



The Findley Reports

ON FINANCIAL INSTITUTIONS

October 2024

Dear Subscriber:

For almost 60 years, **The Findley Reports** has published the **Findley Reports Banking Newsletter**, and we thank you for your 2024 subscription. I have written the *Newsletter* for nearly 40 years, taking over for my father in 1985, and over these past 40 years, the banking industry has experienced a considerable amount of change.

In the September 2024 issue of the *Findley Reports Banking Newsletter*, I wrote about reaching the age of 70, and while I do not plan on retiring, I do plan on making some changes on how we report on the banking industry. 2025 will be the last year we publish the *Findley Reports Banking Newsletter* and, in 2026, I will move towards writing a blog or shared writings. However, in 2025 we at The Findley Reports will go out with a bang! The *Findley Reports Banking Newsletter* will include more articles and, since it will be the last year writing the *Newsletter*, one can expect that some of our comments will be more pointed. We are excited that you are a subscriber to the *Findley Reports Banking Newsletter* and look forward to your continued patronage.

For your convenience, we are enclosing a renewal invoice with the item(s) your institution ordered for 2024. Also included is a 2025 Order Form for The Findley Reports publications, in case you would like to change your order. We remain committed to providing the *Findley Reports Banking Newsletter* at the same pricing as it has been for last seven years and will continue to do so with our 2025 subscriptions.

Services:

*The Findley Reports
(Monthly Newsletter)*

*Senior Management
Compensation Report*

*Services & Product
Pricing Report*

Peer Group Analysis

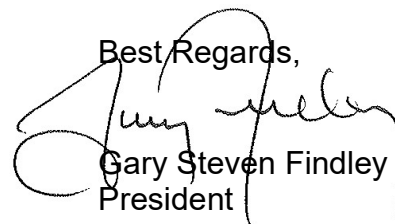
*Director & Senior
Management Forums*

Special Assignments

The format of *The Findley Reports Banking Newsletter* will continue to update the Western United States banking industry with regard to news, commentary, rulings, merger/acquisition information, and human capital. The Findley Reports remains committed to the financial industry in California and the Western United States. Our reports are designed to provide valuable information to assist in the management and direction of banking institutions.

It is always good to go out with a bang, and 2025 will be just that! We look forward to sharing our thoughts, and we remain committed to our continued support and education of the community financial institution business in the United States.

Best Regards,



Gary Steven Findley
President

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