Congratulations to the 2015 Community Bank and Banker of the Year!

or the fourth year, WIB teamed up with Chairman's Circle sponsor BDO to present awards during our Annual Conference for Bank Presidents, Senior Officers & Directors. The 2015 awards honored independent banks and bankers in the West for contributions to their communities.

We had an unprecedented number of nominees in each of the two categories – 11 for individual bankers and 15 for community banks. Our selection committee had their work cut out for them but decided on the two winners, each the recipient of an award and a \$1,000 donation to the charity of their choice in their community.

Community Banker of the Year Bruce T. Jensen, President and CEO Town & Country Bank, St. George, Utah

Bruce Jensen has been named Community Banker of the Year. This 40-year banking veteran conceived start-up Town & Country Bank just six-and-a-half years ago, and the bank now has return on assets and return on equity that rank ahead of 96 percent of all banks in the nation. Town & Country Bank has been profitable 14 out of the past 15 quarters.

Where most banks seek a single competitive edge, Bruce has employed more than a dozen significant differentiators, formed an enviable corporate culture and created a compelling brand with a cult-like following. Consumers in the community now have access to an enhanced, more personalized delivery of traditional banking services, new money-saving products such as the Town Card and time saving services like the free Business Courier. Town & Country also offers homeowner group improvement financing, and a suite of specialized banking services and solutions through its Women's Banking Group.

Bruce ensures that the bank gives back to the community all year long through scores of cash donations, employee volunteer efforts, free public workshops on various financial topics and even a series of community concerts held weekly at the bank.

L-R: Mike Delucchi, WIB President & CEO; Mike Soza, Partner, BDO; Community Banker of the Year Award winner Bruce Jensen, President & CEO, Town & Country Bank; William Purcell, Chairman, Community Bank of the Bay (Community Bank of the Year Award winner); William Keller, President & CEO Community Bank of the Bay; Richard Beard, WIB Chairman.

Community Bank of the Year Community Bank of the Bay, Oakland, Calif.

Our Community Bank of the Year award goes to Community Bank of the Bay, located in the East Bay of the San Francisco Bay Area. The bank, founded in 1995, stands out for its broad spectrum of community contributions, from environmental to charitable to educational.

Led by president and CEO William Keller and chairman William Purcell, the bank has redesigned their Bay Area Green Fund and formed an advisory committee of experts . from the "green" community. The purpose of the fund is to attract capital and deposits that will be specifically loaned for environmentally sustainable projects and companies in the local community.

One project the bank is particularly proud of is its sponsorship of local non-profit Mindblown Labs. Mindblown teaches app development to underserved students at two Oakland high schools, allowing them to learn valuable skills and make money on the apps they create. Mindblown also has created a proprietary mobile game called Thrive N Shine, geared toward teenagers and college-age youth that teaches financial literacy as part of the game interaction.

Community Bank of the Bay has provided three years of free office space to Mindblown, allowing them to focus their resources on developing their product and students. More than 200 students are using the Thrive N Shine game and have successfully completed more than 2,000 financial literacy challenges, and through a CBB referral, Mindblown is a finalist to receive a \$35,000 grant from the San Francisco Foundation.

Congratulations to our winners, and to all those nominated for the awards. For a full list of nominees, see www.wib.org. ●

