

Monterey County Bank and Voilà Launch New Community-Based Insurance Program



Monterey, California Feb 17, 2026 ([Issuewire.com](https://www.issuewire.com)) - Monterey County Bank and Voilà have announced the launch of a new Community-Based Insurance Program designed to synchronize banking and insurance needs into one coordinated experience, helping customers obtain the coverage they need at affordable rates tailored to their situation.

Through this collaboration, business customers can access loan financing and customized insurance coverage in a single, aligned process. When a loan requires insurance, the program workflows are designed to reduce back-and-forth, saving time, and easing the overall burden on customers.

Voilà partners with more than 50 insurance carriers and actively shops the market on each customer's behalf to help secure competitive rates and coverage options that fit specific risk profiles and business goals. The company focuses on carriers that have made intentional plans to serve particular communities, allowing Voilà to match banks that are deeply rooted in a region with insurers that are committed to being in those same communities.

The program also helps synchronize all proof-of-insurance documentation needed for loans, both at the time they are issued and at renewal, so banks and customers stay aligned and compliant without extra hassle. This coordination is designed to make the insurance side of lending more transparent and reliable throughout the life of the loan.

As part of the program, Voilà will provide Monterey County Bank customers with a complimentary risk and insurance assessment to help confirm they are getting the coverage they need at the best available

price. This annual “Risk Review & Renewal Readiness” process is intended to keep protection up to date while continually looking for opportunities to optimize cost.

“This partnership is about aligning financial services with community values,” said Bill Wilson, President and CEO of Monterey County Bank. “By coordinating insurance with banking, we’re helping local business owners get the right protection and personalized service without added complexity.

Many Monterey County Bank customers have raised questions about how to manage fire risk at a time when some insurers have scaled back or left the region. The new program with Voilà is designed to help address these concerns by actively shopping a broad range of carriers and guiding customers through their options so they can understand what coverage is available, where there may be gaps, and how best to protect their property against fire while keeping costs manageable.

Voilà CEO Chirag Pancholi added, “At Voilà, we identify and work with insurers who share a goal of being present in the communities our banking partners serve. That alignment helps us better connect local businesses with trusted coverage options from insurers who want to be an active part of the same communities. We have insurers who take a holistic view and want to be in this area and offer property and fire coverage. This kind of regional-specific understanding and commitment is essential to ensuring businesses have access to the protection they need at sustainable, affordable rates.”

Recently, Monterey County Bank was recognized with the 2025 Award of Excellence from the Carmel Chamber of Commerce, underscoring its leadership and long-standing commitment to serving local businesses and the broader community. This new Community-Based Insurance Program builds on that recognition by pairing award-winning community banking with modern, locally attuned insurance solutions that reflect the realities and risks of the area.

For more information about the Community-Based Insurance Program, visit <https://voilainsurance.com/mcb>

About Monterey County Bank:

Established in 1977, Monterey County Bank (MCB) is the longest-standing independent bank headquartered in Monterey County, California. From the beginning, MCB has been dedicated to supporting the regional economy through tailored small business and commercial banking services.

Over the years, the Bank has grown steadily, maintaining a strong presence in Monterey, Carmel, Pacific Grove, Salinas, and greater Monterey County. In late 2024, MCB launched a comprehensive modernization initiative—introducing new leadership and investing in advanced technology to enhance customer service and expand its capabilities. This transformation marks a new chapter in the Bank’s history, building on decades of experience while embracing innovation to better serve the community.

About Voilà Insurance

Voilà Insurance brings together veteran leaders in banking, insurance, and credit union law to make insurance simple and accessible nationwide. The team includes founders and executives with experience at organizations such as AIG, Asurion, Goldman Sachs, and the Federal Reserve, alongside top regulatory and CUSO counsel who guide compliant, growth-focused programs for financial institutions.

Together, this blend of operational, underwriting, and regulatory expertise allows Voilà to build modern insurance solutions that streamline the customer journey and support credit unions and partners across the country

Voilà is providing the insurance service, and both operate and comply with the relevant banking and insurance regulations designed to protect consumers. The insurance products are not deposits, guaranteed by the bank, or covered by the FDIC.

Insurance products described in this release are not deposits or obligations of, or guaranteed by, Monterey County Bank and are not insured by the FDIC or any other federal government agency. Monterey County Bank is not offering or soliciting insurance directly, and does not require customers to purchase insurance through this program.

Coverage is subject to the terms, conditions, exclusions, and availability of the policies issued by participating insurance carriers, and may not be available in all areas. Eligibility, pricing, and underwriting decisions are made solely by the applicable insurers. Monterey County Bank and Voilà do not provide legal or tax advice; customers should consult their own professional advisors regarding their specific situations.



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Source : Monterey County Bank and Voila Insurance

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