CALIFORNIA BANKERS ASSOCIATION

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At the midpoint in the California legislative session, we remain actively engaged fiercely advocating on pending legislation that affects the banking sector.

An Update from the Advocacy Trenches

At the California Bankers Association, our mission is deeply rooted in supporting the success of our members and strengthening California's banking industry. We remain committed to being your trusted advocate, resource and partner — and we remain steadfast in our mission of engaging directly in public policy at the state and federal level, offering high-impact education, and creating meaningful opportunities for bankers to network.

Legislative Advocacy

We are past the midpoint in the California legislative session. We remain actively engaged fiercely advocating on pending legislation that affects the banking sector. Our advocacy team has been in the trenches this year working with lawmakers and stakeholders on a variety of important measures, including bills on elder financial abuse, community reinvestment, interchange fees, foreclosure reform and forbearance, state-level UDAAP, and privacy and artificial intelligence.

Despite very challenging political headwinds and the current tension between the federal and state government, we have secured several successes so far, but there are a few threats that remain and there is always a risk that last minute gut-and-amends will emerge. The team has developed strong relationships with decision-makers, ensuring that the voices of California's banks are both heard and respected.

As part of our ongoing effort to protect and promote the role of banks doing business in California, and to amplify the storytelling of the important work of our bankers, we have launched a public affairs campaign titled "Local Banks Build Local Lives." The goal is to ensure that California banks are not disadvantaged by legislative or regulatory action. A key piece of this campaign is sharing authentic stories from our members that underscore the unique value of banks, highlighting initiatives ranging from affordable housing and small business loans to community service and financial literacy.

In September, CBA will travel to Washington, D.C. This fall's visit provides an opportunity for bankers to engage with federal legislators and regulators. We're pleased

to announce a financial grant opportunity for emerging leaders from CBA member banks doing business in California who have not previously had the chance to participate in a visit to Washington, D.C. We hope that you will consider joining us.

Education

Our educational offerings continue to provide relevant, actionable content designed to help bankers excel in today's dynamic environment. The Annual Conference & Directors Forum successfully gathered executives and board members for a robust program featuring expert insights, peer exchanges, and leadership-focused sessions. Additionally, the Women in Banking Forum, held in Orange County, was a tremendous success, showcasing inspiring speakers and offering valuable networking opportunities for women bankers, including a dynamic President's Speed Networking session.

Looking ahead, we're excited to offer a robust slate of upcoming programs tailored to banking professionals across disciplines, including:

- **Finance Forums –** Designed specifically for CFOs and senior finance executives, these sessions, led by professionals from Crowe, address timely issues such as accounting changes, tax developments, AI risk governance, and innovative funding strategies.
- **Lenders & Risk Programs –** Our lending and risk-focused events will provide in-depth training and best practices to support credit professionals, compliance teams, and risk managers navigating today's complex landscape.

Visits

I've had the privilege to conduct in-bank visits with existing and prospective bank members. Thank you for welcoming me into the bank and being generous with your time. I'm incredibly proud of your commitment to your customers and communities and am astonished at the ability to succeed in a complex, everchanging and sometimes (or often) hostile business environment.

Thank you for your continued engagement and partnership. Please never hesitate to let us know how we can do more to support you and your team. Together, we're building a stronger, more resilient banking industry in California.

Bringing members together. Making our banks better.

Kevin Gould
President & CEO, California Bankers Association

A Conversation with Martin E. Plourd

Q: As Chair of the California Bankers Association, what are your top goals and priorities?

As CBA chair, my foremost priority is to lead our board effectively and advance the interests of our member banks. I am committed to upholding our high standards of governance, transparency, accountability, and ethical practices.

A key goal during my term is to support the CBA President and CEO in executing the association's mission and strategic plan. I plan to actively engage with various stakeholders — member banks, regulators and legislators — to advocate for our industry and promote initiatives that benefit both our member banks and the communities they serve.

What do you see as the most pressing challenges facing the banking industry in the coming year, and how can the association support members in addressing them?

Navigating the Regulatory Landscape: We operate in a highly regulated industry, and CBA is committed to advocating for our members as they navigate both state and federal regulations. These regulations can often be burdensome, especially for smaller community banks, potentially stifling economic growth and limiting the ability of banks to effectively serve their communities.

Talent and Succession Planning: Developing the next generation of banking leaders and ensuring effective succession planning are ongoing priorities for banks. CBA understands the crucial role of mentorship, leadership development, and sponsorship in tackling these challenges and nurturing future talent. To support this initiative, CBA offers a robust scholarship program for its members.

Adapting to Industry Changes: The banking landscape is constantly evolving, influenced by shifts in client behavior, competition, technology and emerging industry trends. CBA actively supports its members by hosting educational conferences and knowledge-sharing events that are both flexible and responsive to these changes.

How do you envision strengthening the association's advocacy efforts at the state and federal level during your chairmanship?

Let me start by saying I believe CBA has the leading state advocacy program in the nation. To further strengthen our advocacy efforts during my chairmanship, it's crucial that our members fully grasp the importance and benefits of a robust advocacy program. By emphasizing this value proposition, I hope to inspire more members to engage actively, be it through contributions to our political action committee or by participating directly in our efforts to connect with lawmakers and regulators at both the state and federal levels. Collaboration and communication will be key, and together, we can amplify our voice and impact.

Member engagement is always a priority. What new strategies or initiatives do you hope to explore to ensure all members feel represented and connected?

Member engagement is crucial. It's essential for members to understand the value that the California Bankers Association brings not just to individual members but to the broader banking community in California. We can enhance mem-

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> We pride ourselves on inclusivity and collaboration, and we create spaces for knowledge sharing at our key conferences and events. These gatherings allow bankers to connect, share ideas, tackle challenges, and ultimately strengthen the industry as a whole.

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ber engagement by consistently communicating our offerings and encouraging members to fully utilize the support, education, networking, and knowledge-sharing opportunities available through the CBA.

We pride ourselves on inclusivity and collaboration, and we create spaces for knowledge sharing at our key conferences and events. These gatherings allow bankers to connect, share ideas, tackle challenges, and ultimately strengthen the industry as a whole.

It's important to acknowledge that our efforts in member engagement align closely with our mission. We are dedicated to advocating for the California banking industry and supporting our members in their pursuit of financial success for their customers, communities, and the economy at large.

Looking ahead, how do you see the role of the association evolving to support innovation and long-term growth in the banking sector?

CBA has consistently played a vital role in supporting innovation by advocating for a favorable regulatory environment. As the voice of California's banking industry, CBA actively engages with policymakers to ensure that regulations foster, rather than hinder, safe and sound innovation. Additionally, CBA promotes collaboration and information sharing between banks and fintech companies, encouraging the joint development of solutions that enhance efficiency and improve customer experiences. Moving forward, CBA will continue to fulfill this important role and serve as a valuable resource for banks as they pursue long-term innovation.

Meet Martin E. Plourd

Martin E. Plourd, President of Community West Bancshares, was named the 2025-26 chair of the California Bankers Association's board of directors on June 1.

Plourd brings more than 30 years of banking experience to the role. He began his banking career with Security Pacific Bank in 1981, then spent 19 years as an executive with Valley Independent Bank/Rabobank in Southern California. Plourd served most recently for 12 years as President and CEO of Community West Bank.

Plourd graduated from California State Polytechnic University, Pomona, earning a Bachelor of Science degree in Agriculture Business Management. He also graduated from the American Bankers Association's Stonier Graduate School of Banking.

He has a long history of service to community and non-profit organizations. In addition to serving as the CBA's board chair, Plourd also serves as a board member for the Scholarship Foundation of Santa Barbara, an advisory board member for the College of Agriculture at California State Polytechnic University, Pomona, and a member of the Rotary Club of Goleta.

2025 Legislative Update

By Jason Lane, SVP, Director of Government Relations, California Bankers Association

In a year marked by heightened legislative activity and sweeping policy proposals to counteract the Trump Administration's effort to scale back the CFPB's authority, the California Bankers Association (CBA) engaged extensively on several high-impact bills, contributing to outcomes that preserved access to responsible financial services.

AB 1065 (Ortega): Interchange Fee Restrictions

CBA led a coalition to prevent the advancement of AB 1065, a bill that imposes sweeping restrictions on the use of interchange fees collected by card-issuing banks. Modeled after a controversial law in other Illinois, the measure sought to prohibit banks from receiving interchange revenue on the portion of a card transaction tied to sales tax or other state-imposed fees.

CBA opposed the bill on the grounds that it would have artificially distorted card pricing models, increased costs for consumers and small businesses, and undermined free checking and rewards programs subsidized by interchange revenue. The bill also raised significant preemption concerns, as it would have conflicted with federal laws governing payment networks and electronic fund transfers. While the measure is eligible for reconsideration next year, it will not advance further in 2025.

AB 1365 (Garcia): State Bank

CBA helped lead the effort to prevent enactment of AB 1365, which implements the CalAccounts banking program to provide state-managed bank accounts for Californians. The bill proposed using public sector infrastructure and

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private-sector partners to offer low-cost, no-fee accounts through the State Treasurer's office, funded in part through the General Fund.

CBA raised serious concerns about the risks of government-run financial services, including questions around consumer privacy, fraud mitigation, systemic risk, and overlap with existing financial access programs already offered by regulated institutions. CBA also emphasized that CalAccounts would duplicate federal efforts like Bank On and could divert public resources away from proven financial inclusion partnerships.

AB 909 (Schiavo): Elder Financial Abuse

This CBA-opposed measure was introduced to enhance protections against financial abuse of elders and dependent adults. It attempts to do so by raising mandatory reporting penalties for banks — from $1,000 to $10,000 and $5,000 to $50,000 — and authorizes victims to pursue reimbursement for authorized transactions if they were fraudulently induced.

This proposal sets a deeply concerning precedent: that financial institutions must reimburse consumers for transactions that were authorized, even when the fraud occurred entirely outside the institution's control. This measure did not receive a hearing this year but is eligible for consideration again in 2026.

AB 238 (Harabedian): Mortgage Forbearance

AB 238, a bill mandating mortgage forbearance for up to one year for individuals impacted by the recent Los Angeles wildfires is advancing through the legislative process. As introduced, the bill raised concerns within the mortgage servicing industry regarding operational feasibility, investor requirements, and regulatory overlap.

CBA, working in close coordination with a broader mortgage industry coalition, engaged with the author to reach a constructive compromise to better align with existing disaster-related loss mitigation frameworks while incorporating clearer compliance language to avoid conflicting obligations

AB 801 (Bonta): State Community Investment Act

AB 801 established a state-level Community Reinvestment Act (CRA) for state-chartered banks, credit unions, residential mortgage lenders, and money transmitters, was shelved by the author this week and will not advance in the 2025 legislative session. While the bill remains eligible for reconsideration next year, the author's decision to hold her own measure marks a significant victory. AB 801 was deeply problematic for banks, as it would have imposed duplicative CRA requirements on institutions already subject to rigorous federal CRA exams, creating overlapping obligations, conflicting standards, and increased compliance costs.

Challenges Remain

A last-minute budget compromise between legislative leadership and the Governor's office resulted in the enactment of AB 130. Effective July 1, 2025, the measure imposed new restrictions on nonjudicial foreclosures of subordinate liens secured by residential real estate, applying both prospectively and retroactively.

In a year marked by heightened legislative activity and sweeping policy proposals to counteract the Trump Administration's effort to scale back the CFPB's authority, the California Bankers Association engaged extensively on many high-impact bills, contributing to outcomes that preserved access to responsible financial services.

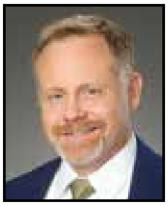
It affects all subordinate residential loans — regardless of occupancy, loan purpose, or unit count — and extends protections to successors in interest. The law prohibits foreclosure if certain "unlawful practices" occurred, such as lack of communication with the borrower for three years, missing required notices, threatening foreclosure after issuing a 1099, or failing to send required statements.

Before initiating foreclosure, servicers must record a sworn certification affirming either no unlawful conduct occurred or disclosing any violations. AB 130 also mandates a borrower notice with the Notice of Default (NOD), informing them of their right to seek injunctive relief, which courts are generally required to grant. Judicial foreclosure is not a workaround, and even completed sales before July 1, 2025.

Also inserted into the budget late in the process was an appropriation of $1 million in funding for the CalAccounts program, signaling continued legislative interest in advancing a state-managed banking platform despite ongoing concerns from the banking industry. While AB 1365 — the bill to formally establish the program — was shelved, the budget allocation keeps the proposal alive and underscores the need for continued engagement to ensure that any future effort does not undermine the role of regulated financial institutions or duplicate existing access-to-banking initiatives.

Finally, AB 1018 (Bauer-Kahan) is still advancing through the legislative process and will impose new requirements on businesses that use automated decision systems (ADS) to make or facilitate "consequential" decisions, including in areas such as credit, employment, and housing. The bill requires covered entities to provide consumers with detailed notices when ADS tools are used, disclose key information about the system's logic and data inputs, and offer individuals a right to appeal decisions and obtain human review.

CBA opposes this measure because it creates broad and ambiguous obligations for banks regulated by the Equal Credit Opportunity Act (ECOA) and the Fair Credit Reporting Act (FCRA), which already provide robust consumer protections and notice requirements. We are also concerned that the level of detail required in disclosures — such as identifying which inputs are most consequential — could expose sensitive fraud detection and credit underwriting models to abuse, increase operational and legal risks, and ultimately undermine the security and effectiveness of core banking systems.



Jason Lane is senior vice president, director of government relations for the California Bankers Association and leads the advocacy efforts for CBA, which involves analyzing legislation and regulatory activity, and the development of policy positions. Lane is one of four lobbyists at CBA, and he also lobbies on behalf of the association on issues related to the state budget, privacy, bank operations and consumer lending legislation.

Before joining CBA in May 2006, Jason Lane served as director of government affairs for Providian Financial and managed the bank's financial privacy compliance program, as well as tracked and analyzed the impact of federal legislation and rulemaking for the company.

Proposed California Community Reinvestment Act Dead for 2025; May Come Back in 2026

By Chris Shultz, Vice President, Government Relations, California Bankers Association

A sweeping proposal for a California-specific Community Reinvestment Act (CRA) would impose significant new regulatory burdens on state-chartered financial institutions — despite the existence of a long-established federal CRA system.

Facing opposition from CBA and allied groups, the bill's author voluntarily pulled the bill from the calendar this summer, but Asm. Mia Bonta is expected to revive her proposal in 2026.

Under the federal CRA, both state and federally chartered banks are routinely examined by federal regulators to ensure they are meeting the credit needs of low- and moderate-income (LMI) communities.

Assembly Bill 801, however, would establish a second, state-level CRA process with no option for banks to substitute their existing federal CRA filings. Instead, institutions would have to adhere to two separate compliance schedules, reporting standards, and performance evaluations — effectively doubling administrative obligations. This redundancy is not only costly, but also risks public confusion when state and federal regulators issue potentially conflicting CRA ratings for the same bank.

Perhaps most concerning, AB 801 applies exclusively to state-chartered institutions, leaving federally chartered banks — which often operate in the same communities — exempt from these new requirements. This creates a significant competitive imbalance. In an environment where community banks are already under pressure from consolidation, AB 801 sends a damaging message: that operating under a California charter brings greater regulatory risk and burden than benefit.

Supporters of AB 801 — including advocacy organization RISE Economy — advance three primary arguments.

Proponents argue that CRA obligations should extend beyond traditional banks to include credit unions, mortgage lenders, and money transmitters, which now play a larger role in consumer financial services — particularly among underserved and immigrant populations. By including these entities, supporters contend the bill will modernize community reinvestment expectations and help close equity gaps in access to capital.

Some advocates believe that federal regulators have been insufficiently aggressive in enforcing CRA obligations and legislators worry that the Trump Administration will roll back requirements or enforcement. They view AB 801 as an opportunity to create a more forceful state-level enforcement mechanism.

To broaden support, proponents have linked AB 801 to a variety of policy goals not currently funded in the state budget. These include social housing, broadband for underserved areas, services for seniors and people with disabilities, and investments in disaster preparedness and climate resiliency. Advocates claim the bill could unlock more than $13.5 billion in new community investments annually based on a proposal to direct 4 percent of covered institutions' assets into reinvestment activities.

The bill assigns implementation and oversight responsibilities to the Department of Financial Protection and Innovation (DFPI) — an agency already facing serious operational and financial constraints. According to the Legislative Analyst's Office, DFPI has requested $193 million in new funding from licensees just to support existing programs. Layering a complex new CRA regime onto an already overextended department raises serious feasibility concerns and will likely drive up licensee fees even further.

Supporters emphasize AB 801's potential to spur billions in new investment. But they ignore the unintend-

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The Growing Threat of AI-Driven Fraud and Deepfakes

By Matt Jones, Compliance Advisor, Compliance Hub

In the evolving world of financial crime, few developments have emerged as swiftly and alarmingly as the risk of deepfakes. Deepfakes are pieces of synthetic media, generally in the form of video, audio, or images that are digitally created using artificial intelligence (AI) to replicate a person's appearance, voice or even supporting identification documentation.

AI allows fraudsters to produce incredibly convincing impersonations for the purpose of identity fraud, social engineering, and bypassing identity verification systems. AI-driven deepfakes have ushered in a new era of fraud, making it easier than ever for bad actors to impersonate individuals and manipulate financial systems. The implications of deepfakes pose a unique threat to identity verification and fraud detection, requiring banks to modernize their control environments to keep pace.

In a speech delivered on April 17, 2025, Federal Reserve Vice Chair for Supervision, Michael S. Barr, highlighted the escalating threat that generative AI (Gen AI) poses to the financial sector, particularly through the proliferation of deepfakes. He noted a staggering "twentyfold increase over the last three years" in deepfake-related attacks. Governor Barr underscored the stark juxtaposition between the low-cost, rapidly deployed synthetic media used by fraudsters and the resource intensive, slow-to-implement controls required of financial institutions.

While synthetic media can be created and circulated with minimal cost and effort, financial institutions must invest in careful review, rigorous testing, and layered controls. Barr also acknowledged the challenges smaller institutions face and emphasized the need for banks to adopt scalable, thoughtful steps that can meaningfully reduce exposure to AI-driven fraud.

To address this growing risk, banks should begin by evaluating and enhancing their existing controls in a manner proportionate to their size and complexity. Scalable solutions do not necessarily require high-end technology.

Training front-line staff to identify red flags of synthetic identity misuse (such as unnatural movements in video calls or inconsistencies in submitted documentation) can go a long way in mitigating risk.

Adding out-of-band verification (e.g., call-back procedures) for high-risk transactions, reinforcing manual identity reviews during the onboarding of a new customer, and implementing dual-authorization for account changes can also serve as practical, low-cost defenses. Some vendors now offer affordable, modular fraud detection tools, including basic liveness detection or media forensics capabilities, which can be used to supplement traditional customer due diligence.

In addition to internal controls, a key risk area lies in the oversight of third-party relationships. As banks increasingly partner with vendors and fintechs to deliver services, it is essential to evaluate not only the vendor's performance but also how AI is used in the services they provide.

Does the vendor rely on AI models for customer verification, risk scoring, or fraud detection? If so, what guardrails are in place to detect misuse, synthetic identities, or deepfakes? Banks must remember that they remain ultimately responsible for the actions and outputs of their third-party vendors, even when those services are outsourced. This includes ensuring vendors operate within the bank's risk appetite and regulatory expectations.

To meet this obligation, banks should enhance their third-party risk management programs to include specific due diligence around AI model governance, data integrity, and fraud control capabilities. Period reviews, contract clauses that require transparency, and reporting on AI performance and fraud detection effectiveness are all steps that a bank may consider taking to ensure the bank maintains oversight of these third parties.

The risks highlighted by Governor Barr certainly aren't new to the regulatory landscape. In November of 2024, FinCEN issued an alert (FIN-2024-ALERT004) which serves to help financial institutions identify fraud schemes associated with the use of deepfake media and generative AI in fraud. The alert is part of the U.S. Department of Treasury's initiative to address the challenges posted by AI in the financial sector and offers foundational awareness of the threat of deepfakes. Additionally, the alert serves as guidance for banks to review and update their risk-based procedures to address the specific challenges posed by deepfakes. The alert also provides specific red flags to help institutions identify potential deepfakes including but not limited to anomalies in submitted images or videos, discrepancies between known customer data and new applications, and unusual transaction behavior following new account openings.

Further provided is SAR filing guidance, directing institutions to use the key term "FIN-2024-DEEPFAKEFRAUD" when reporting suspected activity. Banks should incorporate these indicators into their fraud programs and consider whether their current systems are sufficient to capture synthetic identity activity in a timely manner.

As banks increasingly rely on AI to combat fraud, it is crucial to also recognize and manage the new risks associated with Gen AI. A robust strategy involves more than just implementing protective technologies; it requires a shift in culture and operations to effectively handle the rising sophistication of synthetic identities, the potential misuse of deepfakes to circumvent security measures, and the vulnerabilities that may arise from third-party vendors utilizing AI tools.

Establishing strong AI governance, designing scalable controls, and ensuring proper oversight of third-party partners are essential steps in mitigating these threats. Although the danger posed by deepfakes is significant and escalating, with careful planning and adaptation, even smaller community banks can substantially lower their risk and bolster their resilience in this evolving AI-driven landscape. »

Matt Jones serves as Compliance Advisor on the Compliance Hub team. He brings 20 years of banking experience, most recently serving as Senior Vice President, Deposit Compliance Officer and Information Security Officer for a community bank. During this time, he managed compliance activities, as well as served as a strategic leader for business continuity and disaster recovery planning, information security officer, and vendor management team lead. Throughout his career, he has managed the SAR committee, internal audits, and the consumer complaint program working to enhance regulatory compliance and customer satisfaction.

Like many of C/A's advisors, Matt has seen many aspects of banking, starting as a Teller and then Personal Banker before moving into Operations. Matt holds an A.A. in Law Enforcement Administration from Lincoln Land Community College.

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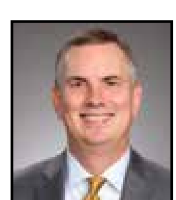
ed consequences: increased compliance costs will reduce the capacity of community lenders to finance affordable mortgages and small business loans. These are the very institutions that are most deeply embedded in, and committed to, California's underserved communities.

In a state already grappling with a housing affordability crisis, AB 801 risks driving up borrowing costs, shrinking access to credit, and making it harder, not easier, for LMI and minority families to build wealth.



Chris Shultz is Vice President, Government Relations for the California Bankers Association. He formerly served as chief deputy commissioner at the California Department of Financial Protection and Innovation.

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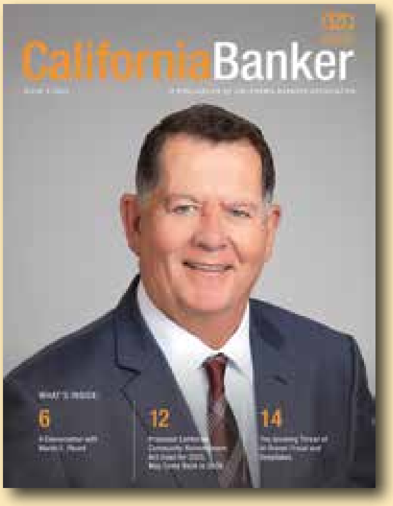

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