawlins
Dusty Schutzman – Pinnacle Bank, Cody
Kelli Shannon – Pinnacle Bank, Torrington
Charles Shopp – Hilltop National Bank, Casper
Kent Shurtleff – Wyoming Community Bank, Riverton
Derrick Sisson – First State Bank – Div. of Glacier Bank, Wheatland
Mary Stockton – Wyoming Community Bank, Riverton
Colleen Stratton – Bank of Commerce, Rawlins
Scott Thayer – The Rawlins National Bank, Rawlins
Tammy Torczon – Pinnacle Bank, Cody
Gary Trapkus – Hilltop National Bank, Casper
Dave True – Hilltop National Bank, Casper
H.A. True, III – Hilltop National Bank, Casper
Craig Valdez – Hilltop National Bank, Casper
Ron Van Voast – Security First Bank, Cheyenne
Jeff Wallace – Wyoming Bank & Trust, Cheyenne
Clay Waller – Eide Bailly LLP
Marcus Weber – Bank of Star Valley, Afton
Douglas Weedon – Pinnacle Bank, Cody
Shane Wolf – Sundance State Bank, Sundance

WBA Bank Pac is the nonpartisan political action committee of the Wyoming Bankers Association. All contributions are voluntary. Absolutely no form of coercion may be used to solicit a contribution. No employee will be favored, disadvantaged, or retaliated against based on their contribution amount or their decision not to contribute. A suggested contribution is only a suggestion. Corporate contributions are prohibited. Contributions to WBA BankPac are not deductible for state or federal income tax purposes. Federal Law requires political action committees to obtain written authorization to solicit and to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate an excess of \$200 in its calendar year. State law requires political action committees to use best efforts to report the name, mailing address, occupation, and name of employer for each individual whose contributions aggregate an excess of \$100 in a reporting period.