



## 2025 EVENTS

### **Bank Presidents Seminar**

January 8-10, 2025  
Montage Laguna Beach

### **Annual Conference & Directors Forum**

May 13-16, 2025  
La Quinta Resort & Club

### **Women in Banking Forum**

June 24-25, 2025  
Hyatt Regency Orange County

### **Bank Counsel Seminar**

September 24, 2025  
Virtual

### **Lenders & Chief Credit Officers**

October 7-8, 2025  
Hyatt Regency Orange County

### **Risk & Compliance Conference**

October 8-10, 2025  
Hyatt Regency Orange County



# 2024 ANNUAL REPORT

Bringing members together.  
Making our banks better.

### **The California Bankers Association (CBA)**

is proud to present the Annual Report highlighting the collective achievements, advocacy successes, and ongoing commitment to California's banking industry. In an environment marked by rapid change, regulatory challenges, and continued economic uncertainty, our mission of bringing members together and making our banks better - has never been more important.

Throughout the last year, we maintained our role as a reliable and influential voice in Sacramento and Washington, D.C., diligently advocating for our members' interests on a wide array of issues, including regulatory reform, consumer protection, financial innovation, and much more.

Our educational programs, conferences, and member updates consistently provided outstanding value, fostering professional growth and excellence within the industry at every level.

Our success is a reflection of the strength of our member institutions and the dedication of our Board and committees. Together, we've advanced key policy priorities, expanded access to meaningful learning opportunities, and reinforced the essential role of banks in promoting economic resilience.

We thank our members for their continued engagement and support, and we look forward to building on this momentum in the year ahead.



COMMUNICATIONS

CBA helps promote a positive image of banking to the media through press releases, our established relationships with reporters, and social media platforms.

PUBLICATIONS

CBA commissioned an economic impact study, highlighting the statewide economic contributions of California’s banking sector. The report was shared with California legislators, the media, and members.

CBA delivers the *CaliforniaBanker* magazine bi-monthly, showcasing member bankers, providing updates from the association, and addressing key industry challenges.

CBA’s weekly newsletter is delivered by email every Wednesday to more than 10,000 subscribers and delivers essential association news, legislative updates, and a diverse array of educational and professional development programs.

CBA’s monthly email newsletter, “The Education Connection,” serves as a go-to resource for online workshops, certifications, webinars, scholarships, and more. With a robust open rate approaching 50 percent, it keeps subscribers engaged and informed.

MEDIA ENGAGEMENT

CBA engaged with California and national media outlets on a wide range of topics from California's emissions rule to commercial real estate. In addition, Kevin Gould, president and CEO of CBA was profiled by the Sacramento Business Journal.

SOCIAL MEDIA ENGAGEMENT

CBA has an engaged social media presence. Throughout 2024, we utilized social media to spotlight and recognize our association's volunteer leadership, featuring newly appointed members of our executive committee and board of directors. We actively shared posts celebrating the achievements of member banks and promoted CBA's educational programs and events, further enhancing our community engagement.

MEMBERSHIP

CBA created new membership tiers for associate members, including Associate Member, Associate Plus Member, Premier Member, and a Fintech Membership. Each membership level is designed to cater to each member's unique needs and goals, offering enhanced benefits and exclusive opportunities.

PROFESSIONAL DEVELOPMENT

CBA's signature professional development conferences provide annual updates for all member bank employees at all levels on hot topics, emerging trends, and innovative ways to enhance profitability and reduce risk. They provide an invaluable opportunity to network with peers and stay current on important issues affecting our rapidly evolving industry.

MEANINGFUL IN-PERSON FORUMS

CBA hosted three successful signature events including Bank Presidents Seminar, Annual Conference, and Bankers Summit. In addition, CBA held a successful Women in Banking event, our annual Bank Counsel Seminar and General Counsel Roundtable, an FDIC Community Banking Workshop and monthly online Membership Updates.



ADVOCACY

CBA's expertise lies in our legislative, regulatory, and judicial advocacy efforts. As dedicated advocates, we navigate the continuously shifting political landscape, ensuring that we implement strategies that effectively mitigate risks for our members.

In 2024, the Governor vetoed Senate Bill 278 (Dodd), a measure requiring California financial institutions to establish an emergency contact for senior account holders over the age of 65. If enacted, banks were required to reach out to an emergency financial contact when there is a reasonable suspicion that an account holder is being defrauded. Additionally, banks were required to hold, for three days, any transaction in excess of \$5,000 if there was a suspicion of fraud. CBA expressed concerns in a letter to the Governor.

CBA opposed AB 2930 (Bauer-Kahan) which proposed to regulate the use of “automated decision tools” (ADTs) to prevent “algorithmic discrimination.” This included requirements on developers and deployers that make and use these tools to make consequential decisions to perform impact assessments on ADTs. The measures established the right of individuals to know when an ADT is being used, the right to opt out of its use, and an explanation of how it is used. The measure failed to advance.

CBA negotiated amendments with the State Bar of California on Assembly Bill AB 3279 (Judiciary Committee) related to client trust accounts. This proposal amends the existing report banks provide on IOLTA accounts to include specified information on client trust accounts.

CBA successfully sponsored two measures last year: SB 1127 (Niello), related to trust termination, increased the \$50,000 threshold, granting a trustee the power to terminate a trust if the fair market value of its principal does not exceed \$100,000 in value. The measure successfully passed the Senate and Assembly unanimously and without opposition and was signed by the Governor. AB 2618 (Chen), which amended the government code to eliminate the sunset date on a local agency's ability to invest 50 percent of its surplus funds using reciprocal deposits, was also signed into law.

