



THE COMMUNITY LEDGER



WHAT'S IN THIS ISSUE

PA TROLLEY MUSEUM

Page 1

MONEY AND ME PROGRAM

Page 3

BUSINESS SPOTLIGHT: COEN MARKETS

Page 4

ARTIFICIAL INTELLIGENCE

Page 6

COMMUNITY PARTNER SPOTLIGHT: BLUEPRINTS

Page 8

NEW BANK OFFICERS

Page 9

You Asked, We Listened! Lifestyle Plus Trips are Back, Beginning with a Trip to the all-new PA Trolley Museum

All aboard! Washington Financial Bank is headed to the Pennsylvania Trolley Museum to launch the first Lifestyle Plus trip after a hiatus due to the pandemic. The trip will be held on Thursday, May 2nd from 10 AM to Noon at The PA Trolley Museum, located at 1 Electric Way in Washington.

The Trolley Museum features an expanded and upgraded facility that was unveiled to the public in November 2023 after a successful Capital Campaign Project. The Capital Campaign Project raised over \$15 million for the large renovation of a now, 21,000 square foot facility.



NMLS # 486073

The Trolley Museum and Lifestyle Plus



Washington Financial Bank visited the PA Trolley Museum in December to make a \$45,000 contribution towards the Santa Trolley Event.

From left to right, Mike Chaido (President at Washington Financial Bank), Jeanine DeBor (Director of Annual Giving and Marketing at the PA Trolley Museum), Scott Becker (CEO and Executive Director at the PA Trolley Museum) and Betty Guerrieri (VP of Marketing and Public Relations/Executive Director of the Washington Financial Charitable Foundation at Washington Financial Bank).

"I think the new building allows us to recommit to our mission of preserving and educating about the trolley era," said Elizabeth Hosier, Director of Visitor Experience at the PA Trolley Museum. "The expanded and elevated exhibits, the dedicated classroom and even our ability to host events all increase our ability to provide programs and educate the public."

The project included the addition of a spacious Welcome & Education Center, additional parking, a new entrance, enhanced education programming and the crown jewel - "Volunteer Boulevard", an immersive outdoor display with completely restored and operational trolleys. Due to the longstanding partnership between the Museum and the Bank as well as the prestige of the Museum as a number one tourist attraction in Washington County, it was only natural that Washington Financial chose the Trolley Museum to kick off the Lifestyle trips.

"The transformation of the Trolley Museum is nothing short of amazing," said Betty Guerrieri, Vice President of Marketing and Public Relations at Washington Financial Bank. "We wanted to provide a way for our Lifestyle members to experience all the new facility has to offer."

The Museum is designed to engage all ages and provides hours of entertainment and education regarding this extraordinary era in American innovation. Unlike other museum displays that say, "Don't Touch!", visitors have the unique ability to interact with the exhibits and truly bring history to life. Volunteer Boulevard allows patrons, both young and old, to take a nostalgic trolley ride from the Wexford Station, which is also located on the campus. Jeanine DeBor currently works as the Director of Annual Giving and Marketing at the Museum. Her passion for trolleys was inherited from her grandfather, who volunteered at the Museum for decades.

"Our volunteers are the heartbeat of the museum," expressed DeBor. "We have over 130 dedicated volunteers who help us operate the museum. They are passionate about trolleys and telling the story of the trolley era."

Lifestyle Plus members have already received trip details and the response has been amazing. Spots on the trip are limited so reservations will be on a first come, first served basis.

Washington Financial and City Mission Present New Financial Literacy Program, Money & Me

Washington Financial Bank and City Mission will soon mark the one-year anniversary of the Money and Me Program. The Money and Me Program, also known as M&M, is a financial literacy outreach program for City Mission residents presented by Washington Financial Bank employees and community partners. The collaboration between Washington Financial Bank and City Mission began after Sandra Samples, the Bank's Community Reinvestment Act Officer, met with Brianna Kadlecik, Manager of Career Services at City Mission, to address a need for financial education programming.

"Brianna from the City Mission approached me with her concern for some financial literacy for the residents at City Mission," said Samples. "After meeting with Brianna and touring the Mission, I totally agreed that this was a wonderful community outreach opportunity for Washington Financial Bank."

The objective of City Mission is to shelter, heal and restore the homeless of Washington, PA, to independent living. City Mission has four shelters which provide food, shelter and support programs for 160 individuals at any given time. Washington Financial Bank has implemented the Money and Me program to assist these individuals on the road back to independent living by providing them with financial education, guidance and support.

The first step in a City Mission resident's rehabilitation is to help the resident find stability in his or her life and take the time to work on his or her own wellbeing. After this phase, The Mission helps the resident find solid work and encourages him or her to create a plan to save money towards the future. This method helps shift a resident's survival mindset into one that can focus on thriving and long-term success. The Money and Me Program supplements this step by providing education and resources that will benefit their journey to self-sufficiency.

"The City Mission's goal is to help every one of our residents achieve sustainable housing and employment once they leave the Mission," said Kadlecik. "Learning how to rebuild credit, pay off debt, and manage expenses is a key part of our residents' long-term sustainability and recovery."

Part of the M&M program is a monthly presentation that can cover a range of financial topics such as scam prevention, banking basics, budgeting and overcoming debt. Other community partners such as BluePrints, have presented for M&M and connected residents with additional resources that may be beneficial to them such as The Ways to Work and Match Savings programs. Both programs offer additional monetary support for those in need who are saving toward personal financial goals. Nan Campbell, one of the Bank's Regional Branch Managers, has been an active presenter for the M&M program.

"At Washington Financial we are not only expected to, but want to care for those in the community," said Campbell. "That is my favorite part about working for Washington Financial. We love working with our community partners to form a synergy in our charitable efforts."

Currently, Money and Me also features a Direct Financial Education Hotline that provides the opportunity for residents to ask more personal or specific financial questions. To date, over 200 residents have been directly impacted by The Money and Me Program. In the upcoming year, M&M hopes to make an even larger impact by providing a financial literacy class specifically for homeless veterans in addition to the current offerings.



Brianna Kadlecik (left) and Nan Campbell (right) at City Mission's Career Training and Education Center.

BUSINESS CLIENT SPOTLIGHT

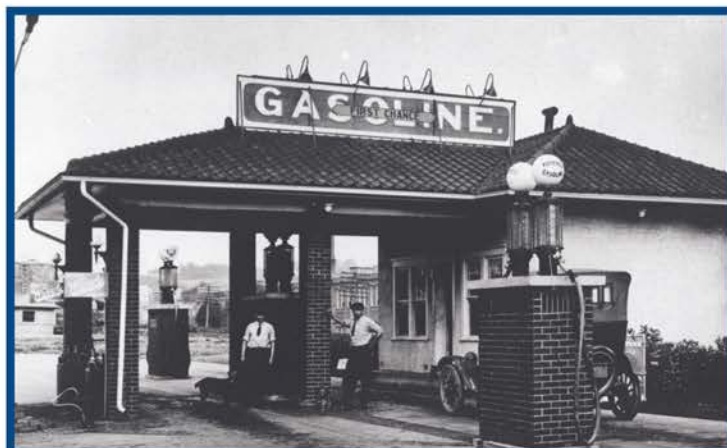


Coen Markets, Inc.: Your Fulfilling Station

Coen Markets, Inc., has been an integral part of Washington County for over a century, reflecting the same level of loyalty and commitment to the community that Washington Financial Bank so deeply values. Coen Markets, initially founded as Ross Independent Oil, was established in 1923 in Washington County by Raymond Ross. Charlie Coen joined Ross' venture in 1924 and later took over the business in 1945, leading to its expansion over the following decades.

Grandsons, Charlie and Andy McIlvaine purchased the company in the early 2000s and further developed it into the Canonsburg-based, multimillion dollar corporation it is today. With over 50 locations in the tri-state area and a growing number of storefronts, Coen Markets pinpoints their family-oriented company culture, attention to quality products and investment into the community as the key ingredients to their success.

Charlie and Andy lead with a "people-first" mentality and whole-heartedly believe that staff is the most important asset to the company. They stay true to their core values while also welcoming changes and adopting new tools, technologies and processes to ensure long term success. The heritage of Coen Markets is important to the brothers, and it motivates them to perform well and make their ancestors proud.



The first store location circa 1923. Coen Markets was initially named Ross Independent Oil.

BUSINESS CLIENT SPOTLIGHT: COEN MARKETS

“As we grow and get larger, culture becomes even more important and culture starts at the top,” said Charlie McIlvaine. “Our values need to be impressed on our senior leaders by us, and from these leaders to those below them. Further, we need to live these values and demonstrate to all employees that they are vital to the company. It’s a challenge, to be sure, but we had seen success as we have more than doubled in size over the past five years and seek to replicate that as we continue to grow.”

One of the most important partnerships for Coen Markets is with their fuel supplier, Amoco Gasoline. This partnership has lasted over 100 years, making it the longest-standing Amoco relationship nationally. Coen Markets is the sole provider of Amoco Gasoline in the Pittsburgh region, which is recognized for its superior quality fuel designed for better engine performance, cleanliness and long-term health. The fuel also has a higher energy content and better combustion properties, significantly improving fuel efficiency and ultimately more miles out of a tank.

Similarly, the eatery at Coen Markets cuts no corners when it comes to quality. The food is prepared daily with always fresh and never frozen ingredients. The kitchen boasts the Coen family “world famous” chicken recipe, hand-stretched pizzas, fully stocked grab-and-go kiosks and made-to-order stations. Coen Markets updates the menu regularly by bringing new recipe ideas to the test kitchen which is housed at the Corporate Office in Canonsburg. Recently, Coen Markets teamed up with Pittsburgh Steelers, Cameron and Connor Heyward, to promote Coen’s offerings using the “Heyward you look at that!” tagline [a play on words using the Steelers last names] to promote some of their unique features such as Turners Iced Tea on tap.

What truly sets Coen Markets apart is the difference they make in the community. Charlie and Andy McIlvaine live by the phrase “born here, raised here” and take pride in reinvesting in Washington County, the area in which their family’s business has thrived over the generations. Some of the larger community efforts Coen Markets support include the Washington Health System, Washington Park, Washington and Jefferson College and Washington County Community Foundation.

“We feel that being a local family-owned company in this area for over 100 years comes with a responsibility to give back to the community that has given so much to us,” expressed Andrea Neurohr, Vice President of Marketing at Coen Markets. “We live here, we raise our families here, and we do business here. That’s not just lip service - it’s true. We all win when the community wins, and giving back to our community has been and always will be an important focus for our business.”

Washington Financial Bank treasures the banking relationship with Coen Markets and aligns with the genuine dedication Coen Markets has to the Washington County community.

“Coen is such a well-known and well-respected organization, deeply-rooted in Western Pennsylvania.” said Jason M. Dalnoky, Executive Vice President/Chief Operating Officer for Washington Financial. “They are just good people. Their commitment to corporate philanthropy in the communities in which we all live and work aligns perfectly with what we do at Washington Financial.”



Coen Markets Celebrates Grand Opening of Bethel Park location.

From left to right: Andrea Neurohr, Andy McIlvaine, Connor Heyward, Cameron Heyward, Charlie McIlvaine, Brian Matlock and Matt Seibel.

Artificial Intelligence (AI): What Do I Need to Know About it in 2024?

Written By: Anthony Brozovich, Vice President/Information Security Manager at Washington Financial Bank

Welcome to 2024! As the technological landscape evolves, we are likely going to see the wide adoption of generative artificial intelligence (AI). Generative AI will likely cause major changes in both our personal and professional lives. Many of these changes will be beneficial but there will also be reason for concern.



What is AI?

Whether we realize it or not, traditional AI has been around for a long time. Think of traditional AI as automated tasks which are performed based on predefined patterns and rules. For example, an email notification is being sent once a predefined threshold on an account balance has been reached. This is an automated task that has been set with rules and an action to take. Another example of traditional AI can be seen in relation to fraud protection, which monitors real-time transactions and compares them to known normal activity. If the activity falls into certain parameters, the transaction can be stopped, and account owner notified. Generative AI takes this to a new level and attempts to create new data based on what is being asked of it. For example, it can be used to create convincing yet entirely fabricated media such as text, voice, images, and video. Exactly how this technology will affect banking and the financial industry has yet to be fully identified.



**DID
YOU
KNOW?**

Washington Financial Bank partners with Cyber Crunch to host an Electronic Shred Event every year for the community! At this event, people can safely dispose of data-bearing electronic devices such as phones, computers and laptops. The next Electronic Shred Event is scheduled for October 3, 2024.

What does this mean for the financial industry?

As mentioned above, traditional AI has been used in the financial industry for quite some time now. It is likely involved in almost every aspect of the relationship with a financial institution in one way or another.

Generative AI will likely be no different, but its adoption will be gradual and take place over the next several years. This technology will be used to create efficiencies and better the customer relationship with the institution.

One possibility of this technology is the ad hoc creation of personalized summarizations, based on exactly what the customer is looking for in the requested format. Think generated reports with images and charts looking at transactions for some arbitrary interval. Then using this generated report, the generative AI could be asked to forecast future activity and look for abnormalities instantly. The possibilities have yet to be fully determined but neither have the risks. Over the next several years, the financial industry will need to do quite a bit of risk management and investigation into this technology.

Generative AI Risk

This technology will undoubtedly change business and society in ways not yet fully understood. It will lead to innovation like we have yet to see, both for good and unfortunately for bad. Cybercriminals will absolutely utilize it for malicious purposes. We should expect to see a rise of phishing and social engineering attacks that combine voice, video, and text-based messages all amplified with the use of generative AI. These attacks will be more convincing than the older ones and will be more difficult to identify. There also lies the risk that this technology can be used to create misinformation. "Deep fakes", or fabricated video, images and/or voice of real people have already been used and will likely continue to become more convincing with generative AI.

What can we do?

The first step is to be aware. Understand that we are almost in the equivalent of the wild west in technology, specifically for generative artificial intelligence. The financial industry, among all others, will be impacted in ways not yet determined. Cybercriminals will thus have a host of new tools at their disposal but luckily, so will the good guys. Be cautious and skeptical of emails, texts and voicemails that are not expected communication. This will likely be the first avenue in which cybercriminals will use generative AI. As a rule of thumb, if a form of communication is received but not expected, you should reach out and verify if it is legitimate. Generative AI is coming and will affect everything, it is just a matter of time. Right now, the best thing to do is understand what it is and how it may affect our personal and professional lives in 2024 and for years to come.

Helpful Resources

- **Online Security**

<https://www.washfin.bank/resources/fraud-prevention/online-security.html>

- **Protecting Your Identity**

<https://www.washfin.bank/resources/fraud-prevention/protecting-your-identity.html>

- **Debit Card Fraud**

<https://www.washfin.bank/resources/fraud-reporting.html>



COMMUNITY PARTNER SPOTLIGHT



a little lift committee a blueprints project

Written By: Betty Guerrieri, Executive Director of the Washington Financial Charitable Foundation & Vice President/Marketing and Public Relations Manager at Washington Financial Bank

“A Little Lift,” the Blueprints program that mobilizes donations from the community to help its clients overcome a variety of barriers to self-sufficiency and independence, is a truly unique initiative. Under this program, the community joins together to help provide funds (often in small amounts) so that Blueprints can lighten the financial burden for families in need of a little help.

Washington Financial has been supporting Little Lifts since 2020 with our employee-led committee funding 183 lifts for a total of over \$40,000. We have an additional \$15,000 allocated to fund lifts in 2024. Through our support, we have helped single parents with childcare necessities, baby formula and transportation expenses in order to keep a job and basic housing needs for families who had been homeless. These stories touched us so deeply that our employees held an on-site drive for baby items to help Blueprints clients in need.

A few of Washington Financial’s Little Lift committee members gave us their thoughts:

Sandy Samples, CRA Officer: “The Little Lift program and Washington Financial Bank Little Lift committee quite simply change lives in our community in such positive ways! I am proud to be a part of it all!”

Dianne Hirko, AVP/McMurray Branch Manager: “Living in the community, I was always aware of how much Washington Financial gives back. It wasn’t until I joined Washington Financial last April that I realized how much of a positive impact our Bank has! When the Little Lift program was seeking new volunteers, there wasn’t any hesitation to serve on this committee and be part of helping those in need. It has been a very rewarding experience!”

Betty Smith, Teller, Washington Office: “It is a joy and an honor to serve on a committee that is part of a bigger program (Blueprints) that helps people get their footing on the road to better days.”

Washington Financial remains committed to helping the communities we serve. We encourage you to visit alittlelift.org for more heartwarming stories and to see how you might be part of this program.

Get to Know Your New Bank Officers

Washington Financial Bank has hired and promoted several individuals within the past year. Get to know the new leaders within the Bank!



Jason Dalnoky **Executive VP/Chief Operations Officer**

Jason joined the Bank in April of 2023, most recently serving as a Senior Vice President at a large bank, covering the Middle Market Commercial segment. Jason has been in the banking industry for over 23 years, predominately supporting businesses ranging anywhere in size from small startups to large publicly traded companies. He now serves as the Chief Operations Officer at the Bank.

"Washington Financial Bank is a special place," said Dalnoky. "The folks that make up the Bank are genuine in nature, care about each other and the people they take care of. It was an easy decision to join an organization that puts people first and also makes a real impact in the community in which I grew up and where I choose to raise my family."

Daniel Lutz, CPA **Senior Vice President/Director of Accounting**

Daniel joined the Bank in July of 2023, most recently serving as Vice President/Senior Controller at a community bank. Daniel has over 25 years of banking experience, primarily working with community banks. "Washington Financial is providing me an opportunity for career growth in a leadership role," said Lutz. "I can share best practices gathered from previous community bank experience to help our team continue to contribute to the Bank's strategic plans and overall success."



Chad Gearing, MBA **Senior Vice President/Director of Retail Lending**

Chad has been with the Bank for over three years, most recently serving as Vice President/Residential Mortgage Lending Manager. He brings 15 years of banking experience into his new role as Senior Vice President/Director of Retail Lending. He currently sits on the Board of Directors for the Mortgage Bankers Association of Southwestern Pennsylvania. Chad excels at helping borrowers throughout the entire loan process get the best lending experience possible.

Sheila Cowieson

Vice President/Group Manager (Commercial Lending)

Sheila joined the Bank in July of 2023, most recently working as a Senior Vice President/Market President for a community bank. She brings more than 31 years of banking experience into her role at Washington Financial as the Vice President/Group Manager in the Bank's Commercial Lending Department. "I was attracted to Washington Financial Bank because of the great reputation in the market, values and excellent portfolio of products for clients," said Cowieson.



Tricia Ganoë

Vice President/Operations

Tricia joined the Bank in September, most recently working as a Client Success Manager at the Bank's core provider. She brings more than 25 years of banking experience into her role at Washington Financial as the new Vice President of Operations. "The thing I love most about operations is that every day is different and processes are constantly changing with new solutions and process improvements," said Ganoë.

Anthony Brozovich, CISSP

Vice President/Information Security Manager

Anthony has been with the Bank for seven years, most recently serving as the Assistant Vice President/Information Security Manager for the Bank. He holds a wealth of knowledge in the information technology space including an Associate's Degree in Criminal Justice, Bachelor's Degree in Cyber Forensics, Master's Degree in Data Analytics and he has also earned several Cyber Security focused certifications. Anthony was promoted to Vice President/Information Security Manager in October. "Cyber Security is becoming an increasingly important component of all businesses and industries," said Brozovich. "I enjoy being able to provide my expertise to increase the cyber security posture of Washington Financial Bank and in turn our customers and community."



Cathy Lavelle

Vice President/Settlement Services Closing Manager

Cathy has been with the Bank for eight years and has over 40 years of experience in the industry, most recently serving as the Assistant Vice President/Settlement Services Closing Manager at the Bank. She was promoted in October to Vice President/Settlement Services Closing Manager. Cathy enjoys working with people both in-house and outside the company to run the Settlement Company for the Bank.

Jenny Slesh

Assistant Vice President/Business Banking Operations Manager

Jenny has been with the Bank for over eleven years and has 25 years of both support and managerial experience in various industries, most recently serving as a Business Banking Support Specialist II at the Bank. She was promoted in January to the Assistant Vice President/Business Banking Operations Manager. Jenny enjoys building valuable relationships with both business customers and fellow employees while continuing to provide exceptional service for the Bank's business clients.



Jennifer Johnson

Assistant Vice President/Treasury Services Associate

Jen has been with the Bank for five years and has over 30 years of customer service experience spanning a variety of professional roles as well as over 10 years in the banking industry. She most recently served as the Treasury Services Associate at the Bank and was promoted to Assistant Vice President, Treasury Services Associate in October. Jen enjoys maintaining the relationships with current Treasury Services customers, as well as generating new client relationships.



Dianne Hirko

Assistant Vice President/McMurray Branch Manager

Dianne joined the Bank in April of 2023 and has devoted her entire career to banking, acquiring more than 40 years of experience in the field. Dianne currently serves as the McMurray Branch Manager and takes great pride in her important role in many of her clients' lives as a trusted financial advisor. As a branch manager, she enjoys mentoring her staff to provide exceptional customer service and reach their potential. "Washington Financial has an excellent reputation in the financial sector and community," said Hirko. "The great leadership and reputable employees are qualities that attracted me to become a member of Washington Financial!"



Emily Whitman

Assistant Vice President/Mall Plaza Branch Manager

Emily has been with the Bank for two years and has over 20 years of customer service experience, with seven of those years specifically in the banking industry. She most recently served as a Customer Solutions Specialist II at the Bank and was promoted to Assistant Vice President, Washington Mall Plaza Branch Manager in July of 2023. Emily excels at providing excellent customer service and focuses on building trust with customers each and every day.

