



CRA Officer Information Packet

CONTENTS

- 1. 2017 WCRA Board List**
- 2. 2017 CRA Officer Phone List**
- 3. 2017 Apportionment Schedules**
- 4. CRA Opportunities through the WCRA**

WCRA Board of Directors 2017

John Swanson EVP & Manager Umpqua Bank 1111 Third Avenue, Suite 2900 Seattle, WA 98101	Phone: 206-749-7350 Fax: 206-749-7358 Email: JohnSwanson@UmpquaBank.com Asst: YulandaWu@UmpquaBank.com	Chair
Michael Dotson VP – CRA Community Outreach Officer Banner Bank 12443 Bel-Red Road Bellevue, WA 98005	Phone: (425) 739-1057 Email: Michael.Dotson@bannerbank.com	Vice-Chair
Susan M. Duren President WCRA 1200 Fifth Avenue, Suite 1406 Seattle, WA 98101	Phone: 206-292-0689 Fax: 206-292-0782 Email: sduren@wcra.net	President
Jay Coleman Vice President KeyBank 1301 Fifth Avenue, 24 th Floor WA-31-13-2474 Seattle, WA 98101	Phone: 206-343-6818 Email: jay_a_coleman@keybank.com	Secretary
Christine Roveda Credit Supervisor, Vice President Community Lending & Investment Wells Fargo Bank 999 Third Avenue, 11 th Floor Mac # P6540-11J Seattle, WA 98104	Phone: 206-292-3548 Fax: 206-292-3883 Email: Christine.A.Roveda@wellsfargo.com	Treasurer
Paul Edwards Deputy Director Washington State Housing Finance Commission 1000 Second Avenue, Floor 27 Seattle, WA 98104	Phone: 206-287-4462 Fax: 206-587-5113 Email: paul.r.edwards@wshfc.org Asst: ashley.shtikel@wshfc.org	
Mike Gilmore Board Member Yakima Federal Savings & Loan	Phone: Contact WCRA for Mailing and Fax: telephone information Email: mgilmol11@gmail.com	
Tim Grant SVP, Multi-Family Lending Manager Washington Federal 425 Pike Street Seattle, WA 98101	Phone: 206-626-8579 Fax: 206-626-8102 Email: tim.grant@wafd.com	
Brad Stevens VP, Commercial Real Estate Group Washington Trust Bank PO Box 2127 Spokane, WA 99210-2127	Phone: 509-358-3724 Fax: 509-353-4125 Email: bstevens@watrust.com	

WCRA Board of Directors 2017

Bob Powers Executive Director JPMorgan Chase 1301 Second Avenue 24 th Floor Seattle, WA 98101	Phone: 206-500-2241 Cell: 206-321-8122 Fax: 206-377-2077 Email: Bob.powers@chase.com	
Diane Klontz Assistant Director Washington State Dept. of Commerce, Community Services & Housing 1101 Plum Street SE Olympia, WA 98504-2525	Phone: 360-725-4142 Email: diane.klontz@commerce.wa.gov Asst: sarah.coggins@commerce.wa.gov	
M.A. Leonard VP & Impact Market Leader Enterprise Community Partners 2025 First Avenue, Suite 1250 Seattle, WA 98121	Phone: 206-223-4519 Email: mleonard@enterprisecommunity.org Cell: 206-459-6424 Asst: tburbage@enterprisecommunity.org	
Judith Olsen President Impact Capital 701 Pike Street, Suite 1645 Seattle, WA 98101	Phone: 206-658-2602 Fax: 206-587-3260 Email: judith@impactcapital.org	
Scott Borth Partner Perkins Coie 1201 Third Avenue, 40 th Floor Seattle, WA 98101-3099	Phone: 206-359-8403 Fax: 206-359-9403 Email: sborth@perkinscoie.com	Attorney

CRA Contacts Pool 1

Erin Burr

Enterprise Risk Manager & CRA Officer

1st Security Bank of Washington

Phone (425) 697-8020

email ErinB@fsbwa.com

6920 220th St. SW

Suite 206

Mountlake Terrace WA 98043-

Laurie Biddle

CRA Coordinator

Anchor Bank

Phone (360) 537-1477

email laurie.biddle@anchorsb.com

100 West Market Street

Aberdeen WA 98520-

Jan Laskey

SVP

Bank of America

Community Development Banking Northwest

800 Fifth Avenue, 37th Floor

WA1-501-37-67

Seattle WA 98104-

Joyce Allison

AVP, CRA & Compliance Officer

Bank of the Pacific

Compliance Department

PO Box 99

Phone (503) 861-6525

email jjallison@bankofthepacific.com

Warrenton OR 97146-

John Denton

Manager

Phone (925) 843-4621

email john.denton@bankofthewest.com

Bank of the West

Community Development Finance

2527 Camino Ramon, 3D-D

San Ramon CA 94583-

Michael Dotson

VP - CRA Community Outreach Officer

Phone (425) 739-1057

email michael.dotson@bannerbank.com

Banner Bank

12443 Bel-Red Road

Bellevue WA 98005-

Jann Wallach

SVP, Compliance & CRA Officer

Phone (510) 550-8406

email JWallach@beneficialstate.com

Beneficial State Bank

1438 Webster Street

Suite 100

Oakland CA 94612-

Steve Vradenburg

Assistant Credit Administrator

Phone (509) 664-7160

email stevev@cashmerevalleybank.com

Cashmere Valley Bank

124 East Penny Road

Wenatchee WA 98801-

Esther Wee
SVP & CRA Officer
Cathay Bank

Phone (626) 279-3690
email esther.wee@cathaybank.com

9650 Flair Drive

El Monte CA 91731-

Adam Stein
VP, CRA Compliance Manager, CRCM

Phone (503) 279-3186
email astein@columbiabank.com

Columbia Bank

Compliance
1000 SW Broadway
Suite 1100
Portland OR 97205-

Keith Kishiyama

Phone (626) 768-6399
email keith.kishiyama@eastwestbank.com

East West Bank

9300 Flair Drive
6th Floor
El Monte CA 91731-

Kendra Waggoner
VP, Community Development Officer
First Federal S&L Assoc. of Port Angeles

Phone (360) 808-5737
email kendra.waggoner@ourfirstfed.com

105 West 8th Street

Port Angeles WA 98362-

Suzanne Nester
CRA & Compliance Officer

Phone (425) 254-2032
email nesters@ffnwb.com

First Financial Northwest Bank

201 Wells Ave S.

Renton WA 98057-

Jon Shelton

EVP, CCO

Phone (206) 436-2003
email jshelton@firstsoundbank.com

First Sound Bank

925 Fourth Avenue

Suite 2350

Seattle WA 98104-

Heather Burris

Compliance Specialist

Phone (253) 471-5770
email Heather.Burris@heritagebanknw.com

Heritage Bank

32303 Pacific Hwy S.

Federal Way WA 98003-

Vicki Foege

FVP - Community Relations Director

Phone (206) 515-4069
email vicki.foege@homestreet.com

HomeStreet Bank

601 Union Street

Suite 2000

Seattle WA 98101-

Kelli Plummer

AVP/CRA Officer Supervisor

Phone (614) 217-3499

email kelli.l.plummerknife@jpmchase.com

JPMorgan Chase

Community Reinvestment & Community Partn

1111 Polaris Parkway, 1L

Columbus OH 43240-2050

Victoria Quinn

Senior Relationship Manager/VP

Phone (206) 343-6959

email victoria_quinn@keybank.com

KeyBank

Community Development Lending

1301 5th Avenue

25th Floor

Seattle WA 98101-

Emily Olson

SVP Risk Management

Phone (360) 876-7056

email eolson@kitsapbank.com

Kitsap Bank

619 Bay Street

Port Orchard WA 98366-

Edward Quinlivan

VP

Phone (619) 230-3256

email edward.quinlivan@uboc.com

MUFG Union Bank

530 B Street, Ste. 500

San Diego CA 92101-

Kyla Allen

VP Marketing Director

Phone (509) 382-4502

email kyla.allen@ncnbank.com

North Cascades Bank-Division of Glacier Bank

PO Box 1648

Chelan WA 98816-

Michael Ciaccia

VP, Community Development & Investments

Phone (312) 444-7452

email mc16@ntrs.com

Northern Trust Bank

50 South LaSalle Street

MB-24

Chicago IL 60603-

Chad Yerrington

AVP/Credit Loan Portfolio Administrator

Phone (360) 754-3400

email cyerrington@olyfed.com

Olympia Federal Savings & Loan Association

PO Box 1338

Olympia WA 98507-1338

Ginette Jones

CRCM

Phone (949) 224-8822

email gjones@opusbank.com

Opus Bank

19900 MacArthur Blvd, 12th Floor

Irvine CA 92612-

Laurena Whitwer

VP, CRA Officer

Pacific Continental Bank

Phone (541) 984-2336

email laurena.whitwer@therightbank.com

PO Box 10727

Eugene OR 97440-

Scott Miller

Director of Marketing, CRA Officer

Riverview Community Bank

Phone

email scottmiller@riverviewbank.com

PO Box 872290

Vancouver WA 98687-2290

Kevin Raftery

VP, Compliance Officer

Seattle Bank

Phone (206) 436-3439

email kraftery@seattlebank.com

600 University Street

Suite 1850

Seattle WA 98101-1129

Carrie Wallace

AVP/Compliance Officer

Skagit Bank

Phone (360) 755-0411

email carriew@skagitbank.com

301 Fairhaven Avenue

Burlington WA 98233-

Lauren Jassny
Chief Credit Officer

Phone (206) 292-4535
email lauren.jassny@tcbwa.com

The Commerce Bank of Washington

601 Union Street, Suite 3600

Seattle WA 98101-

Nicole Melton
AVP/CRA Officer
Timberland Bank

Phone (360) 533-4747
email njmelton@timberlandbank.com

624 Simpson Ave

Hoquiam WA 98550-

Jey Vierra
Commercial Quality Control Manager
Umpqua Bank

Phone (509) 960-3119
email jeyvierra@umpquabank.com

Commercial Loan Operations
111 North Wall Street
4th Floor

Spokane WA 99201-

Lisa Wolf
Community Development Officer
Washington Federal

Phone (206) 264-6972
email lisa.wolf@wafd.com

425 Pike Street
2nd Floor

Seattle WA 98101-

Elizabeth Schroeder

AVP, Compliance Manager

Washington Trust Bank

Compliance Department

717 W. Sprague Ave

Spokane

WA 99201-

Phone (509) 358-3730

email eschroeder@watrust.com

Dwight Prevo

Phone (206) 343-6461

email dwight.j.prevo@wellsfargo.com

Wells Fargo Bank

Community Development Officer

MAC P6540-045

999 Third Avenue, 4th Floor

Seattle

WA 98104-

Adam Coe

Loan Officer

Yakima Federal Savings & Loan Assoc.

118 E. Yakima Ave.

Yakima

WA 98901-

Phone (509) 248-2634

email adam.coe@yakimafed.com

WASHINGTON COMMUNITY REINVESTMENT ASSOCIATION

2017 LOAN POOL #1 APPORTIONMENT SCHEDULE

INSTITUTION	LOAN POOL PERCENT OF TOTAL	LOAN POOL CONTRIBUTION
Wells Fargo Bank	10.76%	\$ 10,000,000.00
JPMorgan Chase Bank, N.A.	10.76%	\$ 10,000,000.00
Key BANK	10.76%	\$ 10,000,000.00
Umpqua Bank	10.00%	\$ 9,300,000.00
Bank of America	9.68%	\$ 9,000,000.00
Washington Federal	5.38%	\$ 5,000,000.00
Columbia Bank	5.38%	\$ 5,000,000.00
Washington Trust Bank	3.76%	\$ 3,500,000.00
Banner Bank	5.92%	\$ 5,500,000.00
Heritage Bank	3.71%	\$ 3,450,000.00
Beneficial State Bank	2.69%	\$ 2,500,000.00
HomeStreet Bank	2.42%	\$ 2,250,000.00
Yakima Federal S&L Association	2.15%	\$ 2,000,000.00
MUFG Union Bank	2.15%	\$ 2,000,000.00
Opus Bank	1.61%	\$ 1,500,000.00
Cashmere Valley Bank	1.61%	\$ 1,500,000.00
First Financial Northwest Bank	1.40%	\$ 1,300,000.00
East West Bank	0.97%	\$ 900,000.00
Commerce Bank of Washington	0.97%	\$ 900,000.00
Riverview Community Bank	0.97%	\$ 900,000.00
Skagit State Bank	0.83%	\$ 775,000.00
Timberland Savings Bank	0.75%	\$ 700,000.00
First Federal S&L of Port Angeles	0.75%	\$ 700,000.00
Bank of the Pacific	0.75%	\$ 700,000.00
Olympia Federal Savings and Loan	0.65%	\$ 600,000.00
Anchor Savings Bank	0.54%	\$ 500,000.00
Pacific Continental	0.43%	\$ 400,000.00
North Cascades Bank, Div. of Glacier Bank	0.43%	\$ 400,000.00
Seattle Bank	0.43%	\$ 400,000.00
1st Security Bank of Washington	0.32%	\$ 300,000.00
Northern Trust Bank	0.22%	\$ 200,000.00
Cathay Bank	0.22%	\$ 200,000.00
Bank of the West	0.22%	\$ 200,000.00
Kitsap Bank	0.22%	\$ 200,000.00
First Sound Bank	0.22%	\$ 200,000.00
35 PARTICIPATING LENDERS	100.00%	\$ 92,975,000.00

CRA Opportunities

The WCRA is a lending consortium which allows your organization to receive CRA Credit for participating in the loans the WCRA makes on your behalf.

The WCRA has three loan pools providing CRA Credit opportunities including the following programs:

- Affordable/Low Income Multi-Family Rental Housing including mixed use properties
- Economic Development Loans
- Special Needs Housing

In addition to the three lending pools, the WCRA also offers Private Placement Bond Investments; a Tax Exempt Investment Program for 501(c)3 nonprofits to provide financing for affordable housing and real estate based economic development projects. As a member, the WCRA makes these Investment opportunities available to you.

Contact us for opportunities to participate in WCRA Committees, such as the Criticized Credit Advisory Committee and the Loan Committee.