

**AGENDA**  
**ANNUAL SHAREHOLDERS' MEETING**  
July 20, 2020  
10:00 AM Pacific

WELCOME	Peter F. Stanton, Chairman, President and Chief Executive Officer
CALL TO ORDER - Introductions	Peter F. Stanton, Chairman, President and Chief Executive Officer
PRESENTATION OF PROOFS OF THE DUE CALLING OF THE MEETING	Burke Jackowich, Corporate Secretary
PRESENTATION OF THE LIST OF SHAREHOLDERS AS OF RECORD DATE (6/24/2020)	Burke Jackowich
PRESENTATION AND EXAMINATION OF PROXIES	Burke Jackowich
ANNOUNCEMENT OF QUORUM DETERMINATION	Burke Jackowich
READING AND SETTLEMENT OF THE MINUTES OF THE PREVIOUS ANNUAL MEETING	Burke Jackowich
REPORTS OF OFFICERS W.T.B. Financial Corporation	Peter F. Stanton, Jack Heath, Executive Vice-President, and Larry Sorensen, Chief Financial Officer
- State of the Company	
SLIDE DECK IS AVAILABLE AT <a href="http://www.watrust.com/about/investors">www.watrust.com/about/investors</a>	
- Question & Answer Session	
NOMINATIONS & ELECTION OF DIRECTORS	Peter F. Stanton
The Board has determined that the number of Directors for 2020 shall be five and has nominated Messrs. PETER F. STANTON, JOHN E. "JACK" HEATH, III, JOHN J. LUGER, STEVEN M. HELMBRECHT, and CHRISTOPHER H. ACKERLEY.	
PRELIMINARY RESULTS OF ELECTION OF DIRECTORS	Burke Jackowich
VOTE TO RATIFY INDEPENDENT AUDITOR	Peter F. Stanton
VOTE TO RATIFY AMENDMENTS TO BYLAWS	Peter F. Stanton
ADJOURNMENT	