



**AGENDA**  
**ANNUAL SHAREHOLDERS' MEETING**

April 26, 2021  
10:00 AM Pacific

WELCOME	Peter F. Stanton, Chairman of the Board, President and Chief Executive Officer
CALL TO ORDER - Introductions	Peter F. Stanton
PRESENTATION OF PROOFS OF THE DUE CALLING OF THE MEETING	Shelby Phillips, Corporate Secretary
PRESENTATION OF THE LIST OF SHAREHOLDERS AS OF RECORD DATE (3/26/2021)	Shelby Phillips
PRESENTATION AND EXAMINATION OF PROXIES	Shelby Phillips
ANNOUNCEMENT OF QUORUM DETERMINATION	Shelby Phillips
READING AND SETTLEMENT OF THE MINUTES OF THE PREVIOUS ANNUAL MEETING	Shelby Phillips
REPORTS OF OFFICERS W.T.B. Financial Corporation	Peter F. Stanton, Chairman of the Board, President and CEO; John E. "Jack" Heath III, Vice Chairman of the Board, EVP & COO; Larry Sorensen, SVP & CFO
- 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 2021 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	Shelby Phillips
VOTE TO RATIFY INDEPENDENT AUDITOR	Peter F. Stanton
ADJOURNMENT	