

2023 Regulations Companion



Disclosure and Informational Purpose

The following document is a portfolio piece created by **Nicholas J Hartford**. It presents a fictional financial institution, PineVista Bank, for the explicit purpose of showcasing the creator's skills and capabilities in the production of professional financial literature.

This brochure highlights common banking regulations that clients of the fictional PineVista Bank might encounter during their transactions. The information provided herein is solely for illustrative and educational purposes. Any scenarios, transactions, or potential situations described within are completely hypothetical and are intended to aid in understanding the listed banking regulations.

Any similarities to actual banks, banking regulations, or financial practices are purely coincidental and not intended to represent any real-world financial institution or situation.

Please note that the information in this brochure should not be used as a basis for making any actual banking or financial decisions. If you require financial advice or services, please consult a licensed professional or trusted financial institution.

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2023 | Nicholas J Hartford

Client Disclosure

Welcome to Pine Vista Bank. As a trusted partner in your financial journey, we are committed to providing you with comprehensive and transparent information. This Regulations Companion brochure is designed to ensure that you, our valued client, have a detailed understanding of the various federal and state-level regulations we adhere to in conducting our banking operations. However, it's important to note that this brochure is meant for informational purposes only, and is not intended as a substitute for professional financial advice or an in-depth explanation of the banking regulations.

All accounts at Pine Vista Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to the maximum amount permitted by law, which is currently \$250,000 per depositor. In addition to our banking services, Pine Vista Bank offers advisory and investment services. Investments are not FDIC-insured, may lose value, and are not guaranteed by the bank. We strongly recommend you thoroughly evaluate all potential investment opportunities and consult with an independent financial advisor before making any investment decisions. Your trust and financial well-being are paramount to us, and we strive to uphold the highest standards of transparency, integrity, and adherence to regulations in all our operations.



Founded in 1987, Pine Vista Bank has grown from a humble, locally-oriented institution in Vancouver, Washington, to a trusted financial partner with a broad regional footprint. The bedrock of this journey has been a deep-seated commitment to earn and maintain client trust through reliable, customer-focused services, and stringent adherence to regulatory compliance. The bank's growth over the years has been a testament to this unwavering principle. In its formative years, the bank primarily served the Vancouver community. However, as its reputation for trust and service reliability spread, it expanded its reach to 32 branches across Washington, including key locations in Seattle, Tacoma, and Yakima.

In 2015, Pine Vista Bank undertook a pivotal expansion into the Oregon market, a significant milestone marking the next phase of growth. Backed by their long-standing reputation for trust and regulatory compliance, the bank successfully established three branches in Portland, one in Hillsboro, and one in Bend. This move was not just an expansion in terms of geographical footprint, but also a testament to Pine Vista's ability to replicate their Washington success in a new market, while strictly adhering to both state and federal-level regulations.

The history of Pine Vista Bank, as evidenced in the Regulations Companion brochure, is a story of trust, compliance, and growth. Their journey from a single branch in Vancouver to a network spanning across two states stands as a testament to their clients' trust. It is this trust, anchored in strict regulatory compliance and a client-centric approach, that has been key to Pine Vista's growth and success. The bank continues to uphold these values as it forges ahead, committed to serving its communities while maintaining the highest standards of regulatory adherence.

Dodd-Frank Wall Street Reform and Consumer Protection Act

The Dodd-Frank Wall Street Reform and Consumer Protection Act, commonly known as Dodd-Frank, is a major piece of financial regulation legislation passed in 2010 in response to the financial crisis of 2008.

To Put It Plainly

- Dodd-Frank is a law passed in 2010 to keep the U.S. financial industry in check and protect people's money.
- It was made in response to the 2008 financial crisis, which was a time when a lot of people lost their money because of risky financial practices by banks.
- The law sets rules for banks and other financial companies to make sure they are not taking dangerous risks that could harm people or the economy.
- It also made a new agency, the Consumer Financial Protection Bureau, to specifically look out for ordinary people, making sure they're treated fairly by banks and lenders.
- Overall, the goal of Dodd-Frank is to make the financial system safer and more transparent, so a big financial crisis like the one in 2008 doesn't happen again.

History

The Dodd-Frank Wall Street Reform and Consumer Protection Act, colloquially known as Dodd-Frank, was signed into law by President Barack Obama on July 21, 2010. The Act represented a significant legislative response to the financial crisis that had swept across the United States and the rest of the world starting in 2008.

The financial crisis, triggered by the bursting of the housing bubble and the subsequent collapse of complex financial products tied to real estate, led to a severe global economic downturn. It exposed numerous weaknesses and unethical practices in the financial industry, including predatory lending, risky trading practices, and a lack of transparency.

In response to the crisis, the U.S. government initiated a series of financial reforms aimed at preventing a similar crisis in the future. The Dodd-Frank Act was a key part of these reforms. Named after its sponsors, U.S. Senator Christopher J. Dodd and U.S. Representative Barney Frank, the Act sought to decrease various risks in the financial system, improve accountability and transparency in the financial industry, end the notion of "too big to fail", and protect consumers from deceptive financial practices.

Reason for Creation

The Dodd-Frank Act was born out of the necessity to curtail the risky financial practices that had led to the financial crisis of 2008. The law's primary objectives were to prevent a recurrence of a financial crisis of similar magnitude, increase the transparency and stability of the financial system, and protect consumers from abusive financial practices.

The Act addressed these goals through a range of regulatory measures. For instance, it created agencies like the Financial Stability Oversight Council (FSOC) to identify risks to financial stability, and the Consumer Financial Protection Bureau (CFPB) to protect consumers from deceptive financial practices. It also instituted new rules on capital reserves to reduce the risk of bank failures and established regulations on derivatives and hedge funds to prevent destabilizing speculation.

Furthermore, the Act aimed to end the concept of "too big to fail" by establishing procedures for the orderly liquidation of large financial institutions that pose a significant risk to the economy, thus avoiding taxpayer-funded bailouts. Dodd-Frank also pushed for greater transparency and accountability in the financial industry by introducing more comprehensive reporting requirements and strengthening the role of whistleblowers.

Consumer and Business Impact

The Dodd-Frank Act has had a profound impact on consumer and business transactions. Many of these impacts were designed to protect consumers, increase transparency, and reduce risk in the financial system.

Here are some of the most frequently impacted transactions:

- **Mortgage Lending:** Dodd-Frank introduced a series of regulations that affect both lenders and borrowers. For instance, it created the "Ability to Repay" rule that requires lenders to make a good faith effort to determine whether borrowers can afford their mortgage loans. This rule was intended to prevent the risky lending practices that contributed to the housing bubble and subsequent financial crisis.
- **Derivatives Trading:** The Act brought significant reform to the [derivatives trading \(on page 17\)](#), most notably requiring that many types of derivatives be traded on exchanges and cleared through central clearinghouses. This increases transparency and reduces the risk associated with these complex financial instruments.
- **Consumer Protection:** The creation of the Consumer Financial Protection Bureau (CFPB) under Dodd-Frank significantly expanded consumer protections. The CFPB is responsible for overseeing and enforcing regulations on financial products and services like credit cards, mortgages, and loans, which have a direct impact on consumers.
- **Capital Requirements:** Dodd-Frank introduced stricter capital requirements for banks, which affects their lending practices. By requiring banks to hold more capital, the law aims to ensure that banks are more resilient to financial shocks and less likely to require taxpayer-funded bailouts in the event of a crisis.

These changes and restrictions, while designed to reduce risk and protect consumers, have also introduced new challenges and costs for financial institutions, which often pass these costs onto their customers.

Gramm-Leach-Bliley Act (GLBA)

The Gramm-Leach-Bliley Act (GLBA), passed in 1999, is a crucial piece of legislation that allows financial institutions to offer a combination of banking, insurance, and securities services.

To Put It Plainly

- GLBA is a law that was passed in 1999 to allow financial companies to provide more types of services to customers.
- Before this law, a business could only offer banking, insurance, or securities services. They couldn't do all three.
- GLBA changed this, letting companies offer a mix of these services.
- This created more competition among these companies but also increased the risk, as they are now engaged in a wider range of activities.
- The goal of GLBA was to modernize the financial industry, giving customers more options and making operations more efficient for companies.

History

The Gramm-Leach-Bliley Act (GLBA), also known as the Financial Services Modernization Act, was signed into law in 1999. Prior to GLBA, companies were confined to providing only one type of financial service: banking, insurance, or securities. This restriction had its roots in the Glass-Steagall Act of 1933, a law enacted in the aftermath of the Great Depression to reduce risk in the financial sector by separating these services.

Reason for Creation

The GLBA was created to modernize the financial industry. By allowing the integration of banking, insurance, and securities functions, it aimed to increase efficiency and provide customers with a broader range of services from a single institution. It was also seen as a response to the changing dynamics of the financial industry and growing international competition.

Consumer and Business Impact

The Gramm-Leach-Bliley Act (GLBA) has had a profound impact on both businesses and consumers. It changed the landscape of the financial industry and introduced new risks and opportunities.

Here are some of the key areas of impact:

- **Financial Services Integration (on page 17):** GLBA has allowed institutions to offer a combination of banking, insurance, and securities services. This has led to increased competition among providers, which can benefit consumers through more options and potentially lower prices. However, it has also increased the complexity of managing these integrated institutions.
- **Risk Profile:** The integration of different financial functions allowed by the GLBA has increased the risk profile of financial institutions. By engaging in a wider range of activities, institutions may be exposed to new types of risk. This has implications for regulatory oversight and the stability of the financial system.
- **Consumer Privacy:** GLBA introduced significant privacy regulations for financial institutions, requiring them to provide customers with privacy notices and the opportunity to opt out of some

sharing of personal information. This represented an important step forward in consumer data protection.

- **Industry Consolidation:** The deregulation aspects of the GLBA led to consolidation in the financial industry, as companies were able to expand into new areas. This has resulted in larger, more diverse financial institutions, which carry their own set of challenges and risks.

Overall, the GLBA has had significant impacts on the financial industry and the customers it serves. These changes have introduced both opportunities and challenges, and their effects continue to be debated.

Basel III Regulations

Basel III is a set of international banking regulations developed by the Basel Committee on Banking Supervision (BCBS), aimed at improving the banking sector's ability to handle financial and economic stress, improve risk management, and strengthen banks' transparency.

To Put It Plainly

- Basel III is like a rulebook for banks all around the world, telling them how much money they need to keep on hand in case things go bad.
- These rules were put together by a group from different countries after the 2008 financial crisis to make sure banks are prepared for tough times.
- The goal is to prevent a situation where banks run out of money and the government has to step in to bail them out.
- Under these rules, banks also have to be more open about their business so that everyone knows what's going on and risks can be spotted early.
- In simple words, Basel III tries to make banking safer and more transparent for everyone.

History

The Sarbanes-Oxley Act (SOX) was signed into law on July 30, 2002. Its creation came in the wake of several high-profile corporate scandals, including Enron, Tyco, and WorldCom, that severely shook investor confidence in the financial markets.

These corporations, once seen as highly successful and immensely profitable, imploded spectacularly following revelations of extensive accounting fraud. In the case of Enron, once the seventh largest corporation in the U.S., the fallout was dramatic - employees lost their jobs and their retirement savings, investors lost billions, and trust in the corporate world was deeply shaken.

In response to these scandals, U.S. Senator Paul Sarbanes and U.S. Representative Michael Oxley introduced legislation aimed at improving corporate governance and accountability. This legislation, known as the Sarbanes-Oxley Act, was designed to protect investors by improving the accuracy and reliability of corporate disclosures and holding CEOs and CFOs accountable for the financial statements of their companies.

Reason for Creation

Basel III was created to address the issues in the banking system that were exposed by the 2008 financial crisis. It aims to improve the banking sector's ability to handle market stress, enhance financial institutions' risk management practices, and boost transparency in the banking sector. By setting out higher and more forward-looking capital requirements, Basel III aims to ensure that banks have a strong capital base, which can absorb losses and continue operations under financial and economic stress.

Consumer and Business Impact

The Basel III accords have significantly reshaped the banking industry worldwide. They have introduced new standards and practices aimed at improving the stability and integrity of the financial system.

Here are some of the key areas of impact:

- **Capital Requirements (on page 17):** Basel III significantly increased the capital requirements for banks. This has forced many institutions to raise more capital, altering the financial structures of banks. The higher capital requirements are intended to make banks more resilient to losses, but they can also potentially impact profitability and the ability to lend.

- **Liquidity Rules:** The accords introduced new liquidity rules that require banks to hold a certain level of high-quality liquid assets. This has influenced the types of assets banks hold and has increased the costs of banking operations.
- **Risk Management:** Basel III has led to changes in how banks approach risk management. Banks are now required to consider various types of risk (including systemic and liquidity risk) in more depth, which has affected their risk management systems and practices.
- **Business Models:** In response to Basel III, many banks have had to revise their business models. For example, some have moved away from riskier activities to meet the new capital and liquidity requirements. This has had a variety of effects, from the types of services banks offer to the fees they charge.

While the intent of Basel III is to improve the stability of the banking system, it has also introduced new challenges for banks. Critics argue that the increased costs and constraints can impact banking services and even potentially contribute to financial exclusion.

Sarbanes-Oxley Act (SOX)

The Sarbanes-Oxley Act, often known as SOX, is a United States federal law enacted in 2002 that sets standards for all U.S. public company boards, management, and public accounting firms.

To Put It Plainly

1. The Sarbanes-Oxley Act, commonly known as SOX, was established in 2002 in the wake of financial scandals like Enron and WorldCom, where significant accounting fraud occurred.
2. This law applies to all publicly traded U.S. companies, including their management and accounting firms, aiming to increase transparency and protect investors.
3. SOX sets numerous standards and requirements for company boards, management, and accounting firms. It imposes more stringent record-keeping requirements, mandates the independence of the firms that audit public companies, and establishes the **Public Company Accounting Oversight Board (PCAOB)** (on page 17) to oversee these auditors.
4. The Act was designed primarily to protect investors by improving the accuracy and reliability of corporate disclosures, thus fostering trust in the U.S. financial system.
5. Failure to comply with SOX can result in severe penalties, including hefty fines and imprisonment. It holds top management accountable for the accuracy of financial information, with the CEO and CFO required to certify the financial statements.

History

The Sarbanes-Oxley Act (SOX) was signed into law on July 30, 2002. Its creation came in the wake of several high-profile corporate scandals, including Enron, Tyco, and WorldCom, that severely shook investor confidence in the financial markets.

These corporations, once seen as highly successful and immensely profitable, imploded spectacularly following revelations of extensive accounting fraud. In the case of Enron, once the seventh largest corporation in the U.S., the fallout was dramatic - employees lost their jobs and their retirement savings, investors lost billions, and trust in the corporate world was deeply shaken.

In response to these scandals, U.S. Senator Paul Sarbanes and U.S. Representative Michael Oxley introduced legislation aimed at improving corporate governance and accountability. This legislation, known as the Sarbanes-Oxley Act, was designed to protect investors by improving the accuracy and reliability of corporate disclosures and holding CEOs and CFOs accountable for the financial statements of their companies.

Reason for Creation

The Sarbanes-Oxley Act (SOX) was enacted in response to a series of high-profile corporate and accounting scandals in the early 2000s, including those involving companies like Enron, WorldCom, and Tyco. These scandals, which led to significant financial losses for investors and decreased public trust in the stock market, exposed various kinds of accounting fraud and corporate malfeasance.

SOX was designed to address these issues by increasing transparency in corporate governance and accounting, enhancing the accuracy of financial reporting, and establishing new or enhanced standards for all U.S. public company boards, management, and public accounting firms. The aim was to protect investors and restore trust in the financial markets.

Some of the key provisions of the act include stricter rules for financial disclosures from corporations, increased accountability for corporate executives, greater independence for company auditors, and stiffer penalties for corporate and accounting fraud.

In essence, SOX aimed to reduce the possibility of corporate fraud by enhancing corporate responsibility, improving financial disclosures, and combatting corporate and accounting fraud. The law provides a more robust regulatory framework for corporate governance and aims to restore and maintain investor confidence in the stock market.

Consumer and Business Impact

The Sarbanes-Oxley Act has had a significant impact on corporate governance, particularly for publicly traded companies. The provisions of SOX have implications for both businesses and indirectly, consumers.

Here are some of the major impacts:

- **Corporate Transparency:** SOX requires greater transparency in financial reporting, leading to a higher level of confidence and trust for investors and the public. Companies must now disclose more information about their financial situation, making it easier for investors and consumers to make informed decisions.
- **Accountability of Executives:** SOX holds corporate executives accountable for the accuracy of financial statements. Executives must personally attest to the accuracy of their company's financial reports, making corporate governance more robust and decreasing the chances of financial fraud.
- **Independent Audits:** SOX mandates more independence for external auditors. This means the audits are more reliable, as they are less likely to be influenced by the companies they are auditing.
- **Penalties for Fraud:** SOX imposes severe penalties for fraudulent financial activity, which has led to a decrease in corporate fraud cases. This serves as a strong deterrent for corporations and ensures a more trustworthy business environment for consumers.

These changes have led to increased confidence and trust in corporate governance and financial reporting. However, they have also resulted in increased costs for companies, which can impact their profitability and potentially, the prices they charge consumers.

Bank Secrecy Act (BSA)

The Bank Secrecy Act (BSA), passed in 1970, is a U.S. law aimed at preventing and detecting money laundering, tax evasion, and other financial crimes.

To Put It Plainly

- The BSA is a law enacted in 1970 to prevent criminals from using banks to hide their illicit activities.
- The law requires banks to keep records of cash transactions over \$10,000 and to report suspicious activities that could be related to money laundering or fraud.
- The BSA also established the requirement for banks to **know their customers (on page 17)**, which helps prevent identity theft and other forms of fraud.
- Over the years, the BSA has been enhanced by other laws such as the USA PATRIOT Act to bolster its effectiveness in combating financial crimes.
- The BSA's primary goal is to create an unbroken paper trail for investigators to follow in the pursuit of criminals and their illegal activities.

History

The Bank Secrecy Act, also known as the Currency and Foreign Transactions Reporting Act, was established in 1970 as part of an effort to combat money laundering and other financial crimes. The Act requires financial institutions to assist U.S. government agencies in detecting and preventing these types of illegal activities.

Over the years, the BSA has been enhanced by additional legislation, most notably the USA PATRIOT Act in 2001, which expanded the Act's provisions in response to the September 11 terrorist attacks.

Reason for Creation

The BSA was created to provide U.S. authorities with the tools necessary to combat financial crimes, particularly money laundering and tax evasion. The Act requires banks and other financial institutions to maintain records and file reports on certain types of transactions and activities, which could provide crucial evidence in investigations of financial crime.

The Act also introduced the requirement for banks to know their customers, a crucial component in preventing financial fraud and identity theft. Over time, with enhancements through additional legislation, the BSA's reach has expanded, furthering its original objective of detecting and deterring financial crimes.

Consumer and Business Impact

The Bank Secrecy Act has had a significant impact on consumers and businesses. While primarily targeted at detecting and preventing financial crimes, the regulations introduced by the Act also affect everyday financial transactions.

Here are some of the most frequently impacted transactions:

- **Cash Transactions:** The Act requires all financial institutions to report cash transactions exceeding \$10,000. This impacts both individuals and businesses making large cash transactions, as they may need to provide additional information to the bank.
- **Customer Verification:** The BSA introduced "Know Your Customer" regulations. These require financial institutions to verify the identity of individuals opening accounts, which impacts the account opening process for consumers and businesses.
- **Suspicious Activity Reporting:** Financial institutions are required to report suspicious activities that might signify money laundering, tax evasion, or other financial crimes. This can impact consumers and businesses if their transactions are deemed suspicious and reported.

While these regulations can create additional administrative steps for consumers and businesses, they serve a critical role in safeguarding the financial system from illegal activities.

Oregon Trust Code

The Oregon Trust Code is a set of regulations that govern the creation, modification, and administration of trusts in the state of Oregon, including banking trusts.



Tip: The following information only pertains to individuals who open Pine Vista Bank products in the state of Oregon.

To Put It Plainly

- The Oregon Trust Code, established in 2005, is designed to govern all aspects of trust administration in the state of Oregon.
- The Code covers a wide range of topics related to trusts, including their creation, modification, and termination, as well as the duties and powers of trustees and the rights of beneficiaries.
- By providing a clear and comprehensive framework for trust administration, the Oregon Trust Code aims to ensure that trustees adhere to certain standards of conduct and that the rights of beneficiaries are protected.
- For banks and other financial institutions involved in the administration of trusts, the Oregon Trust Code provides clear guidelines and standards to follow, creating obligations to beneficiaries and providing mechanisms for resolving disputes related to trusts.

History

The Oregon Trust Code was introduced in 2005 as part of a comprehensive effort by the state of Oregon to provide clear and modern rules governing the creation and administration of trusts. The Code incorporated the vast majority of provisions of the Uniform Trust Code, a model law created by the Uniform Law Commission, thereby aligning Oregon's trust law with the laws of many other states.

Over the years, the Oregon Trust Code has been revised and updated in response to emerging trends and issues in trust law, further strengthening Oregon's framework for trust administration.

Reason for Creation

The Oregon Trust Code was created to provide a comprehensive and modern legal framework for trust administration in the state of Oregon. Prior to the Code's enactment, trust law in Oregon was based on a mix of statutes and common law, which could be unclear or outdated. The Code aimed to resolve these issues by providing clear, up-to-date rules that cover all aspects of trust administration.

The Code also sought to standardize Oregon's trust law with that of other states by incorporating the majority of provisions of the Uniform Trust Code. This standardization is beneficial for trustees, beneficiaries, and attorneys who operate in multiple states.

Consumer and Trust Beneficiary Impact

The Oregon Trust Code has a significant impact on trust creators (known as "**settlers**" *(on page 17)*), trustees, and trust beneficiaries in Oregon. The Code provides clear rules that govern the administration of trusts, influencing both the creation of new trusts and the management of existing ones.

Here are some of the most frequently impacted areas:

- **Trust Creation:** The Code provides clear rules for creating a trust in Oregon. This impacts settlors, who can use these rules to ensure their trust is valid and accomplishes their intended objectives.
- **Trust Administration:** The Code governs how trustees must administer trusts. This impacts trustees, who must follow these rules in their management of the trust, and beneficiaries, whose rights and interests are protected by the trustees' compliance with these rules.
- **Dispute Resolution:** The Code provides mechanisms for resolving disputes over trusts. This impacts trustees and beneficiaries, who may use these mechanisms to resolve conflicts over the interpretation of the trust or the trustee's administration of the trust.

While these rules can create additional obligations for trustees, they serve a critical role in protecting the rights and interests of beneficiaries and ensuring the effective administration of trusts.

Key Financial Terms

Derivatives Trading: This refers to the buying, selling, and management of financial contracts whose value is derived from underlying assets. These contracts, known as derivatives, can be based on various asset types, including stocks, bonds, commodities, currencies, interest rates, and market indexes. The practice of trading these derivatives on exchanges and clearing them through central clearinghouses, as required by the Act, aims to increase transparency and reduce the associated financial risks.

Financial Services Integration: This refers to the practice of a single financial institution offering a combination of different services, such as banking, insurance, and securities, to its customers. This has become possible and prevalent due to the Gramm-Leach-Bliley Act (GLBA) which allowed institutions to combine these functions. While it leads to increased competition and potentially more options for customers, it also introduces additional complexities in managing these integrated institutions and can increase the institution's overall risk profile.

Capital Requirements: These refer to the minimum amount of financial resources that banks and other financial institutions are required to have on hand by regulatory authorities. These requirements are in place to ensure that the institution can meet its obligations to its depositors and other creditors, cover operational risks, and continue operations in the event of financial loss. They act as a safeguard against financial insolvency and contribute to the stability of the financial system.

Public Company Accounting Oversight Board (PCAOB): The PCAOB is a non-profit organization established by the Sarbanes-Oxley Act of 2002. Its purpose is to oversee the audits of public companies and other issuers, aiming to protect the interests of investors and further the public interest in the preparation of informative, accurate, and independent audit reports.

Know Your Customer (KYC): Commonly referred to as KYC, this is a regulatory requirement for banks and other financial institutions. It mandates these organizations to verify the identity of their clients. This process typically involves gathering and analyzing official identification documents and financial records. The primary purpose of KYC is to prevent financial crimes such as money laundering, fraud, and identity theft.

Settlor (Oregon specific): In the context of the Oregon Trust Code, a settlor, also known as a grantor or trustor, refers to the individual or entity that creates a trust within Oregon. The settlor transfers legal ownership of assets to a trustee, who then manages those assets for the benefit of the trust's beneficiaries. The settlor outlines the terms of the trust, including its purpose, the powers of the trustee, and the rights of the beneficiaries, in the trust agreement.

Pine Vista Bank | 2023

At Pine Vista Bank, we're here for you. Thank you for choosing us as your trusted financial partner.

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