

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Geoffrey Acosta	Informal Name Geoff	Email Geoff.Acosta@townebank.net
Bank Name TowneBank	Title/Position Commercial Loan Portfolio Manager	
Phone 17574732518	Bank Asset Size 16.84 Billion	
Bank Mailing Address 297 Constitution Drive, Virginia Beach, VA 23462		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study Bachelor of Arts - History	Date Completed 05/2011
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: I graduated from the TowneBank Management Academy in June 2023.	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank	Truist (formerly BB&T)	Wells Fargo Home Mortgage
Address 297 Constitution Drive, Virginia Beach, VA 23462	Address 375 Chatham Heights Road, Fredericksburg, VA 22405 (Last location)	Address 2510 Hunter Place, Woodbridge, VA 22192
Position/Function Commercial Loan Portfolio Manager	Position/Function Branch Banker Team Leader II	Position/Function Home Mortgage Consultant
Dates Employed 05/2018 - Present	Dates Employed 08/2006- 05/2016; 01/2017 - 05/2018	Dates Employed 05/2016 - 01/2017

Please describe, in detail, your role at the bank including key job functions.

I currently manage the commercial loan portfolios for two different commercial lenders at TowneBank. One of the lenders that I support specializes in real estate loans for hotels and self-storage units. The other specializes in residential acquisition, development and construction lending. Both also have some relationships which involve small C&I loans. I also provide consultation and guidance to the manager of the bank branch, located downstairs, with regard to her consumer and small business loan requests. My primary job responsibility involves underwriting both new loan and loan renewal packages for review by Senior Loan Administration. This involves reviewing and analyzing various types of financial statements (business and personal) and information about the subject business and owners, in order to prepare a detailed, written loan package that explains and supports why a credit request should be approved or renewed. As the deal unfolds, I will discuss my analysis and findings with the lenders so that they can make appropriate recommendations and set the stage for their customers prior to requesting final approval from our Loan Administrators. I also handle credit monitoring for both lenders' portfolios, which is the tracking of

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

various financial documents and testing loan covenants, on their existing loans. Most of my direct contact with bank customers is to request financial information that is required either for underwriting or credit monitoring. I also serve as a mentor for TowneBank employees who do not have a lending background but are interested in gaining exposure to credit.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	2	Operations	13
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Retail Banking Experience
Investments	0	"Other" Description	My retail banking experience involved retail sales (including deposits and lending) and working in branch operations (teller and platform operations). This involved working with various sales partners in areas such as investments or insurance
Lending/Credit Analysis	9	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I am interested in attending the School of Bank Management for several reasons. The primary reason is that I am always striving to gain additional knowledge and experience in order to be as well rounded of a Banker, as possible. I have found over the years, that much of the knowledge and experience that I have gained will eventually be used again at some point in my career. Also, every time that I have gained new knowledge and experience, it can or eventually does serve as a basis or springboard to another potential career path in Banking. This is evidenced by my start in retail branch banking eventually leading me to my current role in commercial lending. In addition to my own career development, it is my hope that what I learn from the School of Bank Management will also benefit those whom I work with and any future mentees. I have been fortunate to have been able to work with and network with some great bankers, in various areas, over the years. This inspired me to be a mentor so that I can pay this forward by passing on what knowledge that I've learned to other bankers who are at the beginning of their careers.

**Recommender Information**

Name <b>Buffy Barefoot</b>	Title/Position <b>TowneBank Virginia Beach President</b>
E-mail Address <b>Buffy.Barefoot@townebank.net</b>	Phone Number <b>17574176361</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Geoffrey Acosta</b>	Date of Application <b>3/13/2024</b>
Bank <b>TowneBank</b>	City <b>Virginia Beach</b>
Timestamp of Receipt <b>09:54:51 13 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: \_\_\_\_\_ Bank Name: \_\_\_\_\_

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Bank: \_\_\_\_\_ Telephone: \_\_\_\_\_

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Levon Ananyan	Informal Name Levon	Email lananyan@mstreetbank.com
Bank Name MainStreet Bank	Title/Position SVP, Senior Business Banker	
Phone 15713751337	Bank Asset Size \$2B	
Bank Mailing Address 10089 Fairfax Blvd, Fairfax, VA 22030		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution George Mason University
Major/Area of Study Finance	Date Completed 08/17
Please list any professional designations and/or certifications you hold: Leadership Development Program Certificate - Leadership Fairfax, Emerging Leaders Institute (ELI) Certificate in Business & Commercial Lending Training from American Bankers Association (ABA)	
Please specify in-bank training program or specialized bank school you have participated in: Business & Commercial Lending Training from American Bankers Association (ABA)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
MainStreet Bank	First Citizens Bank	PNC Bank
Address 10089 Fairfax Boulevard, Fairfax, VA 22030	Address 950 N Glebe Rd. #100. Arlington, VA 22203	Address Ashburn, VA
Position/Function SVP, Senior Business Banker	Position/Function Business Banking Sales Representative	Position/Function Bank Officer, Branch Manager
Dates Employed 04/2018 - Current	Dates Employed 06/2016-04/2018	Dates Employed 10/2009-05/2016

Please describe, in detail, your role at the bank including key job functions.
Strategically manage over \$100mm portfolio of deposits, working with businesses and high net worth individuals. Collaborate with commercial loan officers in delivering comprehensive lending solutions in alignment with client needs. Manage full sales process and implementation of products and services - including Cash & Treasury Management solutions.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	12
Auditing	0	Money Management	10
General Management/Administration	10	Operations	16
Human Resources	0	Trust	0
International Banking	6	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	17

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have always been interested in gaining a deeper understanding of how a Bank functions in all aspects, from operations to sales and I believe the VBA School of Bank Management will give me this opportunity. I have heard wonderful things about the school and really look forward to attending. I spent 17 years in Banking, pretty much all I have done after High School. Banking is where my passion lies and I have a goal to be at a higher management position in the near future. I believe the School would pave a way for me to accomplish my goals and add significant value to my Resume.

**Recommender Information**

<b>Name</b> Thomas Cary	<b>Title/Position</b> SVP, Director of Business Banking
<b>E-mail Address</b> tcary@mstreetbank.com	<b>Phone Number</b> 17032185178

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Levon Ananyan	<b>Date of Application</b> 1/29/2024
<b>Bank</b> MainStreet Bank	<b>City</b> Fairfax, VA
<b>Timestamp of Receipt</b> 10:56:30 29 Jan, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Levon Ananyan Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend Levon Ananyan for the upcoming VBA Bank School class. Levon is an up and coming leader on my team, and has shown his commitment to education to become the best Business Baker that he can be. He graduated from the Emerging Leaders Institute (ELI) through Leadership Fairfax in 2022, and has taken advantage of voluntary external classes offered through our training department, including Commercial Credit courses and Understanding Financial Documents. He has utilized the connections he made in the ELI program and the knowledge from the external classes to become a stronger business banker, while at the same time becoming a leader on the team. Currently he holds the third largest portfolio among the Business Bankers.

In order to continue his education on his path to leadership, I believe the VBA Bank School would be an invaluable experience for him and an important next step on his career path. He will be able to apply the knowledge he would obtain from the program to see the bigger picture of the bank's finances and profitability and to incorporate these in his decision making.

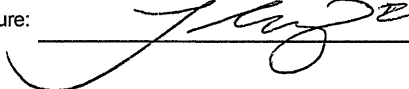
Thank you so much for considering Levon

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Thomas Cary Title: SVP - Director of Business Banking

Bank: MainStreet Bank Telephone: 703-218-5178

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Hunter Arehart	Informal Name Hunter	Email harehart@nbbank.com
Bank Name National Bank	Title/Position Loan Officer	
Phone 15409618507	Bank Asset Size \$ 1.6 billion	
Bank Mailing Address 900 Memorial Drive, Pulaski, VA 24301		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Radford University
Major/Area of Study Business Administration, Management	Date Completed 01/15
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VACB Essentials of Banking Series, 2019	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
National Bank (National Bank of Blacksburg)	N/A	N/A
Address 900 Memorial Drive, Pulaski, VA 24301	Address N/A	Address N/A
Position/Function Loan Officer	Position/Function N/A	Position/Function N/A
Dates Employed January 2015-current	Dates Employed N/A	Dates Employed N/A

Please describe, in detail, your role at the bank including key job functions.

I have worked as a lender in various capacities at our Memorial Drive Branch (Pulaski County) since 2016. My job is to grow the bank's loan portfolio while maintaining solid credit quality. In addition to this, I monitor our current loan portfolio, analyze and review existing revolving lines of credit, and provide various types of service to those existing customers. I also refer clients to our wealth management and insurance divisions when applicable. I do personal, auto, equipment, agricultural, consumer real estate, and commercial real estate loans. I review, analyze, and approve loans that are within my limit. I work with senior management and/or our credit review department when a request exceeds my authority. In 2022, my direct supervisor and boss who was Senior VP of Loans retired. Since then, I have stepped into his role and have gotten a lot more involved with commercial loans. I have taken over his portfolio and now work with his former clients in addition to mine. Our branch's loan portfolio is currently just over \$45 million. I also review and approve loans for branch managers and other lenders within our region when needed and have somewhat taken on the role as our Pulaski County regional lender

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<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	0
Lending/Credit Analysis	9	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I spent a little less than a year in the bank's Management Trainee program. Since then, my role and focus has been solely on the lending side. I am looking forward to expanding my knowledge on all facets of banking and bank management. I think this program will give me a better in-depth understanding of bank management and its functions. I am also looking forward to further developing my leadership skills and growing my professional network. I know this program will help me within my current role and will also give me the skills to increase future opportunities within the bank.

**Recommender Information**

Name Paul Mylum	Title/Position Executive Vice President/Chief Lending Officer
E-mail Address pmylum@nbbank.com	Phone Number 15409516205

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Hunter Arehart	Date of Application 3/18/2024
Bank National Bank	City Pulaski
Timestamp of Receipt 15:18:34 18 Mar, 2024	



## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Hunter Arehart Bank Name: National Bank of Blacksburg

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Hunter Arehart was hired as a Management Trainee by National Bank on January 30, 2015. After successfully completing the program in November 2015, Mr. Arehart was assigned to one of our most active loan officers to serve in a support role

During the next two years, Arehart served in a customer facing role, meeting with potential clients, gathering financial documents for underwriting and serving as an under-study to more senior lenders.

During 2017, Arehart was awarded lending authority and began to build his own book of business consisting of both consumer and small business loans.

In November 2022, Arehart's mentor retired from the Bank. Arehart seamlessly inherited a book of loan business while maintaining his existing book

Executive Management has identified Mr. Arehart as an integral part of the future growth of National Bank and are thus very interested in investing in his future through the Virginia Bankers School of Bank Management.

Mr. Arehart's strong work ethic, attention to detail and motivation to get the job done has served him well and as such, we feel he would serve as an excellent candidate for the School of Bank Management program. Additionally, Arehart's strong community focus and his desire to "give back" resonates with the mission of community banking.


As you are aware, National Bank has a long history of supporting the Virginia Bankers School of Bank Management. We appreciate the partnership and look forward to our continued successful relationship.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Paul M. Mylum Title: EVP / Chief Lending Officer

Bank: National Bank of Blacksburg Telephone: (540) 951-6243

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Perry Armstrong	Informal Name NA	Email perry.armstrong@scc.virginia.gov
Bank Name State Corporation Commission	Title/Position Regulator	
Phone 12767802513	Bank Asset Size NA	
Bank Mailing Address 1300 East Main Street, Richmond, VA 23219		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Liberty University
Major/Area of Study MBA	Date Completed 05/13
Please list any professional designations and/or certifications you hold: Certified Operations Examiner	
Please specify in-bank training program or specialized bank school you have participated in: Various FDIC training schools. Introduction to examinations, Appraisal school, Distressed CRE school, cash flow analysis school, advanced cash flow analysis beyond the numbers, Examiner in charge school and others.	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
State Corporation Commission of Virginia	Bank of Marion	
Address 1300 East Main Street, Richmond VA 23219	Address Marion VA	Address
Position/Function Regulator	Position/Function data processing clerk	Position/Function
Dates Employed December 2015 to current	Dates Employed May 2010 to December 2015	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
I am a bank regulator for the state of Virginia. I lead and participate in Bank examinations and have reviewed various areas of Bank operations and administration practices. Areas I review on a regular basis includes capital, asset quality, management, earnings, liquidity, and sensitivity. Additionally, I will review audit functions, mortgage companies, BSA, and loan review. When leading an examination, my role is to scope the examination by completing a preliminary review of the institution. I will communication with Bank management to prepare and request documentation needed during the review. Select a sample of credit relationships for review and assign an examination team various role. During the exam, I will review management's knowledge and ability to manage the Bank while managing a group of examiners. At the end of the exam, I will finalize a report of examinations that details risk ratings and any recommendations found

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and discussed during the exam. Additionally, all information would be presented formally to Bank management and the Board of directors. When not in the lead, I will review administration practices and current levels of any area assigned. The recommend a risk rating for the area if needed and present any findings or recommendation to Bank management.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	8	Money Management	0
General Management/Administration	8	Operations	8
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	8	"Other" Description	
Lending/Credit Analysis	8	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Additional training to improve my ability to be a regulator. Improve my Banking knowledge and collaborate with others in the Banking industry.

**Recommender Information**

Name <b>Ron Prilliman</b>	Title/Position <b>Manager of Examination</b>
E-mail Address <b>ron.prilliman@scc.virginia.gov</b>	Phone Number <b>15407611998</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Perry Armstrong</b>	Date of Application <b>2/5/2021</b>
Bank <b>State Corporation Commission of Virginia</b>	City <b>Richmond</b>
Timestamp of Receipt <b>22:03:19 05 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Perry Armstrong Bank Name: SCC, Bureau of Financial Institutions

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am recommending Perry Armstrong for the Virginia Bankers Schools of Bank Management because of his educational background and track record at the Bureau of Financial Institutions. Perry received his formal education from the University of Virginia at Wise, Wise, Virginia, where he graduated with a Bachelor of Science degree in Business Administration and Liberty University, Lynchburg, Virginia, where he earned a Master of Business Administration with a focus on leadership.

Perry's first full time bank-related position was for a community bank in southwest Virginia where he worked for six years. He worked as a teller and a data processing clerk where he gained a firsthand understanding of the customer facing frontline and backroom operations. Perry joined the Bureau of Financial Institutions, a banking regulatory agency of the Commonwealth, in 2016. His primary responsibilities are to evaluate a bank's financial metrics and reporting systems against guidelines established in the Uniform Financial Institutions Rating System. This includes reviewing a bank's capital adequacy, earnings performance, liquidity position, and earnings at risk because of interest rate changes. Also, this position entails evaluating a bank's accounting systems and compliance with various Federal and Commonwealth laws and regulations. Additionally, Perry performs loan review duties on a regular basis.

In recent years, Perry is leading the overall examination as the Examiner-In-Charge. This involves scoping and conducting examination and reviewing the findings for appropriateness. In this position, he sets the tone of the examination, determines assignments, and has a large impact on ratings. He also determines the quality of bank management which includes corporate planning and governance practices. Perry continues to be heavily involved in community banking organizations but is also transitioning to more involvement in larger regional banking organizations. Perry has attended numerous examiner-focused classes during his tenure at the Bureau to gain and develop his skillset. I believe the Bank Management program would benefit both Perry and the Bureau as it will enhance his perspective of banking from different viewpoints. He has a track record of success in his work and has a good work ethic. I believe he would make a good addition to the class.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Ronald Prillaman Title: BFI Manager

Bank: SCC, Bureau of Financial Institutions Telephone: 804/404-3694

Signature: Ron Prillaman

 Digitally signed by Ron Prillaman  
Date: 2024.03.07 09:43:09 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jacob Avellanet	Informal Name Jacob	Email javellanet@cffc.com
Bank Name C&F Bank	Title/Position AVP, Business Credit Supervisor	
Phone 18048432364	Bank Asset Size \$2.4B as of 12/31/2023	
Bank Mailing Address 3600 LaGrange Parkway, Toano, VA 23168		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution The College of William & Mary
Major/Area of Study Majored in Economics and Minored in Global Business	Date Completed 12/19
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: In-Bank: Participated in the 2023 Leadership Excellence and Development program at C&F Bank.	
AIB Certificate Earned N/A	
Please select your accounting background: I completed a Principles of Accounting II course at Virginia Peninsula Community College in the Fall of 2023. This was a refresher course - prior to this, I last took Accounting in college in 2018.	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Virginia Peninsula Community College in the Fall of 2023. This was a refresher course - prior to this, I last took Accounting in college in 2018. I am happy to attend the VBA accounting refresher if recommended.	

### Employment Background

Current Employer	Previous Employer	Previous Employer
C&F Bank	N/A - Graduated college in Dec. 2019	
Address 3600 LaGrange Parkway, Toano, VA 23168	Address	Address
Position/Function AVP, Business Credit Officer	Position/Function	Position/Function
Dates Employed January 27, 2020 - Present (4 yrs. and 2 mos.)	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<ul style="list-style-type: none"> <li>Manage the underwriting and analysis of the Bank's Business Lending program (Small Business), including C&amp;I and RE-secured loan and lines of credit up to \$2,000,000.</li> <li>Manage the business credit analyst team (2 analysts, currently). This includes the credit training of new hires and ongoing personnel management; Oversee the development of the business lending training materials, and instruct the training sessions for new business lenders.</li> <li>Recommends and implements changes to the Bank's Loan Policy, product offerings, and general processes/policies; Regularly report on the Bank's business lending application, booked loan, and portfolio volume trends.</li> </ul>

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- From a business lending perspective, oversee and implement the Bank's Loan Origination System's transition from Baker Hill to nCino. Starting in late 2022 through early 2024.
- Acts as a Credit Services Subject Matter Expert and contact for Relationship Managers with questions about the Bank's policy and products; Special projects as assigned, including participating/managing in the Bank's purchasing of third-party notes to medical professionals.

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	4	Total years in banking industry	4

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would be honored to attend and participate in Virginia's School of Bank Management. I believe this is a necessary, and fruitful, step to take in my banking journey, with the goal of becoming a stronger and more well-rounded leader as I grow in my career. Although I have not been in banking for decades, I have been in banking, and in particular with C&F Bank, long enough to realize that the industry allows me to explore my curiosities and my passions in one job. I am optimistic that the School of Bank Management would impart upon me the knowledge needed to take my career to the next level and learn how to make strategic decisions that affect people, departments, and the Bank in a positive and forward-looking manner. The School of Bank Management would teach me how to think of things from various perspectives, learn about the entire function of a bank, and, fundamentally, how to better serve our employees, customers, communities, and shareholders. In addition, I admire those at my Bank who are currently attending or have attended the School of Bank Management, I feel they are leaders in our organization. My goal would be to make the absolute most of the opportunity and to earn the label of a leader at my Bank, too, over time.

**Recommender Information**

Name <b>Tony Seaman</b>	Title/Position <b>Chief Credit Officer</b>
E-mail Address <b>tseaman@cffc.com</b>	Phone Number <b>17577412217</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Jacob Avellanet</b>	Date of Application <b>3/8/2024</b>
Bank <b>C&amp;F Bank</b>	City <b>Toano, VA</b>
Timestamp of Receipt <b>16:14:31 08 Mar, 2024</b>	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Jacob Avellanet

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

C&F hired Jacob straight out of William and Mary in 2020. He began as a Small Business Banking analyst and based on his quick uptake of Small Business lending and exceptional work ethic he was promoted to manager of the group. He has not only demonstrated a natural understanding of Small Business lending but has also shown great skill in managing a team. We have identified Jacob as a future senior leader at C&F and have a great deal of confidence in his ability to grow his analytical and management skill set quickly. Jacob's attitude and exceptional professional comportment makes him a key player at C&F.


I highly recommend him for the Virginia Bankers School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: John A. Seaman, III Title: EVP and Chief Credit Officer

Bank: C&F Bank Telephone: 757-741-2217

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by April 1, 2024.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Eric Baboorian	Informal Name Eric Baboorian	Email ebaboorian@cffc.com
Bank Name C&F Bank	Title/Position Branch Manager	
Phone 18044032070	Bank Asset Size 2 billion	
Bank Mailing Address 3600 La Grange Pkwy, Toano VA 23168		

**Educational Background**

Highest Level of Education Achieved Some College	Institution John Tyler Community College
Major/Area of Study General	Date Completed n/a
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
C&F Bank	Essex Bank/United Bank	Wells Fargo
Address 2351 Anderson Hwy, Powhatan VA 23139	Address 100 Broad St Rd, Manakin Sabot VA 23103	Address *multiple
Position/Function AVP, Branch Manager	Position/Function Branch Manager	Position/Function Lead Teller
Dates Employed 12/16/2021 to current	Dates Employed 08/2016 - 12/2021	Dates Employed 02/2014 - 08/2016

Please describe, in detail, your role at the bank including key job functions.

The objective of my role is to manage and lead a branch office and its teammates to meet and exceed all operational, customer experience, and revenue growth objectives. I am responsible for the execution of the C&F Customer Experience strategies driven by our Focused on You brand to benefit customers, shareholders, C&F teammates, and the community. I maintain accountability for account, loan, and deposit growth primarily driven by deepening current customer relationships as well as new customer acquisition goals with concentration in small business.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	10

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

The VBA's Bankers School of Bank Management is extremely reputable and has a curriculum that is highly regarded by many of my peers. I am looking forward to enhancing my knowledge and skills in all functional areas of banking. I want to understand banking from a comprehensive standpoint, which will further allow me to be an asset to C&F Bank, as well as my community as a Branch Manager.

**Recommender Information**

<b>Name</b> Matthew Steilberg	<b>Title/Position</b> EVP, Director of Retail Banking
<b>E-mail Address</b> msteilberg@cffc.com	<b>Phone Number</b> 18042416172

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Eric Baboorian	<b>Date of Application</b> 3/5/2024
<b>Bank</b> C&F Bank	<b>City</b> Powhatan
<b>Timestamp of Receipt</b> 18:24:01 05 Mar, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Eric Baboorian

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Eric started in banking directly out of school and has been in the industry 10 years. He is dedicated to our industry with a desire to learn a deeper level of how banks operate beyond retail. Eric is a dedicated banker, manager, leader, employee, and peer who shares his time and attention, focusing first on others. Many managers spend so much time focusing on others, they do not dedicate as much time to their own learning. Bank School is an opportunity for Eric to spend dedicated time for himself. Eric is excited to expand his learning and impact, while growing his network of banking peers. He aims to use the knowledge he gains to improve the development of his direct reports, grow his ability, and share his new knowledge with others.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

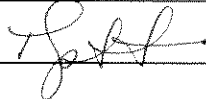
Name: Teresa Sporbert

Title: First Vice President, Retail Market Leader

Bank: C&F Bank

Telephone: 804-843-2364

Signature: \_\_\_\_\_



Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by April 1, 2024.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Christina Baker	Informal Name Christina	Email cbaker@ches.bank
Bank Name Chesapeake bank	Title/Position Assistant Manager Solution Center	
Phone 18774369032	Bank Asset Size 1.3 Billion	
Bank Mailing Address 115 Norge Lane Williamsburg, VA 23188		

### Educational Background

Highest Level of Education Achieved Some College	Institution Jamestown High School
Major/Area of Study General Studies	Date Completed 06/99
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Bank Manager School; VBA Management Development Program; CFS Certified (Internal Program)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Chesapeake Bank		
Address 115 Norge Lane Williamsburg, VA 23188	Address	Address
Position/Function Assistant Manager Solution Center	Position/Function	Position/Function
Dates Employed 05/02/2005-Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>As the Solution Center Assistant Manager, I am primarily responsible for managing the bank's customer service contact center. I am also responsible for providing customer support for the bank's digital channels. I collaborate with other departments and lines of business for a consistent customer experience and assist in achieving Chesapeake Bank's strategic goals &amp; objectives.</p> <p><b>Key Functions:</b></p> <ul style="list-style-type: none"> <li>Responsible for assisting in daily management of all banking services to ensure optimal availability and ease of use for all CFS customers, both consumer and business.</li> <li>Support Solution Center Manager in all aspects</li> <li>Collaborates with Digital Platforms Department on new product implementation</li> </ul>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<ul style="list-style-type: none"> <li>• Develop relationships and collaborate with other departments throughout the bank for effective sales, marketing, learning and development, operational support and customer service</li> <li>• Develop and maintain training and procedural documentation for assigned systems</li> <li>• Training and coaching of Solution Center employees on all aspects of the job</li> <li>• Manage scheduling for staff of 5+ employees</li> <li>• Answering any employee questions and handling any issues that cannot be fielded by employee</li> <li>• Strong emphasis on training, monitoring and updating of online account opening</li> </ul>			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	3
General Management/Administration	5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	19

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Though I have been in banking for 19 years, my experience has been mainly limited to Retail. I am excited for the opportunity to learn about all other aspects of banking and to use this knowledge to further enhance my career as a leader within Chesapeake Bank.

**Recommender Information**

Name <b>Jeff Szyperski</b>	Title/Position <b>CEO</b>
E-mail Address <b>jszyperski@ches.bank</b>	Phone Number <b>18044354274</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Christina Baker</b>	Date of Application <b>1/31/2024</b>
Bank <b>Chesapeake Bank</b>	City <b>Williamsburg, VA</b>
Timestamp of Receipt <b>10:41:30 31 Jan, 2024</b>	

**Virginia Bankers School of Bank Management  
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Christina Baker

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Christina has had both face-to-face retail experience as well as in our Solutions Center. Bank school would broaden her banking exposure and develop more breadth as well as depth in her banking resume.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey M. Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: (804) 435-4274

Signature: \_\_\_\_\_  


Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Anne Bartgis	Informal Name Anne Bartgis	Email abartgis@bankofclarke.com
Bank Name Bank of Clarke	Title/Position Commercial Lending Assistant	
Phone 15406622280	Bank Asset Size \$1 Billion	
Bank Mailing Address 2 East Main St, Berryville, VA 22611		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution West Virginia University
Major/Area of Study Sports Psychology	Date Completed 05/2009
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: NA	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. NA	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Bank of Clarke	Atlantic Union Bank	
Address 2 E Main St	Address	Address
Position/Function Commercial Lending Assistant	Position/Function Commercial Lending Assistant	Position/Function
Dates Employed 01/02/2020- Current	Dates Employed 2010-2020	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Provide assistance to prospective and existing clients via various means of communication, to include in person meetings at client sites. Assist with the ongoing maintenance needs of the client services teams portfolio, including obtaining financial statements and other documentation and servicing needs. Draft general memos, request-for-change memos, term sheets and approval letters as needed. Assist in aggregating information for completing loan application packages including financial statements, tax returns, nature of request, terms, collateral and other documents needed. Support and guide my team of lending assistants.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	10	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	15

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to further my training and knowledge in the Banking industry as a whole. I want to be the best as my position and understand other positions to create a cohesive team. I want to grow with my peers and have the best Banking career I can.

**Recommender Information**

<b>Name</b> Kaley Crossen	<b>Title/Position</b> Chief Human Resources Office
<b>E-mail Address</b> Kcrossen@bankofclarke.com	<b>Phone Number</b> 15409555238

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Anne Bartgis	<b>Date of Application</b> 3/6/2024
<b>Bank</b> Bank of Clarke	<b>City</b> Berryville
<b>Timestamp of Receipt</b> 11:58:14 06 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Anne Bartgis Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Anne began her career with the Bank as a high performing Commercial Loan Assistant supporting multiple lenders. Her knowledge, along with her people skills, made her a natural fit to assume a newly created Manager of Commercial Loan Assistants role in January, 2023. Anne completed the VBA Management Development Program and is a prime candidate to attend the School of Bank Management. I wholeheartedly recommend Anne as a candidate for attendance in 2024.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kaley Crosen Title: EVP/CHRO

Bank: Bank of Clarke Telephone: 540.955.5238

Signature: Kaley Crosen

Digitally signed by Kaley Crosen  
DN: c=US, o=Bank of Clarke, ou=Users, cn=Kaley Crosen, email=krocrosen@bankofclarke.com  
Reason: I am the author of this document  
Location:  
Date: 2024.03.12 11:55:34-0400  
File PDF Reader Version: 2024.1.0

Please complete this form and return it to Michele Dunn at mdunn@vabankers.org by April 1, 2024.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Charles Black	<b>Informal Name</b> Charles	<b>Email</b> charles.black@truist.com
<b>Bank Name</b> Truist	<b>Title/Position</b> Deposit Operations Senior Manager / Assistant Vice President	
<b>Phone</b> 19102724750		<b>Bank Asset Size</b> \$535b
<b>Bank Mailing Address</b> 4251 Fayetteville Road Lumberton, NC 28358		

**Educational Background**

<b>Highest Level of Education Achieved</b> High School Graduate	<b>Institution</b> South View High School
<b>Major/Area of Study</b> General Education/HS Diploma	<b>Date Completed</b> 06/99
<b>Please list any professional designations and/or certifications you hold:</b> CQIA (Certified Quality Improvement Associate)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Truist (heritage BB&T) Process Master	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Truist	Single Source	BB&T
<b>Address</b> 4251 Fayetteville Road Lumberton, NC 28358	<b>Address</b> 523 W Russell St, Fayetteville, NC 28301	<b>Address</b> 8006 Discovery Dr Henrico, VA 23229 & 100 W Russell St, Fayetteville, NC 28301
<b>Position/Function</b> Operations Manager	<b>Position/Function</b> Warehouse Manager	<b>Position/Function</b> Production Coordinator
<b>Dates Employed</b> 3/16 to present	<b>Dates Employed</b> 6/11 to 3/16	<b>Dates Employed</b> 12/04 to 6/11

<b>Please describe, in detail, your role at the bank including key job functions.</b>
In my current role at the bank, I oversee a team in the operations department that administrates our cash forecasting software. Our team does a mix of data analysis, report building, customer service, technical support for the system, is often involved in bank disaster recovery procedures, and works in a support role to our adjacent departments. As manager I assist and support in all of these duties as well as set goals, aid in professional development and training of my team, and in supporting my supervisor when needed.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3	Operations	14
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I wish to learn more about our industry, management, so I can better set myself and my company up for future success. I see this as an opportunity for professional and personal growth, to create relationships with my peers from other institutions, and both share with and learn from others.

**Recommender Information**

<b>Name</b> Lynne McMichael	<b>Title/Position</b> Head of ATM and Cash Service Delivery / Senior Vice President
<b>E-mail Address</b> lynne.mcmichael@truist.com	<b>Phone Number</b> 18049238663

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Charles Black	<b>Date of Application</b> 3/28/2024
<b>Bank</b> Truist	<b>City</b> Lumberton
<b>Timestamp of Receipt</b> 19:12:31 28 Mar, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Charles Black Bank Name: Truist Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Charles has been with Truist for over 14 years. In his current role he has responsibility for the levels of cash across the company. He performs a great deal of analytical work related to levels of cash in the branches and ATMs. The VBA School of Bank Management will give him greater insight into how he and his team impact the balance sheet. That knowledge along with how revenue fuels the bank will give him a greater understanding of how our team contributes to the success of Truist. This experience will also round out his limited exposure to other areas of the bank and allow him the opportunity to interact with Senior Leadership. Charles is always willing to assist as needed with any analysis our team needs and this experience will help him understand the bigger picture.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: G. Lynne McMichael Title: Senior Vice President, Head of ATM & Cash

Bank: Truist Bank Telephone: 804-347-2987

Signature:  \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Sarah Burney	Informal Name Sarah	Email sburney@ches.bank
Bank Name Chesapeake Bank	Title/Position Branch Manager	
Phone 18046937600	Bank Asset Size 1.3 Billion	
Bank Mailing Address PO BOX 726 Gloucester VA 23061		

### Educational Background

Highest Level of Education Achieved Some College	Institution Rappahannock Community College
Major/Area of Study General	Date Completed N/A
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA 2-Day Bank School – 2022; Manager Development Program – 2022; Chesapeake Financial Shares Certified – 2022; Bank Manager School 2021; SBI Training - 2021	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Chesapeake Bank	Morrison Dental Group	
Address 6793 George Washington Mem Hwy Gloucester VA 23061	Address	Address
Position/Function Branch Manager	Position/Function Office Coordinator	Position/Function
Dates Employed 09/26/2016-Current	Dates Employed	Dates Employed 09/2015-09/2016

Please describe, in detail, your role at the bank including key job functions.
<ul style="list-style-type: none"> <li>Supervises the activities of the branch staff including determining workload and delegating assignments</li> <li>Generates new business through sales calls on existing customers and prospects</li> <li>Accepts and processes loan applications</li> <li>Reviews loan delinquencies on a weekly basis</li> <li>Represents Chesapeake Bank at special events, bank marketing activities and community projects</li> <li>Matches staff expense and staffing levels to customer needs</li> <li>Leads monthly staff sales meetings</li> <li>Assist with branch audits</li> <li>Handles customer problems and complaints; counsels customers with special needs or requests</li> </ul>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

- Maintains and stays abreast of security policies and procedures, including dual control
- Supervises Head Teller in vault operations and procedures
- Ensure employees complete all assigned training courses in a timely manner and encourage cross training on other responsibilities
- Maintains knowledge of branch policies and procedures with respect to approving checks, overdrafts, overrides, endorsements, etc.
- Processes CSA 1, CSA 2 and CSA 3 work when necessary
- Supervises CSA 2/CSA 3 in preparation and distribution of monthly branch reports
- Completes month end reports in a timely manner for branch manager incentive program
- Ensures financial institution maintains compliance with Community Reinvestment Act and Equal Employment Opportunity Regulations
- Approves scheduling of employees for vacation, sick leave, or in-house training
- Approves branch bills and sends to accounts payable for processing in a timely manner
- Maintains the interior and exterior of the branch (Everything speaks)
- Interview and hires new employees; to include coaching, developing staff, annual reviews and salary/bonus recommendations
- Communicates on a regular basis with Regional Retail Manager
- Prepares branch budget and reviews on a monthly basis the branch expenses for any possible cost savings measures
- Review & approve staff incentives

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	7.5	Money Management	7.5
General Management/Administration	4.5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	3.5	Total years in banking industry	7.5

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have been wanting to attend the School of Bank Management since 2017. I began working at the bank in 2016 and saw no room for growth. It felt like I would always be a teller. I had a manager try to hold me back from moving over to the desk due to not finding ways to relate to me and understand me. In 2018, I got a new manager. All of a sudden, I was encouraged to do more. She shared her own experiences with me and pointed out things that I needed to work on if I wanted to become a manager. When I failed at something she encouraged me to be better, never making me feel like a failure. She gave me advice on being a better coworker and helped me build relationships with my team. She told me about her experience at Bank School - she told me about how she learned so much and really got a grasp of how banking works when she went. I immediately looked into it and started taking pre-requisites to be chosen for this opportunity. Taking management class after management class and putting the things I learned into my everyday practice. I

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

became an Assistant Manager then a Branch Manager soon after. These were all goals of mine and steppingstones that lead me to filling out this application. I always want to learn more and grow. Everything that I learn is just making me a better leader and I want to use the things that I learn to encourage the next person. Just like my mentor did for me. I truly think that being a part of the next three years will help my growth within the bank and help me achieve the other goals that I have for myself.

### Recommender Information

Name	Title/Position
Jeff Szyperski	CEO
E-mail Address	Phone Number
jszyperski@ches.bank	18044354274

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name	Date of Application
Sarah Burney	1/24/2024
Bank	City
Chesapeake Bank	Gloucester
Timestamp of Receipt	
12:55:07 24 Jan, 2024	

**Virginia Bankers School of Bank Management  
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Sarah Burney

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Sarah is a relatively new Branch Manager for us and has risen to the challenge well. Additionally, she serves on the Gloucester Chamber Executive Committee representing the Bank.

Her interactions with retail customers would improve with the knowledge base Bank School provides.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey M. Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: (804) 435-4274

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Lacie Burroughs	Informal Name Lacie	Email lacie.burroughs@southstatebank.com
Bank Name SouthState Bank	Title/Position VP, Branch Manager HUB	
Phone 18042671493	Bank Asset Size 46 Billion	
Bank Mailing Address 2810 Buford Rd, North Chesterfield, VA 23235		

### Educational Background

Highest Level of Education Achieved High School Graduate	Institution James River High School
Major/Area of Study General Studies	Date Completed 06/1998
Please list any professional designations and/or certifications you hold: Notary, Bank Officer, Loan originator (NMLS), Vice President, Branch Manager, SouthState Culture Ambassador	
Please specify in-bank training program or specialized bank school you have participated in: Apart from having 19 years of experience in retail banking and innumerable hours of both in-person and virtual training completed, I have been specifically trained to do wires, consumer loans (HELOCS, auto, personal LOC, etc), small business loans up to 5	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
SouthState Bank	SunTrust Bank	
Address 2810 Buford Rd. North Chesterfield VA 23235 & 901 E Cary St. Richmond, VA 23219	Address 5816 Maple Ave Richmond VA 23226	Address
Position/Function VP, Branch Manager HUB II	Position/Function Personal Banker	Position/Function
Dates Employed 07/2015	Dates Employed 2006-2015	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
I manage and oversee two retail branches. Daily functions include managing and coaching team of tellers and bankers, daily operations to ensure we meet compliance and regulations for our annual audits, servicing clients, building new relationships while retaining and growing existing relationships, originating personal and small business loans, currently serving as a regional culture ambassador.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	19
General Management/Administration	10	Operations	19
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	19
Investments	0	"Other" Description	Client Relationships. Handled day to day client relationships within the branch.
Lending/Credit Analysis	15	Total years in banking industry	19

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have spent 19 years on the retail side of banking. Looking to grow my knowledge and skills within other areas such as commercial, risk management, and marketing.

**Recommender Information**

Name <b>Robert Cowgill</b>	Title/Position <b>Virginia State President</b>
E-mail Address <b>Robert.Cowgill@Southstatebank.com</b>	Phone Number <b>18044127978</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Lacie Burroughs</b>	Date of Application <b>3/8/2024</b>
Bank <b>SouthState Bank</b>	City <b>Richmond</b>
Timestamp of Receipt <b>13:52:16 08 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Lacie Burroughs Bank Name: SouthState Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am writing to express my wholehearted endorsement of Lacie Burroughs for acceptance to the next class of the Virginia Bankers School of Bank Management.

I've had the privilege of working alongside Lacie for over 8 years, and have enjoyed both watching and supporting her career development during that time. When she joined us, Lacie was an FSR in one of our branches. She quickly progressed from that role to a Branch Manager role, and most recently, she has stepped into a "Hub" manager role with oversight of two branches. During this time, our bank has grown and evolved around Lacie and she is now working with consumers and small businesses for their loan, deposit, and treasury needs.

I believe Lacie is at a point in her career development that the Virginia Bankers School of Bank Management curriculum and related networking are well suited for Lacie, and she will be positioned to both contribute actively to classroom discussions and also soak up all of the information that comes from the Bank School curriculum.

Lacie is known for embracing change, an ability to juggle many projects and tasks simultaneously, and for her persistence in everything she encounters at work. Lacie's team values her selfless / servant leadership style. She knows when to delegate and when to lead by example.

If I can answer any additional questions about Lacie or her qualifications for the School of Bank Management, please don't hesitate to contact me.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Robert L. Cowgill Title: Virginia State President

Bank: SouthState Bank Telephone: 804-432-3895

Signature: Robert L Cowgill  Digitally signed by Robert L Cowgill  
Date: 2024.03.21 12:32:03 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Tyanna Chandler	Informal Name Tyanna	Email tyanna.chandler@primisbank.com
Bank Name Primis	Title/Position Deposit Operations Manager/VP	
Phone 18044455738	Bank Asset Size 3.9 Billion	
Bank Mailing Address 9706 Atlee Commons Dr Ashland, VA 23005		

**Educational Background**

Highest Level of Education Achieved Associate's Degree	Institution Rappahannock Community College
Major/Area of Study Associates of Arts and Science	Date Completed 06/15
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: University of Phoenix Acct 290T 2/16/21-3/22/21 Acct 291T 3/23/21-4/26/21	I am willing to take an accounting course at the request of the admissions committee.  Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. University of Phoenix Acct 290T 2/16/21-3/22/21 Acct 291T 3/23/21-4/26/21	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Primis Bank	N/A	
Address 9706 Atlee Commons Dr Ashland VA 23005	Address	Address
Position/Function Deposit Operations Manager/Vice President	Position/Function	Position/Function
Dates Employed 03/2008 - Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
I am responsible for planning, organizing, and directing deposit, payment, and digital services activities, development and management of department level key performance indicators and internal operational controls and ensuring adherence to all department service level agreements.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	0
Lending/Credit Analysis	0	Total years in banking industry	16

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to attend the School of Bank Management because I enjoy learning and growing. I am looking for ways to expand my knowledge outside of what I currently know. I enjoy learning and collaborating with others who share experiences and different perspectives. I am looking forward to expanding my banking knowledge and growing in my career.

**Recommender Information**

<b>Name</b> Paula Salyers	<b>Title/Position</b> Paula Salyers/SVP
<b>E-mail Address</b> paula.salyers@primisbank.com	<b>Phone Number</b> 18043809202

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Tyanna Chandler	<b>Date of Application</b> 3/23/2024
<b>Bank</b> Primis Bank	<b>City</b> Ashland
<b>Timestamp of Receipt</b> 08:54:52 23 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Tyanna Chandler Bank Name: Primis

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Tyanna began her career with the bank in 2008 as a floating teller and later moved into the Deposit Operations Department. She has worked her way through the department and currently serves as the Deposit Operations Manager. Tyanna has an exceptional work ethic and a desire to constantly learn new things. She is passionate about engaging and developing her staff to help them meet their personal and professional goals. Primis' long-term growth strategy will open new doors for Tyanna. The VBA School of Bank Management will help her expand her core banking knowledge and be better prepared for future opportunities.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Paula Salyers Title: SVP, Director of Deposit Operations

Bank: Primis Telephone: 804-550-5965

Signature: Paula Salyers

 Digitally signed by Paula Salyers  
Date: 2024.03.27 17:53:36 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Stephanie Cobb	Informal Name Stephanie	Email stephanie.cobb@townebank.net
Bank Name TowneBank	Title/Position Senior Vice President/ Branch Manager	
Phone 17575487201	Bank Asset Size 17 Billion	
Bank Mailing Address 1312 Greenbrier Pkwy, Chesapeake VA, 23320		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study Criminal Justice	Date Completed 05/1999
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: I am a 2007 graduate of the TowneBank Management Program.	
AIB Certificate Earned N/A	
Please select your accounting background: I am enrolling in the June 20, 2024 Accounting Fundamentals class	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. I am enrolling in the June 20, 2024 Accounting Fundamentals class	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
TowneBank	BB&T	
Address 1312 Greenbrier Pkwy, VA 23320	Address 1809 Greenbrier Pkwy, Chesapeake VA, 23320	Address
Position/Function Branch Manager	Position/Function Assistant Area Office Manager	Position/Function
Dates Employed March 15, 1999 to current	Dates Employed May 1992 - March 1999	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I manage one of the largest branches in the TowneBank network and a team of twelve. I ensure the branch staff adhere to all rules, laws and regulations while providing the exquisite member service for which TowneBank is known. I develop new business by calling on prospects and cross selling to our affiliate partners as well as, interview, review, analyze and decision consumer and small business loan requests.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

General Management/Administration	27	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	13
Investments	0	"Other" Description	Branch Operations
Lending/Credit Analysis	18	Total years in banking industry	32

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

While I have enjoyed a long career in banking, I am eager to hear and learn the latest trends in the industry as well as network with other bankers and leaders across the Commonwealth.

**Recommender Information**

Name <b>David Hare</b>	Title/Position <b>Chesapeake Regional President</b>
E-mail Address <b>David.Hare@TowneBank.net</b>	Phone Number <b>17575487214</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Stephanie Cobb</b>	Date of Application <b>3/19/2024</b>
Bank <b>TowneBank</b>	City <b>Chesapeake</b>
Timestamp of Receipt <b>14:21:00 19 Mar, 2024</b>	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Stephanie Cobb Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Stephanie has been a TowneBank family member since the bank first opened in 1999. She has had a variety of roles since and is currently Senior Vice President and Manager of the Greenbrier branch office in Chesapeake. The Greenbrier office is one of TowneBank's original three branches and it remains one of our busiest offices in terms of the volume of daily transactions. It is also one of our largest branches, with deposits in excess of \$900 million. Stephanie manages a team of ten employees and is an experienced leader. She also maintains one of the largest loan portfolios among Towne's fifty branch managers. Stephanie is very involved in the local community, serving in a leadership role on several community organization boards. She is very personable and would make a great addition to the 2024 Virginia Bankers School of Bank Management's class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: David M. Hare Title: President - TowneBank Chesapeake

Bank: TowneBank Telephone: 757-575-6993

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Jeffrey Crook	Informal Name Jeff Crook	Email jcrook@villagebank.com
Bank Name Village Bank	Title/Position Commercial Relationship Manager	
Phone 18045946213	Bank Asset Size \$750MM	
Bank Mailing Address 13319 Midlothian Turnpike, Midlothian, VA 23113		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution University of Richmond
Major/Area of Study Business Administration / Finance Concentration	Date Completed 05/2001
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: RMA CAVA Commercial Lending School. I have completed two years, thus far, and will take the third and final year in Fall 2024.	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Village Bank	Experity Payroll	Dominion Payroll Services
Address 13319 Midlothian Turnpike, Midlothian, VA 23113	Address 10800 Midlothian Turnpike, Richmond, VA 23235	Address 1310 West Main Street, Richmond, VA 23220
Position/Function Vice President/Commercial Relationship Manager	Position/Function Vice President/General Manager	Position/Function Business Development Manager
Dates Employed 11/1/2017 to Present	Dates Employed 2005 - 10/31/2017	Dates Employed 2003 - 2005

Please describe, in detail, your role at the bank including key job functions.			
As a commercial relationship manager at Village Bank, my job is to grow the bank through commercial loan and deposit relationships. I manage a portfolio of clients with aggregate loan exposure that is approaching \$50MM.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	13
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	6	Total years in banking industry	6

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to expand my knowledge of other bank functions. Participating in the VBA Virginia Bankers School of Bank Management would appear to be a great way to learn about other bank leadership functions and, potentially, help my career in banking.

I also believe that learning more about other bank functions will help me become a better commercial lender.

### Recommender Information

Name <b>Max Morehead</b>	Title/Position <b>Executive Vice President of Commercial Lending</b>
E-mail Address <b>mmorehead@villagebank.com</b>	Phone Number <b>18044191228</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Jeff Crook</b>	Date of Application <b>3/11/2024</b>
Bank <b>Village Bank</b>	City <b>Midlothian</b>
Timestamp of Receipt <b>10:48:11 11 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Jeff Crook Bank Name: Village Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Jeff Crook for admission to the Virginia Bankers School of Bank Management. Jeff's career path is probably different from most of the other Banker School applicants. He did not have any banking experience prior to joining Village Bank in 2017. I knew Jeff as the president of Experity Payroll Services, a Richmond based payroll provider targeting companies with 1-50 employees. Experity and Jeff provided excellent payroll service to Village customers.

Not long after Experity sold to a larger payroll provider in 2017, I asked Jeff about his interest in getting into banking at Village. The qualities I saw in Jeff included enthusiasm, great customer service and strong relationships with over 700 small businesses in the Richmond area. These qualities are very unique and hard to learn whereas commercial banking can be learned with experience. Jeff accepted the commercial relationship manager offer and very quickly proved his value to Village.

Transitioning to commercial banking from a payroll background was not easy, but Jeff has been a quick learner and constantly pushes himself to improve. As I suspected when Jeff and I first talked about a role at Village, banking skills were quickly acquired but his enthusiasm and commitment to his customers is what has made the difference. Across every measure, Jeff is now one of the leaders on the Village commercial banking team.

Attending the Bankers School and learning the higher level performance factors of a successful bank is the next step in Jeff's career. I'm positive he will bring the same value to his banking Class as he has to Village Bank. Jeff Crook is an outstanding banker that has earned the honor of attending the Virginia Bankers School of Bank Management.

Thank you for your consideration.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Max Morehead Title: Executive Vice President

Bank: Village Bank Telephone: 804-419-1228

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Steven Cuddy	Informal Name Steven Cuddy	Email steven.cuddy@townebank.net
Bank Name TowneBank	Title/Position AVP Branch Manager	
Phone 17576227301	Bank Asset Size \$15.845 Billion	
Bank Mailing Address 6009 Harbour View Blvd, Suffolk, VA 23435		

### Educational Background

Highest Level of Education Achieved Some College	Institution Bridgewater State University
Major/Area of Study Mathematics & Secondary Education	Date Completed 05/10
Please list any professional designations and/or certifications you hold: I have completed four years of college at Bridgewater State University in Bridgewater, MA. I am currently enrolled to finish my Bachelor's Degree at Southern New Hampshire University. My major is Business Management with a concentration on Finance.	
Please specify in-bank training program or specialized bank school you have participated in: I am a graduate of the TowneBank Management Academy Cohort I (2023)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank	Dollar Bank	Bristol County Savings Bank
Address 1 Colley Ave, Norfolk, VA	Address Virginia Beach, VA & Pittsburgh, PA	Address Taunton, MA
Position/Function AVP Branch Manager / Retail Banking	Position/Function Branch Manager / Retail	Position/Function Assistant Branch Manager
Dates Employed 04/2019 - present	Dates Employed 03/2014 - 04/2019	Dates Employed 7/2003-3/2014

Please describe, in detail, your role at the bank including key job functions.
I am currently the Branch Manager of one of TowneBank's retail branches in Norfolk, VA. My primary responsibilities include managing daily activities of branch staff to promote steady productivity and growth, coach and mentor team on career development, facilitate relationship building and business development efforts within the community, and managing a loan portfolio to review maturities and growth opportunities. I oversee all quality control and compliance procedures within the branch. I also partner with Towne affiliates to drive sales in wealth management, insurance, treasury and merchant opportunities.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	5	Marketing	15
Auditing	15	Money Management	15
General Management/Administration	15	Operations	5
Human Resources	15	Trust	15
International Banking	0	Other (please specify the area below)	N/A
Investments	5	"Other" Description	
Lending/Credit Analysis	15	Total years in banking industry	21

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I started my career in banking when I was 15 years old, the youngest employee my former Bank had ever hired. I did not realize at that young age that I would be making a decision that would change my life for the better and help me to develop into the person that I am today.

I went to college to become a Mathematics Teacher, teaching children in a middle school setting, and tutoring students on weekends. Although I enjoy math and solving equations, my true passion is educating, mentoring, and helping others pursue their career goals. I have been fortunate enough to pursue my passion through the banking industry, as I have taught and lead classes on banking systems and supervisory leadership, as well as acted as a mentor and coach to other employees.

I was very fortunate to join the TowneBank family five years ago as it has given me the opportunity to grow and expand in my banking career and as a leader in the company. At the start of 2024, I decided to go back to school after 13 years to finish my finance degree. The topics that are being covered in the financial courses that I am taking for my degree will coincide with the material being covered in the VBA program. I feel that I would be a good candidate for the Virginia Bankers School of Bank Management as it would help me to expand my knowledge in the banking industry and to further develop my leadership skills at Towne and in the community.

**Recommender Information**

Name <b>Charity Volman-Winn</b>	Title/Position <b>Norfolk President</b>
E-mail Address <b>charity.volman@townebank.net</b>	Phone Number <b>17573247061</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Steven Cuddy</b>	Date of Application <b>3/13/2024</b>
Bank <b>TowneBank</b>	City <b>Suffolk, VA</b>
Timestamp of Receipt <b>09:36:08 13 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Steven Cuddy Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Steven is an experienced banker with over 20 years of banking experience in a wide variety of roles including teller, customer service, OFAC Specialist, and Branch Manager. He demonstrates excellent leadership, decision making, collaboration, and organizational skills. He is a dedicated coach to his team, and a role model when it comes to delivering exceptional service to our members. In addition he has a big heart and enjoys volunteering in the community.

When it comes to growing his portfolio, he is creative and thoughtful, consistently devising a strategy to cross-sell as well as develop new members. Further, he has continued to pursue classes to develop his skills both educationally (college classwork towards his degree) and professionally (team building, communication skills, conflict resolution, etc).

I am delighted to recommend Steven for this program. He and I have worked together for several years and he is an exceptional teammate, willing to do all that is asked of him. He team and other colleagues love working with him given his positive, can do attitude and his kind and compassionate demeanor. I believe you will find him to be an eager and engaged participant.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Charity Volman - Winn Title: President, Norfolk

Bank: TowneBank Telephone: 757-324-7061

Signature: Charity Volman - Winn

 Digitally signed by Charity Volman - Winn  
Date: 2024.03.17 16:46:56 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Ascelyne Darbonne	Informal Name Ascelyne	Email adarbonne@sandyspringbank.com
Bank Name Sandy Spring Bank	Title/Position Portfolio Manager Team Leader	
Phone 18003995919	Bank Asset Size \$14,100,000,000	
Bank Mailing Address 17735 Georgia Ave, Olney, MD 20832		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Brooklyn College
Major/Area of Study Business Management and Finance	Date Completed 02/2008
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Attended Moody's, Fitch and RMA trainings throughout my career. Currently participating in the Bank's in house credit training program.	
AIB Certificate Earned N/A	
Please select your accounting background: Brooklyn College Intro to accounting Fall 2004 Brooklyn College Fraud Reporting and Forensic Spring 2007	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Brooklyn College Intro to accounting Fall 2004 Brooklyn College Fraud Reporting and Forensic Spring 2007	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Sandy Spring Bank	United Bank	National Cooperative Bank
Address 17801 Georgia Avenue, Olney MD 20832	Address 8323 Sudley Road, Manassas, VA 20109	Address Financial statement analysis, credit underwriting, reviewing loan documents, manage loan covenants.
Position/Function VP Portfolio Manager Team Leader supervising a team of six PMs responsible for reviewing loan structure, reviewing credit underwriting, training the credit team on financial analysis.	Position/Function Portfolio Manager III assisting the Lender in loan structuring, credit underwriting and management loan covenants.	Position/Function Credit Analyst
Dates Employed March 2017 - Present	Dates Employed March 2016 - March 2017	Dates Employed May 2014 - March 2016

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
Review and audit team output, ensuring performance metrics are met. Monitor credit compliances, analyze associated risks, assign and review credit memos. Prepare loan proposals customized to each potential deal, perform portfolio management activities for existing loans to include loan structuring, interest rate conversions and historical financial analysis.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	2	Operations	0
Human Resources	0	Trust	0
International Banking	8	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	18	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I would like to ensure not only the bank's performance by managing risk and adhering to regulatory guidelines, but also ensure my team performs according to the bank's expectations. Banking school will provide me the opportunity to have access to banking professionals who will help deepen my understanding of how banks operate. The goal is to ultimately learn more about commercial lending, enhance marketing understanding to anticipate Borrowers' needs, manage Borrower's ability to perform on loans and anticipate potential credit issues, and be familiar with the changes in technology to operate more efficiently. Furthermore, banking school will guide me through the managerial processes to implement what I have learned to help train my team, provide feedback that is in line with the financial industry and regulatory requirements.</p>

### Recommender Information

Name Kevin Wade	Title/Position SVP, Senior credit Officer
E-mail Address kwade@sandyspringbank.com	Phone Number 12029419236

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Ascelyne Darbonne	Date of Application 3/24/2024
Bank Sandy Spring Bank	City Reston
Timestamp of Receipt 14:27:48 25 Mar, 2024	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Ascelyne Darbonne Bank Name: Sandy Spring Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Ascelyne has worked a Portfolio Manager over the years and excelled in that role. She was promoted to a promoted to Portfolio Manager Team Lead two years ago and has done a great job in her development. She has worked to take on new projects and assist in the training and development of new analysts on her team. She has a strong desire to continue to learn and develop and understand the operations/functions of other areas of the Bank. Virginia Bankers School will help in her development in her current role and help to provide the knowledge and additional leadership that she would need to excel.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kevin Wade Title: Senior Credit Officer

Bank: Sandy Spring Bank Telephone: (202) 941-9236

Signature: Kevin Wade  Digitally signed by Kevin Wade  
Date: 2024.04.04 10:30:10 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Renee Dolan	Informal Name Renee	Email renee.dolan@bcbonline.com
Bank Name Benchmark Community Bank	Title/Position VP/Accounting Officer	
Phone 14346769054	Bank Asset Size 1.1B	
Bank Mailing Address PO Box 569 Kenbridge, VA 23944		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Liberty University	
Major/Area of Study Accounting	Date Completed 05/22	
Please list any professional designations and/or certifications you hold:		
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program, VBA Women in Banking, VBA Leadership Conference		
AIB Certificate Earned N/A		
Please select your accounting background:		I am willing to take an accounting course at the request of the admissions committee.
<ul style="list-style-type: none"> <li>• Managerial Accounting (ACCT 212) - Spring 2020</li> <li>• Intermediate Accounting I (ACCT 301) - Fall 2020</li> <li>• Intermediate Accounting II (ACCT 302) - Spring 2021</li> <li>• Cost Accounting (ACCT 311) - Spring 2021</li> <li>• Accounting Information Systems (ACCT 332) - Spring 2021</li> <li>• Accounting Ethics (ACCT 340) - Spring 2021</li> <li>• Financial Statement Analysis (ACCT 370) - Spring 2021</li> <li>• Taxation I (ACCT 401) - Fall 2021</li> <li>• Advanced Accounting (ACCT 402) - Fall 2021</li> <li>• Governmental &amp; Not-for-Profit Accounting (ACCT 403) - Spring 2022</li> <li>• Auditing (ACCT 404) - Spring 2022</li> <li>• Taxation II (ACCT 412) - Fall 2021</li> </ul>		Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Managerial Accounting (ACCT 212) - Spring 2020; Intermediate Accounting I (ACCT 301) - Fall 2020 Intermediate Accounting II (ACCT 302) - Spring 2021; Cost Accounting (ACCT 311) - Spring 2021 Accounting Information Systems (ACCT 332) - Spring 2021; Accounting Ethics (ACCT 340) - Spring 2021 Financial Statement Analysis (ACCT 370) - Spring 2021; Taxation I (ACCT 401) - Fall 2021 Advanced Accounting (ACCT 402) - Fall 2021; Governmental & Not-for-Profit Accounting (ACCT 403) - Spring 2022; Auditing (ACCT 404) - Spring 2022; Taxation II (ACCT 412) - Fall 2021		

**Employment Background**

Current Employer Benchmark Community Bank	Previous Employer AMEC Civil, LLC	Previous Employer
Address 420 Benton Street	Address Clarksville, VA	Address
Position/Function VP Accounting Officer - oversee the Accounting Department	Position/Function Business Manager	Position/Function
Dates Employed	Dates Employed	Dates Employed

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

10/2006	2000 - 2009	
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Please describe, in detail, your role at the bank including key job functions.

Oversees the daily operations of the Accounting Department. Works with the Human Resources department to manage the payroll process. Works with the CFO to develop procedures related to FDICIA audits. Works closely with the SVP/Chief Operations Officer on matters pertaining to the development and implementation of new products and services as related to the day-to-day workflow of the bank. Responsible for personnel matters, work schedules and workflows within the Accounting/Finance Department.

**Please indicate the number of years of experience in each bank management area.**

Accounting	17	Marketing	0
Auditing	5	Money Management	17
General Management/Administration	17	Operations	17
Human Resources	1	Trust	5
International Banking	0	Other (please specify the area below)	Payroll
Investments	5	"Other" Description	20+ Years Experience (Oversee Payroll Processing for 200+)
Lending/Credit Analysis	0	Total years in banking industry	17

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to attend the School of Bank Management to improve my current skill sets which will allow for both enhancement of my current performance and also potentially provide advancement/growth opportunities in the future. The comprehensive learning structure the school provides will not only make me more of an asset in my current role it will also allow me to become a more knowledgeable leader. Continuing to expand my knowledge in the functional areas of banking is critical for me to perform my role effectively. Additionally, I am hoping to gain a more in depth understanding of asset liability management, risk management, and organizational behavior. Thank you in advance for your consideration.

**Recommender Information**

Name Beth Beale	Title/Position EVP/CFO
E-mail Address beth.beale@bcbonline.com	Phone Number 14346769054

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name Renee Dolan	Date of Application 1/23/2024
Bank Benchmark Community Bank	City Kenbridge
Timestamp of Receipt 19:23:57 23 Jan, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Renee Dolan Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Renee has been a long-time employee of Benchmark. Over the last year and a half, she has been faced with considerable change within the accounting department. Challenge after challenge, she rolled up her sleeves, rose to the occasion to learn the tasks, and created a robust cross training structure within the department. I have had the pleasure of working with her the last six months. She is constant source of information and continually looks for ways to expand not only her own knowledge and expertise level, but that of those around her as well. She is an asset to the bank today, but we believe attending the VBA School of Bank Management is a wonderful opportunity for us to invest in her as we create her upward development path.

I'm happy to provide any additional insight into my recommendation if needed.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Elizabeth T. Beale Title: EVP & CFO

Bank: Benchmark Community Bank Telephone: 434-676-9054 ext. 1038

Signature: Beth Beale  Digitally signed by Beth Beale  
Date: 2024.02.16 12:40:08 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Patrick Driscoll	Informal Name Patrick	Email patrick.driscoll@shoreunitedbank.com
Bank Name Shore United Bank	Title/Position Branch Operations Manager	
Phone 15407557557	Bank Asset Size ~\$6 billion	
Bank Mailing Address 5831 Plank Road, Fredericksburg, Virginia 22407		

### Educational Background

Highest Level of Education Achieved Some College	Institution Christopher Newport University
Major/Area of Study Communications	Date Completed 05/14
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Annual BAI Learning courses that expand why knowledge on various banking subjects.	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Shore United Bank	Progressive Insurance	Target Corp
Address 5831 Plank Rd, Fredericksburg VA 22407	Address 6300 Wilson Mills Rd., Mayfield Village, OH 44143	Address 1180 Carl D Silver Pkwy, Fredericksburg VA 22401
Position/Function Branch Operations Manager	Position/Function Sales Associate	Position/Function Sales Floor Associate
Dates Employed 03/01/2021-Present	Dates Employed 09/2020-2/2021	Dates Employed 10/2019-09/2020

Please describe, in detail, your role at the bank including key job functions.

Supervises the branch operations and oversees staff. Mentors, supports, and continues training of new tellers on an ongoing, consistent basis. Attains sales goals through coaching and employee development. Provides prompt, efficient, and friendly service involving customer service of all types. Acknowledges customer needs with suggestions appropriate to the bank's services and maintains a certain level of sales effectiveness in doing so. Follows the established bank policies and procedures for this position and follows the Branch Manager's direction.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	3
General Management/Administration	2	Operations	3
Human Resources	0	Trust	3
International Banking	0	Other (please specify the area below)	NA
Investments	3	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	3

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I am interested in attending the School of Bank Management because I am ready to broaden my knowledge when it comes to the overall field of banking. I have been in the banking industry for over three years now, after starting as a frontline teller and eventually moving my way up to becoming a Branch Operations manager, and I can truly say that I am grateful for the opportunities the banking industry has given me. I am one that constantly seeks out different ways to expand my knowledge in anything I come across in life, whether that is professional or personal, and I will be fully committed to excelling in this three-year program. I am grateful to be given the opportunity to apply for this program, and if selected to attend, I am looking forward to the experience the course of study will provide.

**Recommender Information**

<b>Name</b> Christy Lombardi	<b>Title/Position</b> Executive Vice President, Chief Human Resources Officer
<b>E-mail Address</b> christy.lombardi@shoreunitedbank.com	<b>Phone Number</b> 12404271037

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Patrick Driscoll	<b>Date of Application</b> 3/29/2024
<b>Bank</b> Shore United Bank	<b>City</b> Fredericksburg
<b>Timestamp of Receipt</b> 10:07:06 29 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Patrick Driscoll Bank Name: Shore United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Patrick Driscoll joined Shore United Bank in 2021 as a Customer Service Specialist (universal banker role). He was promoted to a Lead Customer Service Specialist position in 2022, and in 2023 he was promoted to Branch Operations Manager. He currently oversees a branch team in Fredericksburg, Virginia.

Since joining the Shore United Bank team, Patrick has always exhibited a strong work ethic and eagerness to learn and excel. He exemplifies our Bank's core values and demonstrates a commitment to providing an excellent customer service experience in the branch. He demonstrates leadership qualities and sets a positive example for others to follow. Patrick is an excellent team member and is always willing to assist with requests or special projects to help others. Patrick took an active role in the implementation of ITMs in our Virginia market, assisting on the project team with planning, testing and promoting customer adoption. Participation in the Virginia Bankers School of Bank Management will allow Patrick to continue to broaden his banking knowledge, enhance his leadership skills, and improve his confidence.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Christy Lombardi Title: EVP, Chief Human Resources Officer

Bank: Shore United Bank Telephone: 4106102814

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Michelle Duffer	Informal Name Michelle Duffer	Email michelleduffer@1stnatbk.com
Bank Name First National Bank	Title/Position Vice President/ Financial Analyst	
Phone 14344836626	Bank Asset Size 986,000,000	
Bank Mailing Address P.O. Box 29, Altavista, Virginia 24517		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Averett University
Major/Area of Study Business Administration	Date Completed 12/2012
Please list any professional designations and/or certifications you hold: Bachelor of Arts - 2006 Accounting Major Member Sigma Beta Delta Honor Society in Business- 2012	
Please specify in-bank training program or specialized bank school you have participated in: VBA CFO Conferences; VBA Internal Audit Conferences	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
First National Bank	Tri-County Community Action Agency	Virginia Bank and Trust
Address P.O. Box 29, Altavista, Virginia 24517	Address South Boston, Virginia 24541	Address 336 Main Street, Danville, Virginia 24541
Position/Function Financial Analyst/ Vice President	Position/Function Chief Financial Officer	Position/Function Chief Financial Officer
Dates Employed 2019 - Current	Dates Employed 2018-2019	Dates Employed 2010-2018

Please describe, in detail, your role at the bank including key job functions.

As financial analyst, I assist the CFO with monthly and quarterly financial statements. I prepare the Call Report for the bank quarterly. I supervise the accounts payable department daily to ensure payables are correct and paid timely. My other duties include making monthly journal entries, preparing a monthly flux analysis of all income and expense accounts for the Board of Directors, verifying international wire transfers, assisting the CFO with quarterly Investment Committee reports, assisting with the annual proxy statement and annual report for shareholders, supplying information for all internal and external examinations, and assisting with the preparation of the annual bank budget.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	15	Marketing	0
Auditing	10	Money Management	10
General Management/Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	10	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

My interest in attending the School of Bank Management is to obtain a better understanding of areas of the bank that I have not had experience in, such as lending and operations. I would also like to obtain a deeper understanding of asset/liability management to improve my knowledge in my current role and to obtain more knowledge to further my career at First National Bank.

**Recommender Information**

<b>Name</b> Bryan M. Lemley	<b>Title/Position</b> Executive Vice President/ Chief Financial Officer
<b>E-mail Address</b> bryanlemley@1stnatbk.com	<b>Phone Number</b> 14343693901

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Michelle Duffer	<b>Date of Application</b> 3/22/2024
<b>Bank</b> First National Bank	<b>City</b> Altavista
<b>Timestamp of Receipt</b> 16:37:56 22 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Michelle Duffer Bank Name: First National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Michelle is our Financial Analyst and has 14 years of experience. She has performed well and would benefit from the classes, assignments and the Bank Simulation.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Bryan M. Lemley Title: CFO

Bank: First National Bank Telephone: 434-477-5882

Signature: Bryan Lemley

 Digitally signed by Bryan Lemley  
Date: 2024.03.28 11:38:39 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Shiela Duvall	Informal Name Shiela Duvall	Email sduvall@fbvirginia.com
Bank Name First Bank	Title/Position AVP-Banking Center Manager	
Phone 15407220061	Bank Asset Size 1.4 Billion	
Bank Mailing Address 208 Crock Wells Mill Dr Winchester Va 22603		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution University of Phoenix
Major/Area of Study MBA	Date Completed 07/20/2020
Please list any professional designations and/or certifications you hold: <ul style="list-style-type: none"> <li>Community Leadership Program (CLP) - 2023</li> <li>Businesss Leadership Program Life 360- 2023</li> <li>Power Leaders Workforce Program -2023</li> <li>Notary</li> <li>Virginia Essentials of Banking - 2019</li> </ul>	
Please specify in-bank training program or specialized bank school you have participated in: I have done the Essentials of Banking with the Virginia Association of Community Banks	
AIB Certificate Earned N/A	
Please select your accounting background: Completed: 10/2019 Course Taken: ACC/561 ACCOUNTING Grade in Class: A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Completed: 10/2019 Course Taken: ACC/561 ACCOUNTING Grade in Class: A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
First Bank	Martins	
Address 208 Crock Wells Mill Dr	Address 200 Rivendell Court Winchester Va 22603	Address
Position/Function AVP- Banking Center Manager	Position/Function Customer Service/ Cashier/ Seafood/Gas Station Cashier/	Position/Function
Dates Employed 06/21/2011	Dates Employed 08/2006-06/2011	Dates Employed

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Schedules
- Business Growth
- Staff Growth
- Retail items to assist customers
- Teller Drawer
- Account opening
- HELOC
- Personal/Vehicle
- Hiring Staff
- Community involvement

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	12
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	1	Total years in banking industry	12

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to get more knowledge in the banking world to move up in my career. I also love to grow and learn new things. So personal growth and career growth are important to me.

### Recommender Information

Name <b>Scott Harvard</b>	Title/Position <b>CEO</b>
E-mail Address <b>cwhite@fbvirginia.com</b>	Phone Number <b>15406868236</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Shiela Duvall</b>	Date of Application <b>3/15/2024</b>
Bank <b>First Bank</b>	City <b>Winchester</b>

Timestamp of Receipt

14:47:45 15 Mar, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Shiela Duvall Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I highly recommend Shiela Duvall for the Virginia Bankers School of Bank Management. I have had the privilege of working closely with Shiela and have witnessed firsthand her exceptional dedication, professionalism, and commitment to continuous learning and growth.

Shiela has consistently demonstrated outstanding leadership skills, a strong work ethic, and a keen ability to think strategically and analytically. Her contributions to our organization have been invaluable, and I have no doubt that she will excel in the program.

I believe that Shiela possesses the qualities and capabilities necessary to thrive in a challenging academic environment and to make significant contributions to the field of banking and finance. I am confident that her participation in this program will not only benefit her personally and professionally but also bring great value to our company.

I wholeheartedly endorse Shiela for the Virginia Bankers School of Bank Management program and am certain that she will represent First Bank with the utmost integrity and excellence.

Thank you for considering my recommendation. Please do not hesitate to contact me if you require any further information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Christopher T. Martin Title: EVP/Chief Risk Officer

Bank: First Bank Telephone: 540.678.2720

Signature:



Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Dorian Eaker	Informal Name Dorian	Email deaker@fbvirginia.com
Bank Name First Bank	Title/Position AVP Market Manager	
Phone 14349832021	Bank Asset Size 9.6 million	
Bank Mailing Address 112 W. King Street Strasburg, Va. 22657		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution WGU
Major/Area of Study Bachelor of Science Business Administration	Date Completed 01/31/2024
Please list any professional designations and/or certifications you hold: <ul style="list-style-type: none"> <li>• Power Leaders certificate - Laurel Ridge Community College</li> <li>• leadership award-WGU</li> <li>• business management award-WGU</li> <li>• business Essentials- award WGU</li> <li>• applied Business Skills award WGU</li> <li>• Human Resource management award WGU</li> <li>• Strategic thinking/innovation award WGU</li> </ul>	
Please specify in-bank training program or specialized bank school you have participated in: VBA- Essentials of Banking	
AIB Certificate Earned Advanced or Graduate	
Please select your accounting background:  Principles of Accounting - Jul 2020-Dec2020	I am willing to take an accounting course at the request of the admissions committee.  Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Principles of Accounting - Jul 2020-Dec2020	

### Employment Background

Current Employer	Previous Employer	Previous Employer
First Bank	Bank of America	Wells Fargo
Address 112 W King St Strasburg VA 22657	Address 3474 Rosney Rd Dillwyn Va 23936	Address Farmville VA 23901
Position/Function AVP Market Manager	Position/Function CSR	Position/Function Teller
Dates Employed 04/15/2015-current	Dates Employed 05/2014-04/15/2015	Dates Employed 06/2012-05/2014

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.			
Manage a staff of 10 and under; Open/Close/Maintenance Accounts; Scheduling; Hire/Reviews/Council employees; Train/Develop Employees; Supervise activities of the branch; Customer service- maintaining client relationships; Complete action plans - budgets, growth; Uphold Policies and procedures; Business Development			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	9	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	0
Lending/Credit Analysis	4	Total years in banking industry	12

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I am eager to support the success of the team I lead and the organization I represent., as well as continuing my educations to improve my own skills and grow professionally. This program stood out to me because as a new AVP Market Manager, I have level of interest and commitment to developing my banking knowledge, and this opportunity will ultimately help me become a stronger manager and leader for the organization I represent. I recently Graduated with a Bachelor of Science Business Administration Degree through Western Governors University and believe every opportunity makes me a better leader and manager, and hopeful allows me to grow within my organization.

**Recommender Information**

Name <b>Christina White</b>	Title/Position <b>EVP/ Director of Human Resources</b>
E-mail Address <b>cwhite@fbvirginia.com</b>	Phone Number <b>15404656131</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Dorian Eaker</b>	Date of Application <b>3/19/2024</b>
Bank <b>First Bank</b>	City <b>Strasburg</b>
Timestamp of Receipt <b>10:49:14 19 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Dorian Eaker Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I highly recommend Dorian Eaker for the Virginia Bankers School of Bank Management. I have had the privilege of working closely with Dorian and have witnessed firsthand her exceptional dedication, professionalism, and commitment to continuous learning and growth.

Dorian has consistently demonstrated outstanding leadership skills, a strong work ethic, and a keen ability to think strategically and analytically. Her contributions to our organization have been invaluable, and I have no doubt that she will excel in the program.

I believe that Dorian possesses the qualities and capabilities necessary to thrive in a challenging academic environment and to make significant contributions to the field of banking and finance. I am confident that her participation in this program will not only benefit her personally and professionally but also bring great value to our company.

I wholeheartedly endorse Dorian for the Virginia Bankers School of Bank Management program and am certain that she will represent First Bank with the utmost integrity and excellence.

Thank you for considering my recommendation. Please do not hesitate to contact me if you require any further information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Christopher T. Martin Title: EVP/Chief Risk Officer

Bank: First Bank Telephone: 540.678.2720

Signature:



Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Veronica Fox	Informal Name Veronica Fox	Email vfox@villagebank.com
Bank Name Village Bank	Title/Position Vice President / Sr. Credit Analyst	
Phone 18048973900	Bank Asset Size 736,616	
Bank Mailing Address 13319 Midlothian Turnpike, Midlothian, VA 23113		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution James Madison University
Major/Area of Study Bachelor of Science / Dietetics	Date Completed 05/1998
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: The Real Estate Academy- Fundamentals of Real Estate Appraisals (January 2007); Commercial Lending School, Level I- VBA Training Center (July 2007); RMA – Analyzing Business Tax Returns (July 2007); VCF Commercial Lending School (July 2007); Commerical Lending School, Level II – VBA Training Center(October 2007); RMA- ECU Commercial Lending School (May 11-16, 2008); National Commerce Financial- Leadership Program; Leadership and Professional Development (BB&T); Managing Interpersonal Relationships (BB&T); Dale Carnegie - Skills for Success Course (2016)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Village Bank	BB& T Insurance	Village Bank
Address 13319 Midlothian Turnpike, Midlothian, VA 23113	Address 2108 W. Laburnum Ave. Richmond, VA	Address 13319 Midlothian Turnpike Midlothian, VA 23113
Position/Function VP / Sr. Credit Analyst	Position/Function Surety Account Executive	Position/Function Bank Officer / Commercial Lending
Dates Employed 9/2017- current	Dates Employed 11/2011-9/2017	Dates Employed 8/2006-11/2011

Please describe, in detail, your role at the bank including key job functions.
Currently in the role of Credit analyst, I assist with the credit risk process at the Bank, reviewing personal and business financials, as it relates to new or renewal loan requests, existing loan exposure; putting together credit memorandums,; assessing credit risk. Conduct annual reviews on certain Loan relationship to monitor potential risk and assure ongoing credit quality.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	8	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Compliance / Audit (Retail Branch audits) -2 yrs
Investments	0	"Other" Description	Early on in Banking experience as a Branch Manager, I assisted with auditing retail branches for compliance. Would go into branches periodically, to audit the vault, ATM, all teller drawers, cashier checks / ledgers, and other compliance areas and man
Lending/Credit Analysis	9	Total years in banking industry	23

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

In my various roles Retail Bank Management, Commercial and Consumer Lending, Credit analysis, I have had the opportunity learned quite a bit as it relates to the Retail and Commercial Banking aspects of the Bank. I feel the VBA Bank School will enhance my background and help me learn more about the ins and outs of the finances of the Bank, how the different parts of the Bank (Retail, Commercial, Investments, etc,) impact the Bank financially, etc. I would really like to understand what drives the financials of a financial institution, from the key matrixes, to what drives certain areas of the Bank's financial Statement.

**Recommender Information**

Name <b>Walt Malone</b>	Title/Position <b>SVP/ Director of Credit Administration</b>
E-mail Address <b>wmalone@villagebank.com</b>	Phone Number <b>18045946200</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Veronica Fox</b>	Date of Application <b>3/25/2024</b>
Bank <b>Village Bank</b>	City <b>Midlothian, VA</b>
Timestamp of Receipt <b>10:58:35 25 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Veronica Fox

Bank Name: Village Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am recommending approval of Veronica Fox's application for the 2024 Virginia Bankers School of Bank Management first year class. Veronica has been continuously employed by Village Bank since 2017 in a capacity as a Senior Credit Analyst in our Credit Administration group. Prior to that, she worked at Village Bank from 2006-2011 in various operational, credit, and portfolio manager capacities. She has always performed well in all of her job titles. She shows excellent judgement in her daily responsibilities, and she has a very good grasp of bank policies, procedures, controls, and workflow, while maintaining an even demeanor during hectic times.

Veronica shows a keen interest in learning the inner workings of a bank. She is inquisitive, and she follows up discussions with very thought-provoking questions and ideas. We have just implemented a major workflow conversion at Village Bank, and Veronica was one of the key personnel identified to help build the product, learn all the intricacies of the product, and train other personnel on proper usage of the product. This was over a year-long commitment that she carried out while still maintaining her regular job responsibilities in an excellent manner.

I highly recommend Veronica for the next year's class at the Virginia Bankers School of Bank Management. She is a potential future leader at this bank, and I am confident she will glean the necessary tools and guidance from your program that will help her in developing her skills, experiences and abilities necessary to excel.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Walt Malone

Title: SVP/Director of Credit Administration

Bank: Village Bank

Telephone: 804-594-6200

Signature: \_\_\_\_\_



Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Amber Gentile	Informal Name Amber Gentile	Email amber.gentile@townebank.net
Bank Name TowneBank	Title/Position AVP   Payment Services Assistant Manager	
Phone 17576386713	Bank Asset Size 16.84 Billion	
Bank Mailing Address 6001 Harbour View Boulevard Suffolk, Va 23435		

### Educational Background

Highest Level of Education Achieved Some College	Institution Christopher Newport University
Major/Area of Study Business Administration	Date Completed n/a
Please list any professional designations and/or certifications you hold: n/a	
Please specify in-bank training program or specialized bank school you have participated in: TowneBank's Management Development Academy Graduate - Cohort I [2022]	
AIB Certificate Earned N/A	
Please select your accounting background: n/a	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. n/a	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank	Wells Fargo	Victorias Secret
Address 6005 Harbour View Blvd Suffolk, Va 23435	Address 2700 Washington Avenue Newport News, Va 23607	Address Chesapeake Va
Position/Function Assistant Vice President   Payment Services Assistant Manager	Position/Function Teller	Position/Function Sales Associate
Dates Employed 5/2013- current	Dates Employed 2/2011 - 5/2013	Dates Employed 7/2009 - 12/2011

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- I am the Payment Services Assistant Manager. Currently my department handles wire processing as well as ACH Origination and ACH Receiving processing with an eye on future payment rails that may be added. My key job functions include:
- Manage and develop Department Team Leads and Team Members to include goal setting, performance standards, appraisals, employee engagement and satisfaction as well as encourage depth of knowledge, empowerment to make decisions and growth for succession planning.
- Lead weekly team meetings keeping the team abreast of any changes and reminders.
- Update job descriptions as needed and conduct interviews with Human Resources, management or Department Team Leads for position vacancies.
- Develop and oversee new employee training, goal setting for training timeline and periodic status updates with the Department Team Leads.
- Participate in submitting annual budget for department and monthly oversight of employee overtime. Participate in internal audit and/or external exam preparation related to Wire and/or ACH activities.
- Responsible for periodic User Access Reviews, assist with quarterly SOX Certifications, annual review of policies and development of RSCAs for new processes.
- Responsible for annual Business Continuity Testing and documentation for the department.
- Assist and participate in strategic planning for Department.
- Provide review and approval of departmental procedure documentation related to wire and ACH processing ensuring documentation is timely and current.
- Proficient in working with internal partners and outside vendors to identify root cause for issues and ensure problem resolution.
- Stay abreast of future payment types and initiatives; implement and train as introduced; to include but not limited to FedNow, Real Time Payments, etc.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	13

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I have over 13 years of banking experience, with 10+ of those solely in Operations. I always say, "you don't know what you don't know" and I would love an opportunity to round out my knowledge and gain more exposure of the various other facets in banking as I continue to grow my career. I have heard wonderful things from colleagues who have had the opportunity to attend the Virginia Bankers School of Bank Management previously, relating to broadening their professional skills and the connections they make (and take with them after graduation!). I am honored to have had the opportunity to enroll and graduate as part of the first cohort within my companies own internal Management Development program in December of 2022. While in that program, I got to take part in many exciting events as well as gain a high-level exposure to other areas within my organization [TowneBank Mortgage/TowneBank Insurance, Risk & Compliance etc.) I love learning new things and would welcome the opportunity to be part of the next VBA class where I can continue to expand my professional knowledge and network, setting me up for continued growth in my career.

**Recommender Information**

Name Rebecca McClain	Title/Position EVP   Director of Deposit Services
E-mail Address rebecca.mcclain@townebank.net	Phone Number 17576731746

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name Amber Gentile	Date of Application 3/18/2024
Bank TowneBank	City Suffolk
Timestamp of Receipt 15:25:53 18 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Amber Gentile Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Amber Gentile has emerged as a natural leader amongst her peers in the last eleven years of employment at TowneBank. She displays passion, drive, commitment, embodies the love of learning and sharing her knowledge while developing others.

As a quick learner, she mastered processing within Payment Services. She always wanted to know the “why and the how.” With her inquisitive mind, she was selected to test a new ACH platform and later a new in-house wire application. She played an integral role in the success of our conversions due to her testing, understanding of the systems and the training of the team. She emerged as a subject matter expert and was named the Team Lead in 2018.

Amber is decisive and knows what she wants and makes it happen. Amber continued to develop training tracks for the fast growing department and was named the department supervisor in 2020. She continued to expand her management training and completed the Professional Development Series courses and was then accepted into the 2021 TowneBank Management Development Academy and graduated in 2023. In 2024, she was promoted to Payment Services Assistant Manager leading a team of sixteen.

It has been a joy to watch Amber grow and excel in her career with TowneBank. She is ready for the next step in her management progression. It is with great pleasure that I recommend Amber Gentile for the 2024 Virginia Bankers School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Paige M. Going Title: SVP, Payment Services Manager

Bank: TowneBank Telephone: 757-673-1522

Signature: Paige M Going  Digitally signed by Paige M Going  
Date: 2024.03.20 18:37:50 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> James Gertzog	<b>Informal Name</b> Jimmy	<b>Email</b> james.gertzog@bankwithunited.com
<b>Bank Name</b> United Bank	<b>Title/Position</b> Senior Portfolio Data Analyst, AVP	
<b>Phone</b> 17032872596		<b>Bank Asset Size</b> 29.85 billion (12/31/2023)
<b>Bank Mailing Address</b> 2071 Chain Bridge Road, Vienna, VA 22182		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> College of William & Mary
<b>Major/Area of Study</b> English & Linguistics	<b>Date Completed</b> 05/08
<b>Please list any professional designations and/or certifications you hold:</b> AVP & I completed 36 credit hours toward an M.S. and PhD in Linguistics at Georgetown University; however, I left the program due to personal matters in 2015.	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> None	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
United Bank	Georgia Tech Research Institute & BRTRC, Inc	
<b>Address</b> 2071 Chain Bridge Road, Vienna, VA 22182	<b>Address</b> Fort Belvoir Virginia 22060	<b>Address</b>
<b>Position/Function</b> Senior Portfolio Data Analyst	<b>Position/Function</b> Research Associate - contractor, business analyst and SME for a US Army knowledge management software solution. Security Clearance	<b>Position/Function</b>
<b>Dates Employed</b> Jan 2019 - Present	<b>Dates Employed</b> April 2009-Sept 2013	<b>Dates Employed</b>



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Develop analytics, deploy pipeline & ETL operations, lead data architecture initiatives, and engage statistical modelling for the Bank’s management information systems program. Generate collaborative, robust, and rapid response analyses across lines of business for internal risk managers and external regulatory authorities. Steward the Bank’s data to address operational and strategic goals.
- Database systems and ETL administration, data extraction and modelling for downstream credit and compliance analysis, development cycling, and data reliability assessment.
- Co-leader for the Bank’s data modernization and cloud architecture buildout, designing flows and semantic models for downstream BI applications.
- Data lead for the transition to a new commercial loan origination system within a Salesforce/nCino platform.
- Monitor risk vectors for executive management via quarterly loan and deposit committees & flash regulatory response.
- Work frequently and comfortably with Bank executives and decision makers on rapid cadence projects– e.g. COVID impact mitigation programs and interest rate & deposit risk strategies in 2023.
- Build nascent predictive analytics capacity within MIS; Model estimates for customer household income; lead effort to supplement existing expected credit loss (CECL) and capital stress testing with FEMA environmental risk coefficients.
- Training and accountability for commercial front line lenders and support staff to manage scorecard exceptions.
- Mentor and onboard new MIS team members and other systems analysts across the Bank.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	3	Trust	0
International Banking	0	Other (please specify the area below)	5
Investments	0	"Other" Description	Management Information Systems (MIS) and Credit Analytics
Lending/Credit Analysis	5	Total years in banking industry	5

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

There are four core reasons I want to attend the VBA School of Bank Management. I do not have a formal education in finance, accounting, or banking management. However, since I started my position five years ago, I have become fascinated in the workings of financial systems in the banking context: commercial lending, credit and regulatory risk management, fintech, and treasury operations. I have a family member, recently retired, who worked as a commercial lender in Northern Virginia for over 35 years, and I long resisted entering the field as a younger adult. Now I find myself loving the work, the industry, and wanting to take action to advance my knowledge and credentials in the field. I want to build a foundation that has been assembled on an as-needed basis to this point.

Secondly, the opportunity to attend the School of Banking would advance my career prospects at United Bank. I am driven and want to succeed in my current job. My role involves regular contact with executive c-suite officers and directors of different business lines. I am expected to brief on balance sheet trends, to interpret broad economic trends and anticipate how these will play out in our footprint, and to help leaders to meet strategic goals with actionable data analytics. My customers are largely internal to the organization. Therefore, acquiring comprehensive industry-relevant knowledge and skills would improve my ability to do my job well – becoming a more trusted resource for decisionmakers.

The third core reason to attend is for networking opportunities. My professional network does not extend beyond the institutional boundaries at the Bank. Attending this program would bring contact with peers, faculty, and experts in the field. I want to build relationships and networks that can share best practices, considering rapid technological change and recent turmoil in the industry nationwide.

And fourth: I love to learn. My education is in applied social sciences (linguistics), with a focus on combining quantitative and qualitative methods in the field. My formal training is in how human institutions function. These have served me well to ‘learn on the fly’ when I started with the MIS and Analytics department at United Bank; I am a quick study and endlessly curious to see how things function. The module on ethical decision-making intersects with specific projects I am currently involved in; I am part of our climate working group and have co-led the diversity, equity & inclusion metrics program at United. But I have a hand in a lot of areas and the broad curriculum will serve me well.

**Recommender Information**

Name Katrina Brauer	Title/Position SVP, Director of MIS & Credit Analytics
E-mail Address katrina.brauer@bankwithunited.com	Phone Number 17033193542

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name James M Gertzog	Date of Application 3/25/2024
Bank United Bank	City Fairfax

Timestamp of Receipt  
13:56:09 25 Mar, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: James Gertzog Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I highly recommend Jimmy Gertzog for the Virginia Bankers School of Bank Management.

Over the past 5 years, Jimmy has been an integral team member of the Management Information Systems Department. His thorough and insightful analytics and reports inform decisions and strategy across the Bank, from supporting various line of business leaders in their daily work to providing loan and deposit portfolio analysis to help Executive Management identify risks and opportunities.

Bank School would benefit Jimmy by helping him increase his general banking knowledge and strategic thinking skills, which would further enhance the reporting an analytics he does.

Jimmy has also proven himself a leader within the Bank, taking initiative on projects important to senior management, and building relationships across departments. Bank School would provide him an opportunity for additional leadership development and building relationships with other Bankers.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Katrina Brauer Title: SVP Director of MIS

Bank: United Bank Telephone: 703-319-3542

Signature: Katrina Brauer  Digitally signed by Katrina Brauer  
Date: 2024.04.04 15:40:03 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

<b>Full Name</b> Edward Gresham	<b>Informal Name</b> Edward	<b>Email</b> edward.gresham@scc.virginia.gov
<b>Bank Name</b> Virginia SCC, Bureau of Financial Institutions	<b>Title/Position</b> Principal Financial Analyst	
<b>Phone</b> 18043711553	<b>Bank Asset Size</b> N/A	
<b>Bank Mailing Address</b> 1300 East Main Street, Suite 800, Richmond, Virginia 23219		

### Educational Background

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Virginia Commonwealth University
<b>Major/Area of Study</b> Accounting	<b>Date Completed</b> 05/2013
<b>Please list any professional designations and/or certifications you hold:</b> N/A	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> CSBS Bank Financial Analysis/ALM School	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Virginia State Corporation Commission, Bureau of Financial Institutions		
<b>Address</b> 1300 East Main Street, Suite 800, Richmond, Virginia 23219	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Principal Financial Analyst	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 01/2014-Present	<b>Dates Employed</b>	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
<p>Investigate depository and non-depository institution applications</p> <p>Review financial statements, performance reports and other supporting documentation</p> <p>Draft technical investigative reports, memos, letters and legal orders</p> <p>Train and mentor financial analysts and office technicians, at hiring and during development</p> <p>Design, maintain, and troubleshoot cloud-based worksites, libraries, and automated workflows</p>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	10	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	10
Investments	0	"Other" Description	Investigation of bank applications for branches, conversions, acquisitions and mergers. Analysis of audited statements, bank and holding company performance reports, and public company filings.
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

My goal is to gain a better understand of how the current banking socioeconomic environment and other internal indicators affect a bank's performance, community involvement, strategic planning and regulatory interaction. I plan to apply the additional skills and knowledge to my regulatory oversight of depository institutions. I believe this will allow for a better informed and more nuanced approach to investigations, recommendations and general communication with Virginia banks.

**Recommender Information**

<b>Name</b> Dustin R. Physioc	<b>Title/Position</b> Deputy Commissioner, Bureau of Financial Institutions
<b>E-mail Address</b> dustin.physioc@scc.virginia.gov	<b>Phone Number</b> 18047860831

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Edward Gresham	<b>Date of Application</b> 3/29/2024
<b>Bank</b> Virginia SCC, Bureau of Financial Institutions	<b>City</b> Richmond
<b>Timestamp of Receipt</b> 08:24:34 29 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Edward Gresham Bank Name: Virginia State Corporation Commission - B

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Mr. Gresham serves as a principal financial analyst for the State Corporation Commission's Bureau of Financial Institutions. In this role, he is responsible for investigating licensing applications for conformance with applicable law and safety and soundness standards. This includes banking applications for certificates of authority, mergers, acquisitions, and branch expansion. He has developed significant subject matter expertise in the payment space and is eager to continue to expand his skill set. I believe Mr. Gresham would be an excellent candidate to attend the Virginia Bankers School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Dustin Physioc Title: Deputy Commissioner

Bank: Virginia State Corporation Commission - Bureau of Fi Telephone: (804) 786-0831

Signature: Dustin Physioc  Digitally signed by Dustin Physioc  
Date: 2024.03.29 18:52:45 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Jacob Grimes	Informal Name Jacob Grimes	Email jgrimes@highlandscommunitybank.com
Bank Name Highlands Community Bank	Title/Position Director of Human Resources	
Phone 15406912304	Bank Asset Size \$200m	
Bank Mailing Address 307 Thacker Ave		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Tech
Major/Area of Study Business Management	Date Completed 12/12
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: 2022-2023 VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: n/a	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. n/a	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Highlands Community Bank	Bath Community Hospital	Alleghany Highlands Community Services
Address 307 Thacker Ave Covington, VA 24426	Address 111 Park Drive Hot Springs, VA 24445	Address 205 E Hawthorne St Covington, VA 24426
Position/Function Director of Human Resources	Position/Function Human Resources Manager	Position/Function Human Resources Specialist
Dates Employed 7/2022-present	Dates Employed 2/2021-7-2022	Dates Employed 8/17-2/21

Please describe, in detail, your role at the bank including key job functions.

Because we are a small bank, I am an HR/Payroll department of one. A list of key job functions are:

- Develop and maintain personnel policies/procedures
- Develop and maintain compensation program
- Develop and maintain performance managementAdminister employee benefits; help employees navigate any benefit-related questions or problems they may be facingWork with management to develop and maintain job descriptions
- Ensure HCB remains compliant in regards to employment laws and regulations
- Process payroll
- Orient new hires; oversee orientation process and update as needed
- Counsel management when performance concerns arise

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<ul style="list-style-type: none"> <li>• Listen and counsel employees when they have problems or concerns</li> <li>• Keep Executive Management aware of employees' concerns, Member of Leadership Committee</li> </ul>			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	2	Operations	0
Human Resources	2	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	2

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Although I only began my banking career a short time ago, it didn't take me long to realize this was the industry that fit me. Over the first 10 years of my career, I hopped around trying to find that perfect balance: an industry that would allow me to flex and grow my analytic and problem solving skills that also offers good pay and a healthy work/life balance that also serves my community. Most jobs might check one or two boxes (a couple didn't check any!), but none could check them all. That was until I started here at HCB. I love the service it provides to my community. The pay and benefits as well as the work/life balance it provides me and my family give me the peace of mind to be the best dad I can at home.

I don't always get to put my analytic skills to the test working in HR, but I love how bankers get to analyze the numbers in order to make informed decisions. I was able to gain a baseline understanding during the VBA's MDP sessions, but I want more! That's where the School of Bank Management comes into play.

It feels like I have found a home within the banking industry. I would love nothing more than to spend the rest of my career here at HCB. I believe the School of Bank Management will provide me with the knowledge and skills to grow in my career, and assist me in being a valuable asset to my bank for many years to come.

**Recommender Information**

Name <b>Robert Hemsath</b>	Title/Position <b>President &amp; CEO</b>
E-mail Address <b>rhemsath@highlandscommunitybank.com</b>	Phone Number <b>15409629328</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Jacob Grimes</b>	Date of Application <b>2/26/2024</b>
Bank <b>Highlands Community Bank</b>	City <b>Covington</b>
Timestamp of Receipt <b>15:32:51 26 Feb, 2024</b>	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Jacob Grimes Bank Name: Highlands Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Jacob is a key member of the Highlands Community Bank management team and is an emerging leader for our bank. With further education and training, it is anticipated that Jacob will continue to take on additional responsibilities and key leadership roles within the bank. Jacob has the ability, knowledge, and drive to continue to grow and learn all aspects of banking to further his career. Jacob has integrity and is the type of person that would be an asset to the program as well as to the bank. I would sincerely appreciate you accepting Jacob into the VBS bank management program.

Thank you


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Robert E Hemsath Title: President and CEO

Bank: Highlands Community Bank Telephone: 540-962-9328

Signature: Robert E. Hemsath

 Digitally signed by Robert E. Hemsath  
Date: 2024.03.11 10:59:19 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Rachel Guttstein	<b>Informal Name</b> Rachel Guttstein	<b>Email</b> rguttstein@newhorizonbank.com
<b>Bank Name</b> New Horizon Bank	<b>Title/Position</b> VP, Director of Treasury Management	
<b>Phone</b> 18043234775		<b>Bank Asset Size</b> 130,000,000
<b>Bank Mailing Address</b> 2442 New Dorset Circle Powhatan, VA 23139		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Sullivan University
<b>Major/Area of Study</b> MBA focused in Accounting	<b>Date Completed</b> 12/14
<b>Please list any professional designations and/or certifications you hold:</b>	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> I've completed the Omega Credit training courses.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
New Horizon Bank	Limestone Bank/ Peoples Bank	American Founders Bank
<b>Address</b> 2442 New Dorset Circle Powhatan, VA 23139	<b>Address</b> 2500 Eastpoint Parkway Louisville, KY 40223	<b>Address</b> Lexington, KY
<b>Position/Function</b> VP, Director of Treasury Management	<b>Position/Function</b> VP, Treasury Management	<b>Position/Function</b> Assistant Operations Manager
<b>Dates Employed</b> 1/24-current	<b>Dates Employed</b> 2/16-12/23	<b>Dates Employed</b> 2011-2016

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I have held many positions in Community Banking organizations, starting as a part time teller during my college years leading me to my current VP level. I spent many years leading retail branches, including mortgage origination, and have also worked in accounting and operations functions. For the last 10 years my focus has been on Treasury Management and building effective commercial products and relationships. I also oversee retail and deposit operations functions in my current role.

**Please indicate the number of years of experience in each bank management area.**

Accounting	1	Marketing	1
Auditing	0	Money Management	10
General Management/Administration	10	Operations	5
Human Resources	0	Trust	0
International Banking	5	Other (please specify the area below)	Retail- 5
Investments	0	"Other" Description	
Lending/Credit Analysis	1	Total years in banking industry	16

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am interested in attending the School of Bank Management for a two key reasons. One, I am new to the Virginia area and am looking forward to connecting to other like minded banking individuals and learning more about the nuances that are specific to Community Banks in Virginia. Second, I am always seeking ways to enhance the value that I bring to my employer. I would like to continue my career growth in the Community Banking market and with New Horizon Bank. Attending the School of Bank Management will provide me the tools to continue my career growth goals, while also providing me the skills to grow New Horizon Bank to its full potential.

### Recommender Information

Name <b>William Groves</b>	Title/Position <b>President/CEO</b>
E-mail Address <b>wgroves@newhorizonbank.com</b>	Phone Number <b>13046388433</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Rachel Guttstein</b>	Date of Application <b>3/20/2024</b>
Bank <b>New Horizon Bank</b>	City <b>Powhatan</b>
Timestamp of Receipt <b>12:58:39 20 Mar, 2024</b>	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Rachel Guttstein Bank Name: New Horizon Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Rachel joined New Horizon Bank earlier this year. She has made an immediate impression at the bank with her level of knowledge in deposit operations and branch banking. Rachel has quickly revamped our cash management agreements and onboarded several new clients.

Rachel has also been deep in discussions with our core provider on ways to improve our core functionality. Her and I took a trip to our core providers facility recently. It was very clear that Rachel has quickly absorbed the functionality of our core provider (DCI).

Rachel is a leader in our organization and she will benefit from the depth of knowledge obtained at the VBA School of Bank Management. I believe her career will continue to expand broader into overall bank management, particularly business banking and sales development.

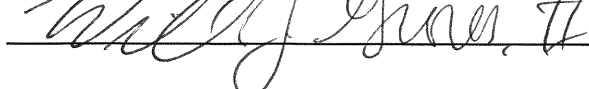
I recommend Rachel for the school and welcome any questions.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: William J. Groves, II Title: President and CEO

Bank: New Horizon Bank Telephone: 3046388433

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Thomas Harrison	<b>Informal Name</b> Tommy Harrison	<b>Email</b> tharrison@sandyspringtrust.com
<b>Bank Name</b> Sandy Spring Bank	<b>Title/Position</b> Chief Fiduciary Officer/SVP	
<b>Phone</b> 13015708361		<b>Bank Asset Size</b> 14.1 Billion
<b>Bank Mailing Address</b> 6336 Waterway Drive, Falls Church, VA 22044		

**Educational Background**

<b>Highest Level of Education Achieved</b> PhD	<b>Institution</b> Delaware School of Law, Widener University
<b>Major/Area of Study</b> Law	<b>Date Completed</b> 05/2000
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Sandy Spring Bank	Harrison Law PLLC	Robert E Ward and Associates
<b>Address</b> 11921 Freedom Drive, Suite 250, Reston, VA 20190	<b>Address</b> 6336 Waterway Drive, Falls Church, VA 22044	<b>Address</b> N/A
<b>Position/Function</b> Chief Fiduciary Officer	<b>Position/Function</b> Trusts and Estates Attorney	<b>Position/Function</b> Trusts and Estates Attorney
<b>Dates Employed</b> 3/2016 - Current	<b>Dates Employed</b> 2010 - 2016	<b>Dates Employed</b> 2005-2010

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.			
I serve as the Chief Fiduciary Officer of Sandy Spring Trust, the trust division of Sandy Spring Bank. I provide tax and legal guidance to management and Trust employees and aid in employee management. I serve as part of the Trust management team. Seven years of leadership experience.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	7	Operations	0
Human Resources	0	Trust	7
International Banking	0	Other (please specify the area below)	20
Investments	0	"Other" Description	Legal/tax
Lending/Credit Analysis	0	Total years in banking industry	8

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I would like a deeper undertaking of the other parts of the bank, such as commercial banking, financial management, retail, etc. I think that will help me with overall leadership and to help me aid our trust group with deepening Trust's reach across the bank.

**Recommender Information**

Name <b>Sherman Moore</b>	Title/Position <b>EVP</b>
E-mail Address <b>smoore@sandyspringbank.com</b>	Phone Number <b>13015708392</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Thomas J. Harrison</b>	Date of Application <b>3/27/2024</b>
Bank <b>Sandy Spring Bank</b>	City <b>Reston, VA</b>
Timestamp of Receipt <b>11:52:53 27 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Thomas Harrison Bank Name: Sandy Spring Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is with pleasure that I recommend Thomas (Tommy) Harrison for the 2024 Virginia Bankers School of Bank Management class. Tommy has held the position of Chief Fiduciary Officer over the past 9 years for Sandy Spring Bank's Trust Division. In his role Tommy provides management and legal guidance to Trust Officers as they manage Trust Relationships. Tommy chairs our Account Acceptance Committee, reviewing all Trust documents prior to accepting the role of Trustee. In his role, Tommy must be familiar with State Trust law for Virginia, as well as Maryland and the District of Columbia. With his broad knowledge and experience, Tommy is often sought out by corporate lenders as well as General Counsel to opine on Trust, Escrow, or other legal considerations.

Prior to joining Sandy Spring Bank Tommy spent 9 years in Private Practice in Washington DC advising clients on Estate Planning, Drafting Trusts and Wills, Settling Estates, Litigating Estate Matters, as well as advising on Business Succession and Estate and Gift Taxation. While managing his practice Tommy lectured at the Catholic University's Columbus School of Law. Prior to establishing his Private Practice, Tommy practiced estate law for over 15 years with two law firms in Washington DC.

Tommy earned his Juris Doctorate in Law from Widener University, Delaware School of Law in 2000. Tommy earned his Bachelor Science degree from George Mason University in 1995.

Given Tommy's experience in Trust Management, Trust and Estate Law and his extensive background in both sole and large firm Private Practice he is an excellent candidate for the Virginia Bankers School of Bank Management.

Sincerely, Sherman Moore.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Sherman Moore Title: Division Executive / Trust

Bank: Sandy Spring Bank Telephone: 301 570-8322

Signature: *Sherman Moore*

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Kevin Hill	<b>Informal Name</b> Kevin	<b>Email</b> khill@ches.bank
<b>Bank Name</b> Chesapeake Bank	<b>Title/Position</b> Regional Manager/AVP	
<b>Phone</b> 18049336404		<b>Bank Asset Size</b> 1.3 Billion
<b>Bank Mailing Address</b> 5501 Patterson Ave Richmond, Va 23226		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Virginia State University
<b>Major/Area of Study</b> Communications	<b>Date Completed</b> 12/2006
<b>Please list any professional designations and/or certifications you hold:</b> NMLS for Home Equities	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> VBA Management Development Program CFS Certified through Chesapeake Bank	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Chesapeake Bank	Argent Credit Union	
<b>Address</b> 5501 Patterson Ave Richmond Va 23226	<b>Address</b> 2015 Staples Mill Rd Richmond, Va 23230	<b>Address</b>
<b>Position/Function</b> Regional Manager/AVP	<b>Position/Function</b> Branch Manager	<b>Position/Function</b>
<b>Dates Employed</b> 10/2021-	<b>Dates Employed</b> 07/2019-10/2021	<b>Dates Employed</b>



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

**Please describe, in detail, your role at the bank including key job functions.**

Day to day, what is needed from me changes, however my most important role is overseeing the five branches that are currently in the Richmond region. Visiting those locations and evaluating through the help of the staff, what is needed and what can be done to support them. Completing performance reviews of the managers of those branches. Set branch and regional level goals, and holding staff accountable to them. Help with the development of various programs and products to increase traffic, deposits goals, and other items as needed.

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	15	Marketing	17
Auditing	15	Money Management	3
General Management/Administration	17	Operations	15
Human Resources	15	Trust	6
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	20

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have been in the banking industry for almost 20 years this year. In that time, I have held various positions from being on the phone as a Customer Service Representative, to where I am now managing a region. I believe that the VBA does a great job of the various trainings and other classes that they put on to enhance the knowledge of those in the seats at various banks. My wanting to go to bank school is to enhance the knowledge that I have obtained previously and to learn new functions of banks that I may not even be aware of. To understand the way that departments work, that I am not involved with day to day will only help me further to understand decisions that are made that I am not privy to all the time.

### Recommender Information

Name <b>Jeff Szyperski</b>	Title/Position <b>CEO/President</b>
E-mail Address <b>JSzyperski@ches.bank</b>	Phone Number <b>18044354274</b>

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Kevin C. Hill</b>	Date of Application <b>1/29/2024</b>
Bank <b>Chesapeake Bank</b>	City <b>Richmond</b>
Timestamp of Receipt <b>12:08:55 29 Jan, 2024</b>	

**Virginia Bankers School of Bank Management  
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Kevin Hill

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kevin, as one of our Regional Managers, has ~~worked~~ worked well over the past several years. A true extrovert, he can light up a room as well as interject an appropriate sense of humor.  
He will be a good addition to his class and will participate well.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey M. Szyperski Title: Chairman, President & CEO

Bank: Chesapeake Bank Telephone: (804) 435-4274

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Candice Hinson	Informal Name Candice	Email chinson@ches.bank
Bank Name Chesapeake Bank	Title/Position Risk Process Manager	
Phone 18044354373	Bank Asset Size 1.4 Billion	
Bank Mailing Address Po Box 1419 Kilmarnock VA 22482		

**Educational Background**

Highest Level of Education Achieved Some College	Institution Liberty
Major/Area of Study Business Management	Date Completed N/A
Please list any professional designations and/or certifications you hold: AAP (Accredited ACH Professional) ;APRP (Accredited Payments Risk Professional); ABA Certificate in Operational Risk Management	
Please specify in-bank training program or specialized bank school you have participated in: Management Development Program (VBA) , CFS Certified (Internal) , 2 Day Management Bank School (VBA)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Chesapeake Bank - EPS/Risk	Chesapeake Bank - Operations	Eastern Virginia Bankshares
Address 35 School Street, Kilmarnock VA	Address 35 School Street, Kilmarnock VA	Address 330 Hospital Rd, Tappahannock Va
Position/Function Risk Process Manager, Payments Risk Manager/Payments Risk Administrator (3 Positions, Newest to Oldest)	Position/Function Senior Team Leader/Team Leader/ Electronic Payment Analyst (3 Positions, Newest to Oldest)	Position/Function Electronic Payments Specialist, Online Banking Specialist II, Online Banking Specialist I, Floating Teller (4 Positions, Newest to Oldest)
Dates Employed 05.2021 - Present	Dates Employed 05.2017-05.2021	Dates Employed 09.2011-05.2017

<p>Please describe, in detail, your role at the bank including key job functions.</p> <ul style="list-style-type: none"> <li>• Payments expert in ACH and faster payments</li> <li>• Payments risk such as risk assessments, regulatory changes, self-defined risk, etc.</li> <li>• Payments business product underwriting and reviews; payment audit prep and follow up</li> <li>• Reg E decisions for debit card, ACH and faster payments; payments resource for customers</li> <li>• Committee/Work Group member: DEI, Retention Working Group, Payments Working Group, Fraud Response Team, Financial Exploration Group and Fraud Working Group</li> </ul>
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## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

<ul style="list-style-type: none"> <li>• ACH Processing - Sending, receiving, monitoring, reporting, etc. various reconciliations; management</li> <li>• Debit card functions such as production, maintenance, and research</li> <li>• Operational Efficiencies and innovative work such as restructuring processes, people and functions.</li> <li>• Facilitating onboarding new products and processes; Wire specialist backup (EVB)</li> <li>• Online banking support such as building profiles, maintenance, troubleshooting, etc. (EVB)</li> </ul>			
<b>• Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	6	Operations	13
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	6 Months
Investments	0	"Other" Description	Teller
Lending/Credit Analysis	0	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

It has been a dream to attend VBA School of Bank Management since I started working in banking in 2011. At that time, I was with a different employer and had minimal co-workers who attended however, their stories really started my interest in attending. They would share specific takeaways they had learned and also expressed enjoyment over the program and networking. My interest in the program increased when I became employed at Chesapeake Bank. VBA School of Bank Management is a goal and honor here. It is highly encouraged for not only current leaders but also emerging leaders. It has been a pleasure over the years hearing my peers and co-workers share their experiences, networking opportunities and the memories they have made. While each person has attended the same program, each person has had a unique experience. Many have expressed the impact the program had on them not only professionally but also personally. I look forward to the opportunity of attending, expanding my knowledge across the industry, networking amongst peers and creating lifelong memories along the way.

### Recommender Information

Name <b>Jeff Szyperski</b>	Title/Position <b>CEO</b>
E-mail Address <b>jeff.szyperski@ches.bank</b>	Phone Number <b>18044351181</b>

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Candice Hinson</b>	Date of Application <b>12:00:00 AM</b>
Bank <b>Chesapeake Bank</b>	City <b>Kilmarnock</b>
Timestamp of Receipt <b>09:01:44 25 Mar, 2024</b>	

**Virginia Bankers School of Bank Management  
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Candice Hinson

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Candice,  
Candice has excelled in her backroom roles, especially in payments. Bank School will expose her to lending as well as retail and ALM which will be helpful.  
She is an eager learner!

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

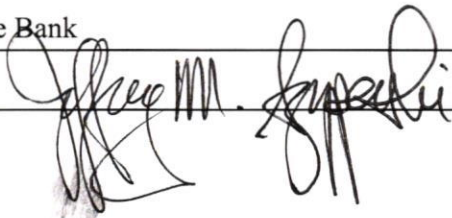
Name: Jeffrey M. Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: (804) 435-4274

Signature: \_\_\_\_\_



Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Christina Hockaday	Informal Name Christina Hockaday	Email chockaday@cffc.com
Bank Name C&F Bank	Title/Position AVP, Branch Manager III	
Phone 18049662264	Bank Asset Size 2.5 Billion	
Bank Mailing Address PO Box 391, West Point, VA 23181		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Pheonix
Major/Area of Study Business Management	Date Completed 05/2016
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
C&F Bank		
Address 3600 LaGrange Pkwy, Toano VA 23168	Address	Address
Position/Function Branch Manager	Position/Function	Position/Function
Dates Employed 8/2012- current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I am currently the Branch Manager of C&F Bank's largest deposit branch. We house over \$243 million on deposit. I have been at this location for three years now and also just became the Treasurer of the New Kent County Chamber of Commerce. I service accounts, accept, input, and close loan applications. I have a team of seven that I manage on a day-to-day basis as well as write annual reviews for. I am responsible for their development within the bank as well and oversee the daily brank schedule for business need. I volunteer at local non-profits and the local public schools, currently teaching 6th graders about their futures in career fields every Thursday. I do out bound customer servicing calls and business development calls. I was also on a pilot team for testing a new internal loan system as my branch is one of the highest lending branches in the Bank, as well as my prior time spent in Consumer Underwriting (4 years).

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	10	Marketing	12
Auditing	5	Money Management	12
General Management/Administration	8	Operations	12
Human Resources	8	Trust	4
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	12	Total years in banking industry	12

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have been with C&F Bank for almost 12 years now. I have spent time in many different roles, starting as a Professional Teller and working my way up to Branch Manager of C&F's largest deposit branch. I also spent time in back office, working in Consumer Underwriting as a credit analyst for 4 years. I feel like with my years of experience with C&F and my commitment to the company, Bank School is the next step in my career development. I want to learn more about bank managing and how I can be better in my own role and be more beneficial for the Bank. I think this program will also help me better develop my own team at my branch and guide them on the pathway for their own success.

**Recommender Information**

Name <b>Matthew Steilberg</b>	Title/Position <b>EVP, Director of Retail Banking</b>
E-mail Address <b>msteilberg@cffc.com</b>	Phone Number <b>18048432364</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Christina M Hockaday</b>	Date of Application <b>3/7/2024</b>
Bank <b>C&amp;F Bank (Citizens &amp; Farmers Bank)</b>	City <b>Toano</b>
Timestamp of Receipt <b>10:55:24 07 Mar, 2024</b>	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Christina Hockaday

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

This serves as my recommendation for Christina Hockaday to attend VBA Bank School.

Christina has developed a broad background in bank retail management and customer experience delivery during her 11+ years of service to C&F Bank. She is well known for her lending performance, her extensive knowledge of our bank's systems, policies, and procedures, and is a key business partner in her local community – competencies which have a direct impact on teammate development, a positive customer experience and effective risk management.

What she is best known for, however, is her selfless and diligent approach to serving each of our customers. Expressed in simple terms, she makes each feel as if they are the only customer our bank has. She brings this approach to lending opportunities with our customers as well as problem resolution – and frequently the result is a letter of commendation from the customer. Customers consistently feel compelled to express their appreciation for her and her team to me.

Another strong reason for my recommendation is that Christina shows true commitment to continuous learning and personal development. She asks for coaching time from me on a frequent basis and we discuss her skills in relation to our bank's strategic plan and current business challenges. It's also important that I share Christina's awareness of the VBA Bank School program as she's worked with graduates/participants such as Bethany Bajsert, Trittie Mountcastle, and Rebecca Hardin over the past few years. She works closely with these peers and leaders, and their experience has inspired her to ask for the same learning opportunity.

Christina is the personal banker you'd want your parents to have and the kind of manager you'd want your kids to work for. She will give our bank – and VBA Bank School – a performance of which we're all thankful and proud.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

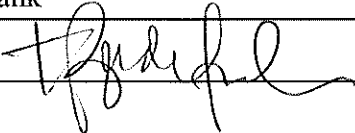
1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Taryn Haden

Title: First Vice President, Retail Market & Admini

Bank: C&F Bank

Telephone: 757-561-7744

Signature: \_\_\_\_\_  


Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Jennifer Huffman	<b>Informal Name</b> Jennifer Huffman	<b>Email</b> jennifer.huffman@atlanticunionbank.com
<b>Bank Name</b> Atlantic Union Bank	<b>Title/Position</b> Vice President Relationship Manager	
<b>Phone</b> 14345222215		<b>Bank Asset Size</b> 24 billion
<b>Bank Mailing Address</b> 14915 Forest Rd Forest VA 24551		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Liberty University
<b>Major/Area of Study</b> Business Leadership	<b>Date Completed</b> 05/23
<b>Please list any professional designations and/or certifications you hold:</b> Disney Leadership Institute, Peregrine Global Services Strategic Planning-Business Policy Certificate	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b>	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Liberty University Acct 211- Financial Principles Acct-212 Managerial Principles Acct 370-Financial Statement Analysis Busi 320-Corporate Finance	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> Liberty University Acct 211- Financial Principles Acct-212 Managerial Principles Acct 370-Financial Statement Analysis Busi 320-Corporate Finance	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Atlantic Union Bank	Wells Fargo	
<b>Address</b> 14915 Forest Rd Forest VA	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Vice President Relationship Manager	<b>Position/Function</b> Financial Specialist	<b>Position/Function</b>
<b>Dates Employed</b> 03-2012	<b>Dates Employed</b>	<b>Dates Employed</b>

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I lead the workplace banking program throughout the Central Western Region, covering areas such as the New River Valley, Roanoke Valley, Shenandoah Valley, Lynchburg Region, and Richmond. My team and I deliver financial wellness solutions to help employees build financial confidence. I work with businesses and internal line of business partners to implement workplace financial benefits to support their employees, regardless of their financial journey. This is a strategic role in which I contribute to the organic customer growth of our organization.

**Please indicate the number of years of experience in each bank management area.**

Accounting	8	Marketing	4
Auditing	0	Money Management	0
General Management/Administration	8	Operations	4
Human Resources	4	Trust	0
International Banking	0	Other (please specify the area below)	na
Investments	0	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

A broad opportunity of sharpened skills that align with a career pathway into executive bank leadership.

### Recommender Information

Name <b>Steve Reeder</b>	Title/Position <b>Head of Sales and Service</b>
E-mail Address <b>steve.reeder@atlanticunionbank.com</b>	Phone Number <b>18044332155</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Jennifer Huffman</b>	Date of Application <b>3/12/2024</b>
Bank <b>Atlantic Union Bank</b>	City <b>Forest</b>

Timestamp of Receipt

11:33:36 12 Mar, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Jennifer Huffman Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I recommend Jennifer for the Virginia Bankers School of Bank Management for numerous reasons including:

- She has had a successful 12-year career with Atlantic Union Bank
- Jennifer was just promoted to Manager of Workplace Solutions, our Bank at Work Program, after having been promoted from branch manager to Workplace Solutions Relationship Manager four years ago. In her new role, Jennifer will lead our Program with the other three RMs reporting to her. I expect that Jennifer will be recognized as an SVP (currently VP) at the next meeting of the Bank's Board Compensation Committee.
- She has earned numerous awards including:
  - o Just last week she received the "Citizen of the Year" Award from the Salem-Roanoke County Chamber of Commerce
  - o This past fall, Jennifer earned a 2023 Emerging Leader Award from the American Bankers Association
  - o She was recognized as one of the "Top 20 under 40" by Lynchburg Business Magazine in 2022
- Within and beyond our Workplace Solutions Program, Jennifer builds community strength as evidenced by:
  - o She serves as the Program Chair for AUB's Women's Inclusion Network (WIN)
  - o She serves as Vice Chairwoman of the Board of Directors for HumanKind and chairs its Development Committee
  - o She held the title of Centennial Chair of the 2024 Roanoke Heart Ball
  - o Furthermore, she serves on the Board of Virginia Centers of Inclusive Communities, Lynchburg Regional Business Alliance as Chair of Investor Relations, Goodwill Industries of the Valleys, and is the Lead Teen Advisor of Jack and Jill of America, Inc., Roanoke Valley Chapter

I am confident that Jennifer will represent both Atlantic Union Bank and the VBA well, and will leverage the experience to further her career and the success of Virginia banking.

Thank you for your consideration of her strong application. Please contact me if you have any questions.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Steven A. Reeder Title: Head of Consumer Banking

Bank: Atlantic Union Bank Telephone: 804.433.2155

Signature: Steve Reeder  Digitally signed by Steve Reeder  
Date: 2024.03.20 17:22:26 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Marisa Hughes	Informal Name Marisa	Email marisa@newpeoples.bank
Bank Name New Peoples Bank	Title/Position Branch Manager	
Phone 12769635800	Bank Asset Size 827,000,000	
Bank Mailing Address PO Box 495 Pounding Mill, VA 24637		

### Educational Background

Highest Level of Education Achieved High School Graduate	Institution Honaker High School
Major/Area of Study Advanced Diploma	Date Completed 06/2014
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Manager Development Program Graduate	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
New Peoples Bank	Carter Bank and Trust	
Address 12602 Gov GC Peery Highway Pounding Mill, VA 24637	Address 4 Commonwealth BLVD E Martinsville, VA 24112	Address
Position/Function Branch Manager	Position/Function Branch Manager	Position/Function
Dates Employed 03/09/2021	Dates Employed 08/2016-03/2021	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

In my role, I demonstrate enhanced product and sales knowledge of all New Peoples Bank products, services, procedures, policies and appropriate regulatory issues relating to daily job functions including but not limited to: Bank Secrecy Act, Privacy, Fair Lending, Regulation E, deposit, transactions, personal loan accounts, mortgage and equity loan originations, cash management, and electronic services. I maintain existing loan portfolio to include but not limited to managing loan exceptions, past due loan balances, updating loan/borrower information, reviewing upcoming maturing notes and gathering information for upcoming renewals. Build internal and external relationships through exceptional problem resolution, ownership and follow-through.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	8
Investments	0	"Other" Description	Retail Banking
Lending/Credit Analysis	3	Total years in banking industry	8

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

My reason for wanting to attend the VBA School of Bank Management is widen my knowledge in different areas of the bank. I want to be an asset in all areas that I am needed in. I am eager to pursue higher education in bank management because this is my passion. While numbers, banking and customer service have always been an interest of mine; the opportunities I have been given with New Peoples Bank made me realize that I want more than a job in banking-I want a career. Furthering my education is the key to my success.

**Recommender Information**

<b>Name</b> Richard Smith	<b>Title/Position</b> Senior Vice President/ Market Manager
<b>E-mail Address</b> richards@newpeoples.bank	<b>Phone Number</b> 12768805256

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Marisa Hughes	<b>Date of Application</b> 2/22/2024
<b>Bank</b> New Peoples Bank	<b>City</b> Pounding Mill
<b>Timestamp of Receipt</b> 13:16:34 22 Feb, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Marisa Hughes Bank Name: New Peoples Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to take the opportunity to recommend Marisa Hughes as a candidate for the Freshman Class of the 2024 VBA Bank School. Marisa is the branch manager of the Pounding Mill Branch. She consistently produces the largest number of retail loans throughout the branch system. She is instrumental in the success of one of our larger branches and continues to grow. This would be a good opportunity for her to continue her education and growth with the organization. We look forward to a long and successful career for Marisa.

Thank you in advance for your consideration in this matter.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Richard Smith Title: Market President / SVP

Bank: New Peoples Bank Telephone: 276-880-5256

Signature: Users, Richard Smith

 Digitally signed by Users, Richard Smith  
Date: 2024.02.26 14:50:54 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Karin Inwood	<b>Informal Name</b> Karin	<b>Email</b> kinwood@forbrightbank.com
<b>Bank Name</b> Forbright Bank	<b>Title/Position</b> SVP, Process Manager	
<b>Phone</b> 13013326817		<b>Bank Asset Size</b> 6.5 billion
<b>Bank Mailing Address</b> 4445 Willard Ave., Suite 1000, Chevy Chase, MD 20815		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Mount St. Mary's University	
<b>Major/Area of Study</b> MBA	<b>Date Completed</b> 05/09	
<b>Please list any professional designations and/or certifications you hold:</b> MBA MPS, Data Analytics (Business Analytics)		
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> AIB Certificate Earned N/A		
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes	
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A		

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Forbright Bank	M&T Bank	
<b>Address</b> 4445 Willard Avenue, Suite 1000, Chevy Chase, MD 20815	<b>Address</b> 77 Upper Rock Circle, Suite 800, Rockville, MD, 20850	<b>Address</b>
<b>Position/Function</b> SVP, Process Manager	<b>Position/Function</b> SVP, Associate Director - Commercial Service Management	<b>Position/Function</b>
<b>Dates Employed</b> 04/2023 - Present	<b>Dates Employed</b> 04/2005 - 04/2023	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Provide strategic and tactical thought leadership to drive complex process optimization efforts. Work collaboratively with key stakeholders in Bank Operations, Compliance, Risk Management, Retail Banking, Credit, and Applications to deliver critical, well-controlled process improvements. Implement digital solutions whenever possible, ensuring recommendations are compliant with industry regulations/laws and informed by stakeholder feedback.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	10	Operations	10
Human Resources	15	Trust	0
International Banking	0	Other (please specify the area below)	10
Investments	0	"Other" Description	Working as an Associate Director and Process Manager, I was/am heavily involved in the development and validation of internal process controls, procedure development, internal monitoring, and associated responsibilities.
Lending/Credit Analysis	0	Total years in banking industry	20

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

While I have been in banking for more than 20 years, my work experience has been limited to Human Resources, Operations Management, and Process Improvement. Through the program, my goal is to further develop my skillset in other critical areas, including Financial Management. My manager, the Chief Operations Officer, has discussed with me her intention for me to be her successor when she retires. For these reasons, this program and the contacts that I would make as a participant would be invaluable. Also of note, this program was recommended to me by both the Chief Operations Officer and the Chief Risk Officer of Forbright Bank.

**Recommender Information**

Name <b>Eartha Morris</b>	Title/Position <b>EVP, Chief Operations Officer</b>
E-mail Address <b>emorris@forbrightbank.com</b>	Phone Number <b>18433005817</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Karin Inwood</b>	Date of Application <b>3/13/2024</b>
Bank <b>Forbright Bank</b>	City <b>Chevy Chase, MD</b>
Timestamp of Receipt <b>09:56:40 13 Mar, 2024</b>	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Karin Inwood Bank Name: Forbright Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend Karin Inwood for the Virginia School of Bank Management program. As the Chief Operations Officer of our Bank, I have worked closely with Karin for the past year, during which time she has consistently demonstrated the key tenets of what it takes to be a great leader. Karin consistently demonstrates a high level of integrity, professionalism, and "can-do" attitude that enhances her natural leadership qualities, while gaining the confidence and respect of her peers, and management across the organization.

Karin brings to her position a passion for driving change. She is keenly focused on making an impact in whatever initiative or project she is involved. Karin has led a number of initiatives that have resulted in overall improvements in our organizational policies, procedures, work-flows and operational efficiency— most noteworthy was her leadership of a cross functional team task with building out an automated CD renewal and redemption process. The success of this project has resulted in multiple process automation, increased productivity, reduction in processing errors, enhanced customer experience and overall efficiency for the organization.

Her success can be attributed to her understanding of the importance of communication, collaboration and "buy-in" during change, and ensuring there is consistent alignment across all stakeholders before a change is made. She is an innovative and critical thinker who can be relied upon to look for ways to solve business problems with technical solutions while creating efficiencies for the organization.

I am confident that Karin will excel in this program, because she possesses the right combination of commitment, drive, and leadership acumen required to be successful as a leader in our industry. For these reasons I offer my recommendation without reservation.

Please feel free to contact me if you have any questions.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Eartha C. Morris Title: EVP. Chief Operations Officer

Bank: Forbright Bank Telephone: 301-978-3200

Signature: Eartha Morris

Digitally signed by: Eartha Morris  
DN: CN = Eartha Morris email = emorris@forbrightbank.com C = US O = Forbright Bank OU = Forbright Bank  
Date: 2024.03.26 17:11:04 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Christina Jewell	Informal Name Christy Jewell	Email cjewell@bankofclarke.com
Bank Name Bank of Clarke	Title/Position AVP Loan Systems Officer	
Phone 15406622280		Bank Asset Size \$1.62 billion as of 2022 annual report
Bank Mailing Address 202 N Loudoun St, Winchester, VA 22601		

### Educational Background

Highest Level of Education Achieved Some College	Institution Liberty University
Major/Area of Study Psychology	Date Completed N/A
Please list any professional designations and/or certifications you hold: Promoted to Officer/AVP May 2022	
Please specify in-bank training program or specialized bank school you have participated in: -Leadership training program for new managers - Blue Ridge Community College - Completed February 2023 -Multi-day Fiserv training conference - Fiserv - Completed September 2022	
AIB Certificate Earned N/A	
Please select your accounting background: N/A but can complete the accounting requirement June 2024.	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A but can complete the accounting requirement June 2024.	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Bank of Clarke	Greater Atlantic Bank	N/A
Address 202 N Loudoun St, Winchester, VA 22601	Address 43086 Peacock Market Plz, South Riding, VA 20152	Address
Position/Function AVP Loan Systems Officer	Position/Function Assistant Branch Manager	Position/Function
Dates Employed 12/10/2007-Present	Dates Employed 06/2004 - 07/2005	Dates Employed

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

**Please describe, in detail, your role at the bank including key job functions.**

I am currently AVP Loan Systems Officer for Bank of Clarke. I complete and review reporting pertaining to loan origination, loan operations, and loan systems administration. I am administrator for the following systems which are critical in the operations and functions for the bank – Fiserv Precision, nCino, TruStage (Formerly CSI), TransUnion, Factual Data, ShareFile, DDI Premier eTitleLien, Converge, EDR Parcel Platform, DocuSign, Built Construction, and SBA CAFS. A large portion of my time over the past year has been assisting with the implementation and configuration of nCino, which includes Document Export Services for imaging and auto booking to the core. Daily and monthly reconciliations are a high priority and function within my current job role. I am a primary resource for many departments and spend time problem solving and ensure all policies and procedures are followed as outlined by the bank.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	5	Money Management	0
General Management/Administration	3	Operations	6
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	17

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Attending bank school would expand my current banking knowledge as well as aid in advancing my career as a strong leader with Bank of Clarke. It would provide functional skills and real-world scenarios to improve my decision-making abilities within the banking business, as well as give a greater understanding of regulations, operations, and best practices.

**Recommender Information**

<b>Name</b> Kaley Crosen	<b>Title/Position</b> EVP Chief Human Resources Officer
<b>E-mail Address</b> kcrosen@bankofclarke.com	<b>Phone Number</b> 15409555238

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Christina Jewell	<b>Date of Application</b> 3/8/2024
<b>Bank</b> Bank of Clarke	<b>City</b> Winchester
<b>Timestamp of Receipt</b> 11:20:58 08 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Christina Jewell Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Christina (Christy) Jewell for the VBA School of Bank Management. Christy has been a valuable employee of the Bank since 2007. She began her career on the retail side prior to transitioning to loan operations. No matter the position, Christy is a quick learner which has afforded her promotional opportunities throughout her time with the Bank. Currently our Loan Systems Officer, Christy is considered an emerging leader who will benefit greatly from the knowledge, experience and connections gained through Bank School.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kaley Crosen Title: EVP/CHRO

Bank: Bank of Clarke Telephone: 540.955.5238

Signature: Kaley Crosen

Digitally signed by Kaley Crosen  
DN: cn=Kaley Crosen, o=Bank of Clarke  
Reason: I am the author of this document  
Location:  
Date: 2024.03.12 11:18:53-0400  
File PDF Reader Version: 2024.1.0

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Peter John	<b>Informal Name</b> Peter John	<b>Email</b> pkjohn26@gmail.com
<b>Bank Name</b> United Bank	<b>Title/Position</b> Branch Manager/AVP	
<b>Phone</b> 17034444296		<b>Bank Asset Size</b> \$30 Billion
<b>Bank Mailing Address</b> 46005 Regal Plaza, Sterling, VA 20165		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Al Khair University
<b>Major/Area of Study</b> Computer Science	<b>Date Completed</b> April 2005
<b>Please list any professional designations and/or certifications you hold:</b> Branch Manager, Assistant Vice President at United Bank	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> None	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
United Bank	PNC Bank	Standard Chartered Bank
<b>Address</b> 46005 Regal Plaza, Sterling, VA 20165	<b>Address</b> 2601 Clarendon Blvd, Arlington, VA 22201	<b>Address</b> Electra Street, Abu Dhabi United Arab Emirates
<b>Position/Function</b> Branch Manager , Retail Banking	<b>Position/Function</b> Assistant Branch Manager, Business Banking	<b>Position/Function</b> Manager, Employee Banking
<b>Dates Employed</b> 09/06/2022	<b>Dates Employed</b> 09/15/2017- 08/30/2022	<b>Dates Employed</b> 09/15/2010- 01/09/2017

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Develops new business relationships by identifying qualified prospects, using pre-call planning tools and resources, and following up with all external business development calls
- Achieves sales performance goals and objectives relating to, deposit growth, investment and fee income, and cost control
- Reinforces sales skills to effectively uncover customer needs and recommend appropriate Bank products and services
- Manages and coaches the branch sales team to effectively provide financial solutions to customers
- Provides customer resolution to problems and inquiries through direct personal action or referral to the proper department
- Coordinates with Regional Managers and Human Resources on the hiring of new employees, performance reviews, employee discipline, terminations and salary adjustments
- Takes responsibility in meeting monthly branch and/or individual scorecard sales goals on a consistent basis by monitoring self-performance and following action plans
- Keeps up-to-date on Bank products and services to effectively provide financial solutions to customers, as well as to branch sales team
- Refers customers to wealth management, brokerage and commercial representatives as appropriate
- Conducts audits and oversees completion of monthly and quarterly branch audits
- Participates as a member of branch-local civic organizations to promote Bank name, products and services
- Coaches and ensures that best practices are being followed with regard to mystery shops, @ your service standards, and the distribution and effective discussion of bank marketing materials, as assigned

**Please indicate the number of years of experience in each bank management area.**

Accounting	5	Marketing	20
Auditing	5	Money Management	24
General Management/Administration	10	Operations	15
Human Resources	5	Trust	0
International Banking	10	Other (please specify the area below)	N/A
Investments	5	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	24

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am writing to express my sincere interest in attending Virginia Bankers School of Bank Management. My decision to pursue education at your esteemed institution is deeply rooted in several key factors that align with my academic and professional aspirations.

First and foremost, the School of Bank Management has a stellar reputation for offering comprehensive programs specifically tailored to the banking and finance industry. I am particularly drawn to the school's curriculum, which is renowned for its practical approach and emphasis on real-world applications. I believe that the rigorous academic environment and cutting-edge coursework offered by your institution will provide me with the necessary knowledge and skills to excel in the dynamic field of banking.

Moreover, the opportunity to learn from distinguished professors who are experts in their respective fields is invaluable to me. I am eager to engage with faculty mentors who can offer guidance, mentorship, and insights derived from their extensive experience in the banking sector.

Furthermore, I am confident that attending the School of Bank Management will open doors to a wealth of networking opportunities. Your institution's strong industry connections and alumni network will enable me to forge meaningful relationships with professionals in the banking community. I believe that these connections will not only enrich my educational experience but also enhance my prospects for career advancement upon graduation.

In addition, I am drawn to the School of Bank Management's commitment to fostering a diverse and inclusive learning environment. I firmly believe in the importance of diversity in academia and the workplace, and I am eager to contribute to and learn from a community that values and celebrates individual differences.

Ultimately, my decision to attend the School of Bank Management is driven by my passion for banking and finance and my desire to acquire the knowledge, skills, and connections necessary to make a positive impact in the industry. I am confident that your institution will provide me with the tools and resources I need to achieve my academic and professional goals, and I am excited about the prospect of joining your vibrant academic community.

Thank you for considering my application. I look forward to the opportunity to contribute to the School of Bank Management and to embark on this transformative educational journey.

### Recommender Information

Name	Title/Position
Kurt Marx	Market President
E-mail Address	Phone Number
kurt.marx@bankwithunited.com	17034427157

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name	Date of Application
Peter John	3/12/2024
Bank	City
United Bank	Sterling VA

Timestamp of Receipt

20:06:58 12 Mar, 2024

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Peter John

Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

United Bank's executive management team has approved my nomination of Peter John to attend the Virginia Bankers School of Bank Management's three year program. Peter John joined United Bank in September 2022. Peter is the manager of United Bank's retail branch located in Sterling, VA which has over \$110 million in total deposits. Peter has done a very good job managing the daily operation, customer service and sales at our Sterling retail branch. Peter and his branch team members have consistently achieved their assigned goals for deposit growth, cross sales, customer service and fraud prevent. Peter's strengths include very good oral and written communication skills. Peter is a very good leadership and he has commendable interpersonal skills. Moreover, Peter consistently demonstrates his personal commitment to United Bank's core values of teamwork, caring, hard work and integrity.

Peter has a degree in computer science and he has has over twenty three years of retail banking and consumer lending experience. The VBA Bankers School is a excellent opportunity to for Peter to broaden his knowledge of commercial banking. The VBA Bankers School curriculum will allow Peter to become a more complete and skilled banking professional. Peter is excited to learn from VBA's experienced faculty. Also, Peter wants to share his knowledge and personal banking experience with classmates. Lastly, Peter said that the VBA Bankers School's focus on the practical application of banking concepts "resonates with him".

In conclusion, United Bank concurs with Peter John's belief that completing the VBA Bankers School of Bank Management program will enhance Peter's professional growth and help advance his banking career with United Bank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kurtis J. Marx Title: Executive Vice President and Market President

Bank: United Bank Telephone: 703-442-7157

Signature:  Kurt.marx@bankwithunited.com

Please complete this form and return it to Michele Dunn at mdunn@vabankers.org by **April 1, 2024**.



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Amanda Jordan	Informal Name Amanda	Email amanda.jordan@touchstone.bank
Bank Name Touchstone Bank	Title/Position Vice President, Senior Credit Administrator	
Phone 14347352203	Bank Asset Size \$660,000,000+	
Bank Mailing Address P O Box 4300, Prince George, VA 23875		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Longwood University
Major/Area of Study Accounting	Date Completed 05/2004
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: Longwood University - Accounting Concentration - graduated in 2004	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Longwood University - Accounting Concentration - graduated in 2004	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Touchstone Bank	Citizens Community Bank	
Address PO Box 2230 Prince George, VA 23875	Address PO Box 2230 Prince George, VA 23875	Address
Position/Function VP/Senior Credit Administrator	Position/Function Credit Analyst	Position/Function
Dates Employed 08/2016 - current	Dates Employed 08/2016 - current	Dates Employed

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
Responsible for the supervision, development and management of the Credit Analyst(s). Additionally, responsible for the organization and monitoring of annual credit reviews, management of the participation and construction loan portfolios and analysis and monitoring of the credit worthiness of new and existing credits of the bank with regards to safety and soundness.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	19	Marketing	0
Auditing	2	Money Management	19
General Management/Administration	19	Operations	0
Human Resources	13	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	12	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	7

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I would like to learn more about the banking industry as a whole and how it operates in relation to the credit function. My future goals with the bank are to grow into a senior executive role and this is the next step to move in that direction.

### Recommender Information

Name	Title/Position
Allan Funk	Executive Vice President, Chief Credit Officer
E-mail Address	Phone Number
allan.funk@touchstone.bank	18045188751

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Amanda Jordan	1/18/2024
Bank	City
Touchstone Bank	Prince George
Timestamp of Receipt	
08:27:58 18 Jan, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Amanda Jordan Bank Name: Touchsone Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Amanda has increased her responsibilities within the bank and accordingly increased her need to see the organization more holistically not simply from a credit administration lens. Amanda has leadership potential within the Bank where a more broad understanding of banking would benefit her growing leadership perspective. She has not had a traditional banking management program previously, and this is an excellent time in her career to strengthen her knowledge of the industry. She is analytically very bright, conceptually very sound (about our credit practices), and diligent in her work, so I am sure that she has both the aptitude and attitude to be an excellent student. Her specific experience in credit administration will also benefit her classmates and project teammates throughout the course work.

We highly recommend her for consideration.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jerry Allan Funk Title: Exec Vice President, Chief Credit Officer

Bank: Touchstone Bank Telephone: 804-720-9975

Signature: Allan Funk  Digitally signed by Allan Funk  
Date: 2024.01.22 16:18:10 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Fontaine Kamara	Informal Name Fontaine Kamara	Email fkamara@ches.bank
Bank Name Chesapeake Bank	Title/Position Mortgage Loan Officer	
Phone 17579413357	Bank Asset Size \$1.4B	
Bank Mailing Address P.O. Box 1419 Kilmarnock, VA 22482		

### Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Thomas Nelson Community College
Major/Area of Study Business Administration	Date Completed 12/17
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Chesapeake Bank		
Address 6619 Richmond Rd Williamsburg, VA 23188	Address	Address
Position/Function Lending Officer	Position/Function	Position/Function
Dates Employed 09/2017-Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>Originates first mortgage loans, promotes the financial institution and its lending services to the real estate community and helps to identify and serve the community's financial needs through home loan counseling, real estate agent seminars and sales meetings, and by participating in and promoting the financial institution's community activities.</p>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	8

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I am looking to expand my knowledge base in the banking sector. I would like to gain industry specific knowledge that can help me grow personally and professionally. I am interested in meeting leaders within the industry to ask questions, and to hear ideas and to network with other banking professionals.

**Recommender Information**

Name <b>Jeff Szyperski</b>	Title/Position <b>President, CEO</b>
E-mail Address <b>jszyperski@ches.bank</b>	Phone Number <b>18044354274</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Fontaine Kamara</b>	Date of Application <b>3/22/2024</b>
Bank <b>Chesapeake Bank</b>	City <b>Kilmarnock</b>
Timestamp of Receipt <b>13:07:13 22 Mar, 2024</b>	

**Virginia Bankers School of Bank Management  
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Fontaine Kamara Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Fontaine has a solid background in commercial and mortgage lending. She took both of these roles with no background in either; a testament to being a continual learner.  
She will be an asset to her class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey M. Szyperski Title: Chairman, President & CEO

Bank: Chesapeake Bank Telephone: (804) 435-4274

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Laura Kennedy	Informal Name Laura	Email Laura.Kennedy@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Audit Manager	
Phone 18045893400	Bank Asset Size \$21.2 billion	
Bank Mailing Address 4355 Innslake Drive, Glen Allen, VA 23060		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution University of North Carolina - Wilmington
Major/Area of Study Masters of Science in Accounting	Date Completed 07/2016
Please list any professional designations and/or certifications you hold: I am a Certified Public Accountant licensed in Virginia.	
Please specify in-bank training program or specialized bank school you have participated in: I participated in the internal eMerge professional development program, designed to increase self-awareness through assessment tools, build our internal network and expand our business insight.	
AIB Certificate Earned Advanced or Graduate	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	Dixon Hughes Goodman (FORVIS)	
Address 4355 Innslake Drive, Glen Allen, VA 23060	Address 1410 Spring Hill Rd Ste 500, Tysons, VA 22102	Address
Position/Function Internal Audit/ Audit Manager	Position/Function Auditor	Position/Function
Dates Employed 04/2021 - present	Dates Employed 10/2016 to 11/2018	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
I perform inquiry, walkthrough and test work in accordance with audit procedures to determine the nature of operations and the adequacy of the system of control to achieve established objectives. I plan the objectives and scope of the audits to be performed, prepare the audit program, and conduct audits. All aspects of the engagement require significant project management skills. I obtain, analyze and appraise evidential data, which I document within self-prepared work papers that record, summarize and support audit findings. Additionally, I perform test work on internal controls over financial reporting (Sarbanes Oxley) to determine if the control is effective or ineffective. I evaluate the adequacy and effectiveness of the system of control and the efficiency of performance of the activities being reviewed. I also conduct discussions with

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

personnel to verify facts and to obtain explanations for apparent deficiencies., as well as evaluate or assist in evaluating the adequacy of the corrective actions proposed by management. I prepare and present the final report to management, detailing audit findings and recommendations for corrective actions and improvements.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	5	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	Not applicable.
Lending/Credit Analysis	0	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to attend the Virginia Bakers School of Bank Management in order to broaden my understanding within all areas of the banking business as well as make meaningful connections with other banking professionals. As an internal auditor I have the opportunity to interact with employees across our enterprise and to gain institutional knowledge organically; however, the School of Bank Management will provide targeted training intended to advance my understanding and provide greater detail and background than on the job experience. I am especially interested in delving into credit portfolio management and the financial management of banks. I look forward to sharing my knowledge with teammates and having deeper discussions around risk management practices within my role as Audit Manager.

**Recommender Information**

Name <b>Brad Haun</b>	Title/Position <b>EVP, Chief Audit Executive</b>
E-mail Address <b>Bradley.Haun@atlanticunionbank.com</b>	Phone Number <b>18046322110</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Laura M. Kennedy</b>	Date of Application <b>3/14/2024</b>
Bank <b>Atlantic Union Bank</b>	City <b>Glen Allen</b>
Timestamp of Receipt <b>14:47:46 14 Mar, 2024</b>	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Laura Kennedy Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Laura joined AUB's Corporate Assurance & Advisory Services team (CAAS or Internal Audit) approximately three years ago upon leaving public accounting with a large regional firm. Laura is an active CPA which demonstrates her commitment to professional development and learning while also demonstrating her financial acumen. I am recommending Laura for the 2024 Virginia Bankers School of Bank Management as this will significantly help broaden her banking knowledge which will provide additional value to our CAAS team, Board of Directors, and Executive Leadership Team. Laura is currently leading assurance services across many disciplines and continuing to broaden her knowledge will provide her the confidence in her role and in helping train and develop others on the team. In addition, this learning opportunity will also help Laura begin to build a strong network within the industry. Laura is a highly engaged teammate and actively seeks opportunities to foster engagement and to learn new skills.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Brad Haun Title: EVP, Chief Audit Executive

Bank: Atlantic Union Bank Telephone: 540-903-0344

Signature: Bradley S. Haun  Digitally signed by Bradley S. Haun  
Date: 2024.03.21 15:42:19 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Huynh La	<b>Informal Name</b> John	<b>Email</b> jla@mstreetbank.com
<b>Bank Name</b> MainStreet Bank	<b>Title/Position</b> VP/Commercial Real Estate Portfolio Manager	
<b>Phone</b> 17034814565		<b>Bank Asset Size</b> 2 Billions
<b>Bank Mailing Address</b> 10089 Main St, Fairfax, VA 22031		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> George Mason University
<b>Major/Area of Study</b> Finance	<b>Date Completed</b> 08/2012
<b>Please list any professional designations and/or certifications you hold:</b>	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> 12 credits with Appraisal Institute Navy Federal Credit Union Advance Bank Training Sandy Spring Bank Management Training Burke and Herbert Bank Mentorship Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
MainStreet Bank	United Bank	Burke and Hrebert Bank
<b>Address</b> 10089 Fairfax Blvd, Fairfax, VA 22030	<b>Address</b> Chantilly, VA	<b>Address</b> Alexandria, VA
<b>Position/Function</b> Commercial Real Estate Portfolio Manager	<b>Position/Function</b> Product Coordinator - Work in the Appraisal Department and on 3rd party reports.	<b>Position/Function</b> Appraisal Coordinator - Work in the Appraisal Department and on 3rd party reports.
<b>Dates Employed</b> 05/10/2021	<b>Dates Employed</b> 10/07/2019	<b>Dates Employed</b> 08/01/2016

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Ensures that loan files contain proper documents (i.e., tax returns, application, PFS, etc.)
- Provides direct administrative support for the Commercial Loan OfficersFacilitates customer meeting with or in the absence of the Commercial Loan Officers
- Coordinates and assist Credit Analysts to maximize their use for underwriting and compliance review
- Partners with attorneys, title company, and internal departments for loan closing
- Submit and review construction draw request and all pertain documents (i.e., inspection report, updated endorsement, updated budget, invoices, proof of receipt, etc.) to support the request
- Request title work and insurance for collateral property

**Please indicate the number of years of experience in each bank management area.**

Accounting	3	Marketing	0
Auditing	3	Money Management	0
General Management/Administration	16	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	2	Total years in banking industry	1

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to further my knowledge and career in the banking industries. This is a great opportunities and place for me to learn and network with the leaders and experts in the industries. It would also let me know what I can work on and how I can improve myself, so that I can provide the best version of myself to our clients and shareholders.

### Recommender Information

Name <b>Tom Floyd</b>	Title/Position <b>Executive Vice President/Chief Lending Officer</b>
E-mail Address <b>tfloyd@mstreetbank.com</b>	Phone Number <b>17034814562</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>John La</b>	Date of Application <b>2/5/2024</b>
Bank <b>MainStreet Bank</b>	City <b>Fairfax</b>
Timestamp of Receipt <b>10:54:49 05 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: John La

Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I recommend John La for application to admission of the upcoming class of Virginia Bankers School of Bank Management. John La joined MainStreet Bank on 5/10/2021 as a Portfolio Manager and quickly received a promotion to Assistant Vice President on 1/27/2022 due to how quickly he was able to make a large impact in his role. During his time with the Bank, John has grown in his ability to function as a highly effective portfolio manager, at a time when the portfolio he covered experienced a very high level of growth. The portfolio John is assigned to cover has grown at roughly \$120 million in outstanding per year and currently consists of 284 notes, \$738 million in commitments, and \$542 million outstanding as of February 2023. The volume of work that John has completed to help the Bank realize the benefits of this portfolio is substantial. When working with large volumes of commercial transactions that in many cases have very firm deadlines due to contract requirements and other such considerations, the potential to cause discomfort amongst team members is elevated. With that being taken into consideration, John has done an excellent job as he has grown in his role at synchronizing more effectively to help the various members of the loan team in the documentation and compliance departments to get the job done while maintaining a positive attitude and cohesion amongst the team.

John's energy and focus on getting things done is above average and in his current assignment, John is embracing his role and has a strong desire to continue his growth in the banking industry. I believe that John's positive attitude, large amounts of energy and team work will be an asset to John. The opportunity for John to go to Bank school to expand his horizons and learn more about the other areas of the Bank is well deserved and something that will add depth to an individual who has potential to help MainStreet as he continues to grow in his career.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Thomas M. Floyd

Title: Executive Vice President

Bank: MainStreet Bank

Telephone: 703-481-4562

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Sophie Levy	Informal Name Sophie	Email SLevy@forbrightbank.com
Bank Name Forbright Bank	Title/Position Associate, Business Management	
Phone 15129835466	Bank Asset Size 7B	
Bank Mailing Address 4445 Willard Ave Ste 1000 Chevy Chase, MD 20815		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution University of Georgia
Major/Area of Study Psychology	Date Completed 12/15/2017
Please list any professional designations and/or certifications you hold: None related	
Please specify in-bank training program or specialized bank school you have participated in: Virginia Bankers Association Women in Banking Mentorship (current)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Forbright Bank	Shape Method Pilates	University of Georgia
Address 4445 Willard Ave, Chevy Chase MD 20815	Address 5350 Burnet Rd Austin Tx 78756	Address 500 DW Brooks Dr Athens GA 30605
Position/Function Associate, Business Management	Position/Function General Manager / Company Strategist	Position/Function Research Coordinator
Dates Employed 2/5/23-present	Dates Employed 3/1/2020-2/1/2023	Dates Employed 1/1/2018-9/1/2019

Please describe, in detail, your role at the bank including key job functions.
<p>My current position of business management associate is my first banking industry position. I began in February of 2023, as a part of the day 1 group for the then-new digital banking department. My team was brought on to build a greenfield, direct to consumer digital banking platform, starting with the launch of a high yield savings account product. I joined with extensive management experience and have had the unique "birds eye" opportunity of seeing every aspect of building a bank including budget &amp; forecasting, technology and software build, risk and compliance, marketing, and bank operations. The business management team, at a high level, provides program management and ensures key strategic decisions are being made on schedule and on budget. Specifically, I fill a variety of roles within the team: Project manager for select workstreams (Risk &amp; Compliance, Fraud/BSA/AML, Operations); Ad-hoc auditing, tracking and reporting on progress of key initiatives, and maintaining milestone timelines for all product</p>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

launches; Ad-hoc auditing, tracking and reporting on progress of key initiatives, and maintaining milestone timelines for all product launches; Third Party Risk Management coordinator. I work with team leads to initiate onboarding of new vendors and with the enterprise TPRM department to collect due diligence for and assist in risk assessment of third party vendors; Onboarding and enablement: I onboard all new team members to familiarize them with our team ways of working and context on our current projects. I wrote and keep updated our team handbook and reference guide and facilitate correct IT system access for all team members; Team culture building: through initiatives including team engagement surveys, in-person off-sites (we are a fully remote team), and regular team check-ins and updates, I along with my team leader have build a strong culture of collaboration, initiative, and respect resulting in job satisfaction among teammates.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	1
Auditing	0	Money Management	0
General Management/Administration	6	Operations	3
Human Resources	6	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	1

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to enroll in the VBA school of bank management with the objective of expanding my industry knowledge to become a more effective teammate in the current banking environment. I am very interested in the the modernization of banks, and specifically the shift to become more digital, and I believe this program will provide me with the foundation of knowledge I need in order to play a meaningful part in this changing industry. While I do not yet have two years banking experience, I am a fast learner as demonstrated by my ability to step in and contribute immediately to a team that has built out a modern consumer banking platform this past year. Additionally, the structure of the program is perfectly suited to allow me to continue to develop through hands on experience while learning from the industry expertise at VBA. I am confident my participation in this program will be both positive and impactful to my development, my team, and the program overall.

**Recommender Information**

Name <b>Matt Quale</b>	Title/Position <b>President, Digital Banking</b>
E-mail Address <b>MQuale@Forbrightbank.com</b>	Phone Number <b>16175018377</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Sophie Levy</b>	Date of Application <b>3/22/2024</b>
Bank <b>Forbright Bank</b>	City <b>Chevy Chase, MD</b>

Timestamp of Receipt **22:29:00 22 Mar, 2024**

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Sophie Levy Bank Name: Forbright Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I strongly recommend Sophie Levy for admission to the VBA School of Bank Management. I was introduced to Sophie two years ago when she was looking to make a career switch and wanted professional advice. I was immediately struck by her experience in managing a retail business and how she had been able to grow revenue through strong marketing, improved operations, and people management. Even though she was not interviewing, I knew she was exactly the kind of proactive creative person I wanted to have on the digital banking team at Forbright. Since starting she has contributed in a multitude of ways to the success of our greenfield digital banking platform launch. She has shown a real interest in banking and as a future leader in the field, is well positioned to benefit from this program.

Sophie was part of the day 1 team in the Forbright Digital Banking unit. She immediately displayed adaptability and possessed a genuine curiosity in banking. During the experience of building the digital platform she has been exposed to several different functions and has been able to learn about marketing, technology, operations, finance and compliance all within the financial services context. She is passionate about continuing her education in the field and will build a solid foundation at VBA.

Sophie is a self-starter who is great at driving her work forward and getting things done. Her positive energy and eagerness to support the team have been instrumental in creating a culture of collaboration and camaraderie. She has the natural ability to bring people together and motivate a team. Sophie has also demonstrated strong leadership qualities that have resulted in positive outcomes in her work as well as led to positive outcomes for the team. She is committed to her work and cares about the success of not just herself, but her team and the bank. I am excited to see her grow through the VBA and recommend her without hesitation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Matt Quale Title: President, Digital Banking

Bank: Forbright Bank Telephone: 6175018377

Signature: Matthew Quale

Digitally signed by: Matthew Quale  
DN: CN = Matthew Quale email = mquale@forbrightbank.com C = AD  
Date: 2024.03.29 13:05:59 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Bridgette Manley	<b>Informal Name</b> Bridgette Manley	<b>Email</b> Bridgette.Manley@CBTCares.com
<b>Bank Name</b> Carter Bank & Trust	<b>Title/Position</b> Loan Review Specialist	
<b>Phone</b> 12763364573		<b>Bank Asset Size</b> \$4.452,168
<b>Bank Mailing Address</b> 320 College Road, Martinsville, VA 24112		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Sullivan University, Lexington KY	
<b>Major/Area of Study</b> Business Administration with concentration in Accounting	<b>Date Completed</b> April 2010	
<b>Please list any professional designations and/or certifications you hold:</b> N/A		
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Corporate Finance Institute - Commercial Credit Analyst Corporate Finance Institute - Commercial Banker Credit Analyst Certification		
<b>AIB Certificate Earned</b> N/A		
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes	
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A		

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Carter Bank & Trust	Box Lake Networks	Appalachian Regional Healthcare
<b>Address</b> 320 College Road, Martinsville, VA 24112	<b>Address</b> 400 Shoppers Drive, Winchester, KY 40391	<b>Address</b> 2260 Executive Drive, Lexington, KY 40505
<b>Position/Function</b> Loan Review Specialist	<b>Position/Function</b> Director of Accounting	<b>Position/Function</b> Accounts Payable Manager
<b>Dates Employed</b> September 2019 - Current	<b>Dates Employed</b> Nov 2013 - Aug 2019	<b>Dates Employed</b> Jan 2010 - Apr 2013

<b>Please describe, in detail, your role at the bank including key job functions.</b>
My current role to is analyze commercial real estate loans to ensure loan quality, determine documentation is sufficient and validate the accuracy of the risk rating/loan grading system. My role also analyzes all financial information for borrower(s) and guarantor(s) and notes where inadequate information exists.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Loan Review
Investments	0	"Other" Description	Review commercial real estate loans to ensure loan quality, adequate documentation, and risk rating.
Lending/Credit Analysis	0	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have been in the banking industry for only 5 years. My background was primarily corporate accounting. The years I will spend attending the School of Bank Management will further my education and knowledge in the banking industry. With more education and knowledge, I want to push those qualities into my job performance and advancement. This opportunity will allow me to learn from other students as well as professors. Knowledge is a key resource.

**Recommender Information**

Name <b>Tony Kallsen</b>	Title/Position <b>Senior Executive Vice President/ Chief Credit Officer</b>
E-mail Address <b>Tony.Kallsen@CBTCares.com</b>	Phone Number <b>13367906011</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Bridgette T. Manley</b>	Date of Application <b>1/22/2024</b>
Bank <b>Carter Bank &amp; Trust</b>	City <b>Martinsville</b>
Timestamp of Receipt <b>11:10:34 22 Jan, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Bridgette Manley Bank Name: Carter Bank & Trust

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my privilege to provide a recommendation regarding Bridgette Manley with respect to the VBA/School of Bank Management program.

Bridgette joined the bank in September of 2019 as a Loan Review Specialist. Prior to joining the bank, Bridgette's background was in corporate accounting. She has consistently expressed an interest in learning more about banking. For example, she discovered that the bank had a training program for commercial credit analysts and asked to undertake said training in order to better understand the commercial lending process. This is an intensive immersion in underwriting, financial analysis, loan structure and pricing. She is near completion of that program and preparing for the final examination, which will also result in the conveyance of a credit analyst certificate from the Commercial Finance Institute.

Bridgette demonstrates a strong desire to improve her knowledge and advance in her banking career. She is diligent and accurate in her work and appears to enjoy it. She has developed good relationships with her colleagues, including the commercial bankers. When the bank's Loan Review Director nominated her for selection in the UVA/School of Bank Management, she was very excited about the opportunity to continue to learn and grow.

This program will directly benefit Bridgette by providing her with a broader knowledge base with respect to the banking industry. She is enthusiastic about learning and advancing her career. She has almost completed our analyst training program, which I believe will prepare her well for this program. This program has been valuable to the bank and its many associates who have completed the program and I'm excited to add Bridgette to that roster.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Tony Kallsen Title: Senior Executive Vice President

Bank: Carter Bank & Trust Telephone: (724) 840-0737 (cell)

Signature: Tony E. Kallsen

Digitally signed by Tony E. Kallsen  
Date: 2024.02.23 11:10:42 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Morgan McLellan	Informal Name Morgan McLellan	Email mmclellan@johnmarshallbank.com
Bank Name John Marshall Bank	Title/Position Assistant Vice President / Team Lead / Credit Analyst II	
Phone 17035840856	Bank Asset Size \$2.36B	
Bank Mailing Address 1943 Isaac Newton Square, Reston, VA 20190		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution George Mason University
Major/Area of Study Political Science/International Affairs	Date Completed 05/2006
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: RMA training for underwriting personal guarantor/tax return	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
John Marshall Bank	Access National Bank	M&T Bank
Address 1943 Isaac Newton Sq, Reston, VA	Address 1800 Robert Fulton Dr, Suite 105, Reston VA	Address
Position/Function Senior Credit Analyst	Position/Function Assistant Loan Portfolio Manager	Position/Function Loan Assistant
Dates Employed 200-ish	Dates Employed 2015-2019	Dates Employed 2011-2015

Please describe, in detail, your role at the bank including key job functions.

I underwrite and provide analysis on loans which include the following job functions: evaluate credit risk, analyze existing and potential loan, evaluating credit worthiness, underwriting corporate and individuals.

I also prepare the ALLL reports, the CAR reports, the Top-Down/Bottom-Up and CRE concentration reports for approval by our Board.

I am a team lead for my department, and help to answer any questions other analysts have regarding their deals. I also help to train new employees.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	5	Marketing	0
Auditing	10	Money Management	0
General Management/Administration	17	Operations	4
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	-
Investments	0	"Other" Description	
Lending/Credit Analysis	17	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I am so eager to join fellow banking colleagues to learn about how best to develop into stand-out leaders in our field, to continue the learning process, to be able to support new employees - especially the generation that is just entering into the workforce. We can be such an instrumental role in their career development and teaching /guiding them in our own subject matter expert areas. I'm excited to continue education, which can play a pivotal role in the success of our own institutions. I also would like to apply what I've learned to the daily tasks that I perform, I know the tips/tricks/education from the subject matter experts at School of Bank Management will be a once in a life time opportunity. It's so rare that we can all come together and learn from one another, without the competitive edge we all like to have when we find one another at networking events (we all love our own institutions the best, it's just like having your own child - they will always be #1 in our eyes)

**Recommender Information**

<b>Name</b> Jason McDonough	<b>Title/Position</b> Executive Vice President, Chief Lending Officer
<b>E-mail Address</b> jmcdonough@johnmarshallbank.com	<b>Phone Number</b> 17034770813

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Morgan McLellan	<b>Date of Application</b> 3/13/2024
<b>Bank</b> John Marshall Bank	<b>City</b> Reston
<b>Timestamp of Receipt</b> 11:06:20 13 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Morgan McLellan Bank Name: John Marshall Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Morgan McLellan is an AVP, Credit Analyst Team Lead within our Credit Underwriting department at John Marshall Bank. Morgan has been with JMB since October of 2019 and we are excited to celebrate her 5 year anniversary later this year. I have known Morgan for over 15 years as we used to work together back at Cardinal Bank. During all the years I have known Morgan she has maintained a stellar reputation as a hard-working, diligent, and valued team member who is always willing to go the extra mile. Since joining the underwriting department in April 2021, Morgan has established her as an integral part of the credit team. She can underwrite all types of loan requests that the Bank has to offer and has the highest production of all credit analysts. She consistently produces high quality work and always has a positive, willing to help attitude. Her performance has exceeded expectations in every review and because of this, she was promoted to Team Lead of the Underwriting Department in October 2022. In her role as Team Lead, Morgan is a part of the training process for junior credit analysts as well as a go to source of questions for all analyst in the department. She often provides input for ways to improve the department and is active participant in the team's weekly meetings. Morgan also performs the semi-annual CRE portfolio stress test reporting and CRE concentrations, portfolio segmentation and market analysis reporting for the Board of Directors. As a member of the Executive Management team at JMB, I will say that I am excited to see Morgan continue to grow and develop in her role and within the Credit Department and look forward to the possibilities that will be available. As a graduate of the VBA School of Bank Management I can say that she maintains the attributes and qualities of those candidates that the VBA looks for when making their selections. I highly recommend Morgan as an applicant.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jason R. McDonough Title: EVP, Chief Lending Officer

Bank: John Marshall Bank Telephone: 703-477-0813

Signature:  Digitally signed by Jason McDonough  
Date: 2024.03.14 10:50:33 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Shawn McReynolds	Informal Name Shawn	Email shawnm@newpeoples.bank
Bank Name New Peoples Bank	Title/Position Director of IT	
Phone 12768737080	Bank Asset Size 800M	
Bank Mailing Address 67 Commerce Drive, Honaker, VA 24260		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution Fort Hays State University
Major/Area of Study Information Networking and Telecommunications	Date Completed 05/05
Please list any professional designations and/or certifications you hold: A+, Net+, iNet+, IC3	
Please specify in-bank training program or specialized bank school you have participated in: VBA MDP	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
New Peoples Bank	Wytheville Community College	Alpha Natural Resources
Address 67 commerce Drive, Honaker VA 24260	Address 1000 E Main Street, Wytheville VA 24382	Address
Position/Function Director of IT	Position/Function Director of Technology	Position/Function Manager of Network Engineering
Dates Employed 03/06/23 - Current	Dates Employed 2011 - 2023	Dates Employed 2007 - 2011

Please describe, in detail, your role at the bank including key job functions.

A Director of IT, I'm responsible for managing the bank's IS/IT team as well as handling the following functions:

- Ensure all bank servers are operational, secured, patched, backed up, and replicated
- Maintain all IT infrastructure and connectivity for all branches/sites
- Manage end-user hardware and software
- Deploy new hardware, software, and solutions organization-wide
- Assist with operational and application needs as they arise

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	1	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	IT
Investments	0	"Other" Description	Information technology services
Lending/Credit Analysis	0	Total years in banking industry	1

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I believe I will be much more effective supporting the bank by understanding operations, processes, and procedures associated with community banking. This is the key to moving from support to innovation.

**Recommender Information**

<b>Name</b> Landon McGlothlin	<b>Title/Position</b> Executive Vice President, COO/CIO
<b>E-mail Address</b> landon@newpeoples.bank	<b>Phone Number</b> 12768737073

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Shawn McReynolds	<b>Date of Application</b> 3/17/2024
<b>Bank</b> New Peoples Bank	<b>City</b> Honaker
<b>Timestamp of Receipt</b> 15:18:27 17 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Shawn McReynolds Bank Name: New Peoples Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Shawn McReynolds joined New Peoples Bank in March of 2023 to fill the role of Director of IT. Shawn came to New Peoples Bank from Wytheville Community College where he served from 2011 to 2023 as Chief Information Officer. He has spent his entire career either working in the Information Technology field or teaching IT at the college-level. In his short tenure with New Peoples Bank Shawn has proved to be a high performing employee with a high level of intelligence. Shawn exhibits strong leadership skills, and was recently promoted to the Senior Management team. I am recommending Shawn attend VBA School of Bank Management, because I think it is critical for him, in his current role, and for his career, to understand the business of banking. Information Technology is a unique function, in that it is traditionally considered a support function, but has become, and will continue to be, the channel in which most customers choose to interact with their bank. Through the education and collaboration provided by the program Shawn will be better equipped to fulfill his role and lead NPB into the future. I feel Shawn will excel in the program even with a lack of banking knowledge and experience.

Thank you for your consideration.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Landon McGlothlin Title: EVP - CIO/COO

Bank: New Peoples Bank Telephone: 276-873-7073

Signature: Users, Landon McGlothlin  Digitally signed by Users, Landon McGlothlin  
Date: 2024.03.26 17:17:12 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Valerie Miller	<b>Informal Name</b> Valerie Miller	<b>Email</b> vmiller@oakviewbank.com
<b>Bank Name</b> Oak View National Bank	<b>Title/Position</b> Senior Vice President, Director of Loan Administration	
<b>Phone</b> 15403597148	<b>Bank Asset Size</b> 615,000,000.00	
<b>Bank Mailing Address</b> 4174 Old Stockyard Rd., Marshall, Va 20115		

**Educational Background**

<b>Highest Level of Education Achieved</b> High School Graduate	<b>Institution</b> Fauquier High School
<b>Major/Area of Study</b> Academic	<b>Date Completed</b> 06/84
<b>Please list any professional designations and/or certifications you hold:</b> I have taken some college classes through Strayer University. They were taken pre-2007.	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> My bank uses the ICBA training program. We also utilize Bankers Compliance as another training vessel.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Oak View National Bank	Marshall National Bank and Trust Company	Liberty Savings Bank
<b>Address</b> 4174 Old Stockyard Rd., Marshall, Va 20115	<b>Address</b> 8372 Main Street, Marshall, Va 20115	<b>Address</b> Broadview Ave., Warrenton, Va 20186
<b>Position/Function</b> Senior Vice President, Director of Loan Administration. Responsible for Loan Operations and Loan Processors. Also CRA Officer	<b>Position/Function</b> Vice President, Loan Operations Officer. Responsible for loan operations and loan processors.	<b>Position/Function</b> Consumer Loan Processor
<b>Dates Employed</b> 06/08/2009 to present	<b>Dates Employed</b> 07/92 to 09/07	<b>Dates Employed</b> 1987 to 1992

<b>Please describe, in detail, your role at the bank including key job functions.</b> I manage the loan operations and loan processing functions of the Bank. I am deeply involved in audits with outside auditors as well as with the OCC. I am also the CRA Officer. I currently manage 8 people at 3 branches and keep everyone updated on changing compliance regulations. I am part of the Board Audit Committee and Board Loan Committee.
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**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	37

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have recently been promoted to Senior Vice President (as of 1/1/24) and am now part of senior management meetings and decisions. I want to know more in the areas of asset/liability management and investments, among many other topics. I have always been on the lending side of the bank and would like to learn more about all other areas. I have always worked at community banks and at community banks, everyone does a little of everything. with that said, I would like to learn more about all the others areas that a community bank dabbles in on a daily basis.

**Recommender Information**

<b>Name</b> Kevin A. Lee	<b>Title/Position</b> President and Chief Lending Officer
<b>E-mail Address</b> klee@oakviewbank.com	<b>Phone Number</b> 15403597152

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Valerie J. Miller	<b>Date of Application</b> 3/12/2024
<b>Bank</b> Oak View National Bank	<b>City</b> Marshall
<b>Timestamp of Receipt</b> 12:01:55 12 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Valerie J. Miller Bank Name: Oak View National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I have worked Valerie since 1992 and watched her grow from a Loan Processor to Loan Operations Manager to Vice President & Loan Operations Officer and recently to her current position of Senior Vice President & Director of Loan Administration. She has a team of seven Loan Processors that report to her and a Loan Operations Officer that reports to her. She manages all things in the area of loan operations and loan administration to include all of the day-to-day loan operations and the multitude of loan area audits that occur each year. Additionally, she is responsible for the bank's HMDA filings and is the bank's CRA (Community Reinvestment Act) Officer. She is a key employee for Oak View National Bank in making sure that our loan department runs efficiently and is compliant with all laws and regulations. However, with all of that loan experience in over 30 years of being a banker she has not been exposed to all areas of the bank from an education or experience standpoint. With her recent promotion to SVP she is now a part of the bank's senior management group and involved in meetings and decision making for the bank as a whole. As such, it is important that she become more well rounded in her knowledge base of all areas of the bank and it is felt that the Virginia Bankers School of Bank Management would be a key piece in the education. I wholeheartedly recommend Valerie for inclusion in this years incoming class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kevin A. Lee Title: President & Chief Credit Officer

Bank: Oak View National Bank Telephone: 540-359-7152

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Robert Motley	<b>Informal Name</b> Rob	<b>Email</b> robertmotley112@gmail.com
<b>Bank Name</b> Citizens Bank & Trust Company	<b>Title/Position</b> Credit Analyst	
<b>Phone</b> 14342928155		<b>Bank Asset Size</b> 554,341,000
<b>Bank Mailing Address</b> 126 South Main Street, Blackstone, VA 23824		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Longwood University
<b>Major/Area of Study</b> Business (Concentration: Finance)	<b>Date Completed</b> 05/21/2022
<b>Please list any professional designations and/or certifications you hold:</b> n/a	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> VBA Commerical Lending School; PSI Performance Soutlions "Essentials of Commerical Credit Analysis"; Breaking into Banking (Full courses)	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Longwood University; Principals of Accounting 1 (Fall 2019) , Principals of Accounting 2 (Spring 2020); Various Upper-Level Finance (300 & 400) courses were completed in the final four semesters of college.	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> Longwood University; Principals of Accounting 1 (Fall 2019) , Principals of Accounting 2 (Spring 2020); Various Upper-Level Finance (300 & 400) courses were completed in the final four semesters of college.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Citizens Bank & Trust Company	Virginia Tech	Virginia Marble
<b>Address</b> 126 South Main Street, Blackstone, VA 23824	<b>Address</b> 2375 Darvills Rd. Blackstone, VA 23824	<b>Address</b> 1201 E. 5th Ave. Kenbridge, VA 23944
<b>Position/Function</b> Credit Analyst	<b>Position/Function</b> Agriculture Specialist	<b>Position/Function</b> Marble Packer
<b>Dates Employed</b> 05/09/2022 - Current	<b>Dates Employed</b> 05/01/2019 - 08/20/2021	<b>Dates Employed</b> 06/06/2018 - 08/15/2018

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Perform underwriting for consumer and commercial loans (all types); Support and train loan officers with consumer and commercial underwriting; Review loans for data integrity; Prepare and review loan packages

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

that are presented to the Board of Directors; Participate in collaborative meetings with management to better improve loan oversight; Manage, plan, and prepare analytical reports on a monthly, quarterly, and yearly basis. These reports are reviewed by colleagues, bank management, and regulatory auditors.

Examples of reports for which I am responsible include

- Regulation O
- Loan Exceptions
- New Loans & Loan Goals
- Pipeline Reports
- Financial Documentatoin Tracking

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	2

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

My desire to attend the School of Bank Management stems from my passion for the community in which I live. Before entering the industry of banking, I did not comprehend the role that banks play in a community. Shortly after I began employment in this field, I quickly realized how a well-managed bank can improve people's lives and help them meet their goals.

**Recommender Information**

<b>Name</b> Lynn K. Shekleton	<b>Title/Position</b> Executive Vice President; Human Resources and Branch Administration
<b>E-mail Address</b> lynn.shekleton@cbtva.com	<b>Phone Number</b> 14342928136

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Robert Hurt Motley, Jr.	<b>Date of Application</b> 1/31/2024
<b>Bank</b> Citizen's Bank &Trust	<b>City</b> Blackstone

**Timestamp of Receipt**  
22:16:02 31 Jan, 2024

**From:** [Lynn K. Shekleton](#)  
**To:** [Michele Dunn](#)  
**Subject:** VBA School Recommendation  
**Date:** Wednesday, March 20, 2024 4:59:09 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

**CAUTION: External Email**

Here is a screen shot of my original recommendation form.

### Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Robert H. Motley Bank Name: Citizens Bank and Trust Company

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Following his 2022 graduation from Longwood University with a Bachelor of Science in Business Administration, Robert Motley joined Citizens Bank and Trust Company as Credit Analyst. It is now my pleasure to highly recommend Robert as an exceptional candidate for admission to the Virginia Bankers School of Bank Management.

From the first day of his employment, Robert was motivated to learn and demonstrated perseverance and initiative as he quickly developed the proficiencies required by his position. He has distinguished himself as a conscientious individual of high intelligence with strong analytical and communication skills. Bank Management and the Board of Directors comfortably rely on his presentations of complete, detailed, and accurate financial information as a basis for their credit decisions.

Robert is an extremely personable young man who consistently demonstrates a positive attitude and relates equally well with his co-workers and management. From providing financial educational presentations in school classrooms to voluntarily serving on a local Industrial Development Authority, he is generous with his time and energy.

Robert has proven himself to have the discipline, initiative, and intellectual creativity to successfully complete the VBA School of Bank Management. He would professionally benefit from the opportunity and would be a positive asset to your program. I enthusiastically recommend him without reservation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Lynn K. Shekleton Title: Executive Vice President

Bank: Citizens Bank and Trust Company Telephone: 434-292-8136

Signature: Lynn K. Shekleton Digitally signed by Lynn K. Shekleton  
Date: 2024.02.02 10:36:49 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**Lynn K. Shekleton**  
Executive Vice President

Citizens Bank & Trust Company



126 S Main St | Blackstone, VA 23824  
Office: 434.292.8136 | Fax: 434.292.1906

Visit us online at [www.cbtva.com](http://www.cbtva.com)

This message is confidential, intended only for the named recipient(s) and may contain information that is privileged or exempt from disclosure under applicable law. If you are not the intended recipient(s), you are notified that the dissemination, distribution or copying of this message is strictly prohibited. If you receive this message in error, or are not the named recipient(s), please notify the sender at either the e-mail, fax address, or telephone number above and delete this document from your computer. Thank you.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Benjamin Mundt	Informal Name Ben	Email mundtben7@gmail.com
Bank Name MainStreet Bank	Title/Position Credit Analyst	
Phone 15713751392	Bank Asset Size \$2 Billion	
Bank Mailing Address 10089 Fairfax Blvd, Fairfax, VA 22030		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution The Pennsylvania State University
Major/Area of Study Finance	Date Completed 05/17
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA: Management Development Program (Class of 2023)	
AIB Certificate Earned N/A	
Please select your accounting background: It has been 7 years since my last accounting class	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. It has been 7 years since my last accounting class	

### Employment Background

Current Employer	Previous Employer	Previous Employer
MainStreet Bank	OceanFirst Bank	PayPal
Address 10089 Fairfax Blvd, Fairfax, VA 22030	Address Toms River, New Jersey	Address Wilmington, DE
Position/Function Credit Analyst	Position/Function Credit Analyst	Position/Function Analyst
Dates Employed April 2022-Present	Dates Employed August 2019 - Nov 2021	Dates Employed June 2017-August 2019

Please describe, in detail, your role at the bank including key job functions.

Performs credit analysis of financial statements and collateral evaluations  
 Conducts financial analysis to include spreading financial statements, ratio analysis, and industry comparisons.  
 Analyzes cash flow and projections, including collateral and secondary repayment sources.  
 Makes recommendations in accordance with sound banking practices in order to minimize risk exposure.  
 Ensures commercial loan requests adhere to Bank policies and procedures.  
 Works closely with loan officers in the preparation of loan presentations and analysis of the financial strengths and weaknesses of commercial borrowers.  
 Verifies and analyzes financial information and prepares narrative analysis of findings on new loans and on existing loans and drafts written loan presentations. Requests additional information as required to complete the evaluation.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I attended the VBA's Management Development Program this past Fall and I felt as though it helped ignite a deeper passion for banking within me . I would be excited to be given the opportunity to continue to my education through this program which was highly recommend by all the presenters and employees of the VBA who participated in the MDP. I believe that this program will help me develop as a more well-rounded banker and allow me to continue to build off the the foundation I have been cultivating to help me advance through my burgeoning career. Additionally, as a recent transplant from the northeast, the opportunity to meet more Virginia bankers and expand my professional network is particularly exciting.

**Recommender Information**

Name <b>Jeff Day</b>	Title/Position <b>Senior Vice President: Credit Underwriting Manager</b>
E-mail Address <b>jday@mstreetbank.com</b>	Phone Number <b>15713751308</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Benjamin Mundt</b>	Date of Application <b>1/24/2024</b>
Bank <b>MainStreet Bank</b>	City <b>Fairfax</b>
Timestamp of Receipt <b>16:33:45 24 Jan, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Benjamin Mundt Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Ben Mundt started at MainStreet Bank on 4/4/2022 as a Credit Analyst when he relocated from Mt. Laurel, NJ. He has been an underwriter since 2017 after earning a Bachelor of Science degree in Finance from Pennsylvania State University with honors with a combined GPA of 3.50.

Mr. Mundt has progressed well while learning a new bank culture as well as a new culture in Northern Virginia compared to Mount Laurel, NJ. He continues to improve and is working on more complex credits.

Mr. Mundt now has roughly seven years of related experience and has improved throughout his first two years at MainStreet Bank being promoted to Credit Analyst II on 4/4/2023.

Mr. Mundt has expressed a desire for additional training and to take on more complicated loans. Later in 2023, he was selected to attend and he graduated from the VBA Management Development Program.

To continue his growth as a banker, I recommend him to attend Bank School with the VBA starting in 2024.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey S Day Title: Credit Underwriting Manager, SVP

Bank: MainStreet Bank Telephone: 703-624-6587

Signature: Jeff Day  Digitally signed by Jeff Day  
Date: 2024.01.30 15:42:31 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Johanna Munford	Informal Name Johanna	Email johanna.munford@primisbank.com
Bank Name Primis Bank	Title/Position Commercial Credit Analyst Team Lead	
Phone 18049977581	Bank Asset Size \$3.9 Billion	
Bank Mailing Address 10900 Nuckols Rd, Glen Allen, VA 23060		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Georgia
Major/Area of Study Finance	Date Completed 05/2009
Please list any professional designations and/or certifications you hold: CFT Certificates - Bank Teller Certification, Customer Service Rep & Customer Service Associate, all finalized during 2015.	
Please specify in-bank training program or specialized bank school you have participated in: Completed multiple VBA courses from 2009 until now.	
AIB Certificate Earned N/A	
Please select your accounting background: Middle Georgia College - Principals of Accounting I & II, taken Fall 2004 & Spring 2005. University of Georgia - Intermediate Accounting I - 2007, Professional Accounting - 2007, Taxation I - 2008, Intermediate Accounting II - 2008,	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Middle Georgia College - Principals of Accounting I & II, taken Fall 2004 & Spring 2005. University of Georgia - Intermediate Accounting I - 2007, Professional Accounting - 2007, Taxation I - 2008, Intermediate Accounting II - 2008,	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Primis Bank	Touchstone Bank	
Address 10900 Nucklols Rd, Glen Allen, VA 23060	Address 4300 Crossings Blvd, Prince George, VA 23875	Address
Position/Function Commercial Credit Analyst Team Lead	Position/Function Credit Analyst	Position/Function
Dates Employed January 2021 - Current	Dates Employed September 2009 - December 2020	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I work with my team to complete financial analysis on all new commercial credit requests that come through. I manage the volume tracking & assignments within the new commercial credit group to ensure the requests

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

are completed in a timely manner & provide support to our other credit analyst groups such as small business, commercial portfolio, healthcare lending, and life insurance premium lending groups. I review larger credits going to our Credit Committee for approval, initiate regular training sessions on topics as needed, and lead regular team meetings for our analysts to discuss current requests & facilitate any support needed between our different analyst groups. I am the direct manager of two employees currently.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	6
Investments	0	"Other" Description	Teller/Customer Service Representative for Retail Bank
Lending/Credit Analysis	9	Total years in banking industry	15

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

There is a ceiling to learning entirely from experience & I feel like I am running into that ceiling more often. I want to be more prepared to lead my team now with the best understanding of credit risks & credit underwriting strategies as well as be well positioned for future credit roles. I hope to gain more technical foundation of risk management & better understanding the credit factors that affect the bank's performance. In my current role I use both management & technical skills which could greatly benefit from a more targeted banking curriculum. In 5 years, I hope to be in a credit approval role or at least have gained the knowledge & experience to be prepared for that type of role. This particular program would benefit my future goal of becoming a credit officer.

**Recommender Information**

Name <b>Todd deKrafft</b>	Title/Position <b>Director of Credit Underwriting</b>
E-mail Address <b>Todd.deKrafft@primisbank.com</b>	Phone Number <b>18045284753</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Johanna Munford</b>	Date of Application <b>2/12/2024</b>
Bank <b>Primis Bank</b>	City <b>Richmond</b>
Timestamp of Receipt <b>11:55:41 12 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Johanna Munford

Bank Name: Primis Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Johanna is a key employee of the Credit team at Primis Bank. She consistently performs above expectations and has been promoted during her tenure at Primis. As a Credit Underwriting Team Lead, she is responsible for the development of her team and an integral partner of the Commercial Lenders throughout the bank. Credit Officers rely on her analysis skills and experience in the evaluation and recommendation of new credits. Johanna continually seeks to expand her role, accepting new responsibilities with a positive attitude. She has also grown in her personnel management skills over the last two years.

Primis Bank recognizes the importance of career development for its employees. Support for employees that express the desire to grow and contribute to the success of the bank is one of our core tenets. Johanna's participation in the VBA School of Bank Management will afford her the opportunity to continue to expand her knowledge by providing exposure to other areas of the bank, which will improve her interactions and understanding of how the various departments are dependent upon each other for the continued growth of the bank within acceptable risk standards. The program will offer her the opportunity to continue learning and developing both personally and professionally. I fully anticipate that Johanna will commit herself to excelling in the school as she does with any new challenges.

Johanna earned a Bachelor's degree in Finance and now has 8 years of work experience in credit underwriting. This program will offer her a unique opportunity to further grow in her current role while also preparing her to achieve her career goal of moving up to a credit officer position.

I fully support and recommend Johanna for participation in this program. I know that she will gain powerful insights that she will use for the development of her team. She is an active participant in loan discussions and I expect that she will do so in the open discussions and team work that are part of the curriculum at Bank Management School as well..

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Marie T. Leibson

Title: Chief Credit Officer, EVP

Bank: Primis Bank

Telephone: 800-403-3851

Signature: \_\_\_\_\_  


Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Joshua Myers	Informal Name Josh Myers	Email jmyers@skylinenationalbank.com
Bank Name Skyline National Bank	Title/Position Branch Manager	
Phone 12762388112	Bank Asset Size 1.05 Billion	
Bank Mailing Address PO Box 1185, Galax, VA 24333		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Military Institute
Major/Area of Study Applied Mathematics	Date Completed 05/21
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Bank Supervisor School - 5/23	
AIB Certificate Earned N/A	
Please select your accounting background: BU 210 Financial Accounting	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. BU 210 Financial Accounting	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Skyline National Bank	BB&T	
Address 1185 Carrollton Pike Galax, Va 24333	Address 100 Stonewall CT, Stuart, VA 24171	Address
Position/Function Branch Manager	Position/Function Teller	Position/Function
Dates Employed 08/31/2021 - Present	Dates Employed 06/01/21-08/27/2021	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

- Exceed branch goals set from management by coaching, educating, and leading frontline branch staff.
- Maintain employee scheduling Complete monthly branch reports for security and branch operations.
- Resolve customer problems and complaints with courtesy and discretion Originate in-house non real-estate and real-estate loans.
- Originate mortgage loans on the secondary market.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	1	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	1	Total years in banking industry	2.75

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Going to Virginia Bankers School of Bank Management would be a great next step in my personal development and understanding of the banking industry. After graduating college in May of 2021, I have been very interested in deepening my understanding of all aspects of the bank. I have asked several graduates of the School of Bank Management about the curriculum and how the bank makes decisions on items such as the current rate environment, how to deeper understand the credit risk one or many loans can add to a bank's portfolio, and what are the implications of making decisions. It is for this reason, to understand why decisions are made and how I can use that knowledge to make decisions that will help grow Skyline National Bank and better service individuals in my community, that I would like to attend the School of Bank Management.

**Recommender Information**

<b>Name</b> Milo Cockerham	<b>Title/Position</b> Executive Vice President   Chief Retail Banking Officer
<b>E-mail Address</b> mcockerham@skylinenationalbank.com	<b>Phone Number</b> 12767732811

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Joshua Myers	<b>Date of Application</b> 3/28/2024
<b>Bank</b> Skyline National Bank	<b>City</b> Carroll County
<b>Timestamp of Receipt</b> 15:12:47 28 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Josh Myers Bank Name: Skyline National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Josh has been a rising star at Skyline National Bank for several years. He has progressed nicely into a management position and shows lots of promise for a long term career. He has the full support of both myself and the bank with the VA Bankers School of Bank Management. Should you have any questions about his qualifications please feel free to reach out to me personally.

Milo L. Cockerham  
EVP/CRBO  
Skyline National Bank  
mcockerham@SkylineNationalBank.com

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Milo L. Cockerham Title: EVP/CRBO

Bank: Skyline National Bank Telephone: 276-773-1107

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at mdunn@vabankers.org by **April 1, 2024**.



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Matthew Newton	Informal Name Matthew	Email matthew.newton@bcbonline.com
Bank Name Benchmark Community Bank	Title/Position SVP/ IT Director	
Phone 14346765101	Bank Asset Size 1.2 Billion	
Bank Mailing Address P.O. Box 569, Kenbridge, VA 23944		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Hampden-Sydney College
Major/Area of Study Biology	Date Completed 05/08
Please list any professional designations and/or certifications you hold: CISSP, CB Business Continuity Professional, CB Security Manager, CB Vendor Manager	
Please specify in-bank training program or specialized bank school you have participated in: GSB Bank Technology Management School, GSB Bank Technology Security School	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Benchmark Community Bank	The Martin Agency	
Address 100 South Broad Street, Kenbridge, VA 23944	Address One Shockoe Plaza, Richmond, VA 23219	Address
Position/Function SVP/IT Director	Position/Function Technology Support Specialist	Position/Function
Dates Employed 04/07/14 - Present	Dates Employed 08/2008 - 04/2014	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>I am responsible for leading the technology initiatives within the institution. My duties encompass a full array of tasks, ranging from identifying and addressing technology needs to formulating strategic recommendations for key business decision-makers. I am at the helm of maintaining and executing the institution's Information Technology strategic plan, ensuring adherence to federal security requirements. Leading an IT team, which includes security analysts, is a pivotal aspect of my role, where I oversee the management of the IT Manager, support technicians, and vendors. My responsibilities extend to updating and implementing company-wide technological advancements, evaluating technology operations against established goals, and establishing robust IT policies and systems to align with upper management strategies. In addition, I am responsible for analyzing departmental business requirements to discern technological needs, acquiring cost-effective technological equipment and software, and inspecting their efficient use. I play a crucial role in identifying the need for upgrades or new systems, controlling budgets, and fostering</p>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

relationships with vendors. I also serve as the bank's Information Security Officer where I am responsible for developing and maintaining policies, procedures, and risk assessments related to cybersecurity. I lead the effort in implementing business continuity protocols, testing the continuity management program, and evaluating new software and hardware solutions. I monitor the daily network activity, resolve operational issues, and manage documentation retention schedules, demonstrating a holistic approach to technology management. My role also extends to overseeing vendor relationships, guaranteeing that contracted services meet the bank's standards. In essence, my role encompasses a strategic, operational, and security-focused approach to technology management, ensuring the institution's technological infrastructure remains robust, secure, and aligned with overarching business objectives.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	8	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	IT
Investments	0	"Other" Description	9 years banking IT experience.
Lending/Credit Analysis	0	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I am eager to enroll in bank school to deepen my understanding of the workings of the banking industry. My aspiration is to develop a well-rounded knowledge of leadership within the banking sector. Attending bank school will not only enhance my expertise but also position me to contribute strategically to the future management within my institution.

**Recommender Information**

Name <b>Neil Burke</b>	Title/Position <b>President and CEO</b>
E-mail Address <b>neil.burke@bcbonline.com</b>	Phone Number <b>14346769054</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Matthew Newton</b>	Date of Application <b>2/1/2024</b>
Bank <b>Benchmark Community Bank</b>	City <b>Kenbridge, VA</b>
Timestamp of Receipt <b>11:51:18 01 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Matthew Newton Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Matthew has built his IT team up from two employees to nine over the past several years. During that time, he has worked hard to integrate new technology to help improve the bank's efficiency, comply with changing regulatory requirements, improve various processes, and bolster our overall security profile. If one area is subject to constant change, it is Information Technology, and he has done a great job leading our IT initiative here at Benchmark.

Matthew is constantly looking forward to identify additional opportunities for improvement while managing the day-to-day initiatives of his department. Having the opportunity to attend the Virginia Bankers School of Bank Management will allow him to broaden his understanding of banking and develop additional contacts within the banking industry. While Matthew is eager to learn from others, he will also be a valuable contributor to class discussions. He is comfortable working in a group setting and will offer his personal experiences to his peers, allowing his classmates to learn as much from him as he does from them.

I have no doubt that Matthew will be a valuable addition to class!

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Neil Burke Title: President and CEO

Bank: Benchmark Community Bank Telephone: (434) 676-9054 ext. 1111

Signature: Neil Burke  Digitally signed by Neil Burke  
Date: 2024.02.13 09:19:39 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

<b>Full Name</b> William Niblo	<b>Informal Name</b> Will	<b>Email</b> william.niblo@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> Assistant Vice President - Loan Origination System Administrator	
<b>Phone</b> 17576731534		<b>Bank Asset Size</b> 17 billion
<b>Bank Mailing Address</b> 6001 Harbour View Blvd, Suffolk, Virginia 23435		

### Educational Background

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Regent University
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> December 2020
<b>Please list any professional designations and/or certifications you hold:</b>	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Professional Development Training by Excelerate; The Management Development Program by the VBA; TowneBank Leadership Exploration and Development Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Regent University MBA 650 - Managerial Accounting July of 2019	<b>I am willing to take an accounting course at the request of the admissions committee.</b> No
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> Regent University, MBA 650 - Managerial Accounting, July of 2019	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank		
<b>Address</b>	<b>Address</b>	<b>Address</b>
6013 Harbour View Blvd, Suffolk VA 23435		
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Assistant Vice President - Loan Origination System Administrator		
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
May 2018 - Current		

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>As the Loan Origination System Administrator, I am responsible for the following functions:</li> <li>Perform routine maintenance and database clean-up of the loan origination system</li> <li>First line of support for the system's end users; Act as liaison between IT, Client Support, and end users; Maintain and update all configurations located within the Administration page including security parameters for users/roles/business units/lookup tables, bank defined fields, etc. Use effective change management procedures.</li> <li>Responsible for creation or coordination of custom reports/queries as needed</li> <li>Responsible for template creation and maintenance within system</li> <li>Manage the data integrity process and modifications to configuration and system import filesDevelop system and process administration procedures</li> </ul>
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**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

- Train back-up administrators; Create on boarding procedures for new users
- Responsible for reviewing upcoming Releases Notes and coordinate testing
- Responsible for problem identification, root cause analysis and resolution of production system issues; Various projects as assigned
- Obeys all applicable federal laws, rules, and regulations relating to Anti-Money Laundering (AML) including the Bank Secrecy Act (BSA), In addition, I have been a key player in the conversion of our legacy Loan Origination System (LOS) to our current LOS.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	1
General Management/Administration	2	Operations	6
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Key player for projects
Investments	0	"Other" Description	I have held key roles in several bank conversions and mergers. I have about 5 years of experience with conversions and mergers.
Lending/Credit Analysis	3	Total years in banking industry	6

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

As soon as I started with TowneBank as an intern in 2017, I was made aware of the Virginia Bankers School of Bank Management. Since then, I have been interested in the program and have been working towards this opportunity to apply. I completed my undergraduate degree at Radford University in May of 2018, then completed my MBA at Regent University in December of 2020. Upon completion of these degrees, I realized the importance of education and the Virginia Bankers School of Bank Management would award me the opportunity to continue my education in the field in which I work. I see this as an opportunity to expand my knowledge of Bank Management and allow me to become more well-rounded in my role. I have several colleagues who have completed this program and I have heard nothing but great things.

**Recommender Information**

Name Lee Clark	Title/Position SEVP - Chief Operating Officer
E-mail Address Lee.Clark@townebank.net	Phone Number 17576386739

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name William Niblo	Date of Application 3/25/2024
Bank TowneBank	City Suffolk

**Timestamp of Receipt**

10:15:10 25 Mar, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Will Niblo Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I have had the pleasure of working with Will since he started working at the Bank as a summer intern. From the beginning, Will has shown initiative, leadership and a desire to grow and learn. He has worked in multiple areas of the Bank and has done well in each. He successfully completed our LEAD, leadership development program and also completed his MBA while employed full-time. I recommend him to the VBA School of Bank Management with my full endorsement. He will be a successful student and will be a great member of his VBA cohort.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: R. Lee Clark Title: SEVP and COO

Bank: TowneBank Telephone: 757-638-6739

Signature: Lee Clark  Digitally signed by Lee Clark  
Date: 2024.03.28 14:57:29 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Claire O'Connor	Informal Name Claire	Email coconnor@nationalcapitalbank.bank
Bank Name National Capital Bank of Washington	Title/Position Corporate Secretary	
Phone 12028514069	Bank Asset Size 700,000,000	
Bank Mailing Address 316 Pennsylvania Ave SW, Washington, DC 20003		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Miami University
Major/Area of Study Accounting	Date Completed 05/11
Please list any professional designations and/or certifications you hold: PHR - Professional in Human Resources	
Please specify in-bank training program or specialized bank school you have participated in: NA	
AIB Certificate Earned N/A	
Please select your accounting background: Completed over 10 years ago.	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Completed over 10 years ago.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
National Capital Bank of Washington	Lender Service Provider, LLC (subsidiary of MVB Bank)	O'Connor & Desmarais, P.C.
Address 316 Pennsylvania Ave SE, Washington, DC 20003	Address Fairfax, VA	Address McLean, VA
Position/Function Corporate Secretary	Position/Function Human Resource Generalist	Position/Function Junior Accountant
Dates Employed December 2018- present	Dates Employed 2012-2018	Dates Employed 2011-2012

Please describe, in detail, your role at the bank including key job functions.

I am responsible for taking minutes and carefully documenting the critical business of the Bank conducted at all official meetings of the Bank Board and Board Committees. Acting as a liaison between our Board and Executive Management, I ensure communication and deliverables occur in a timely, compliant manner. I am responsible for maintaining and having in-depth knowledge of the Bank Bylaws, Articles and Charters; including Committee Charters. I create and maintain corporate files and corporate contracts, including meeting minutes and proper filing of all correspondence. In the Corporate Secretary capacity, I serve an integral role of maintaining bank wide workflows by processing Board approvals to appropriate departments, including loan approvals, Board Resolutions, and policy approvals.

I attend and actively participate in our Corporate Governance Committee meetings. My tasks include assisting with director committee assignments, the President's strategic updates, succession planning documents, and director training and self-assessments. I attend and actively participate in our Risk

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Committee meetings. My tasks include creating the agenda and assembling the necessary meeting material, maintaining awareness of economic conditions, industry trends and regulatory changes, and monitoring changes to the Bank's ERM and CAMELS components. I attend and actively participate in our Audit Committee meetings. My tasks include assisting with director self-assessments, and assisting with ongoing audits (internal and external) and finding remediation, when applicable. Additionally, I attend and actively participate in our Compliance Committee, IT Steering Committee and 401(k) Committee. Outside of my Corporate Secretary responsibilities, I have become involved in multiple key strategic initiatives, including FinTech and corporate culture. I am a member of our Senior Leadership Team which meets quarterly to execute bank initiatives. In conjunction with the CEO and Chief Administrative and Strategy Officer, I establish the meeting's focus, prepare members for the meeting, and present on Board established direction and SWOT analyses. In the past year, I have become a key member of our FinTech exploration team. By attending webinars and vendor presentations, we evaluate the bank's need and risks associated with potential partnerships. Stemming from my HR background, I co-created the Culture Committee, where our mission is to foster a sense of community through networking, communication and team building exercises. My role in the bank requires extreme professionalism and confidentiality at all times. The CEO and Management seek my opinion and leadership on a wide range of bank activities.

**Please indicate the number of years of experience in each bank management area.**

Accounting	4	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	4	Operations	0
Human Resources	10	Trust	0
International Banking	0	Other (please specify the area below)	Senior Leadership
Investments	0	"Other" Description	Participate with Executive Management and member of the Bank's Senior Leadership Team.
Lending/Credit Analysis	0	Total years in banking industry	12

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Virginia Bankers School of Bank Management will allow me to further my understanding of bank principles and operations to continue my career growth. Thus far, my positions have allowed me to develop an understanding of individual job functions through HR and Recruitment and high-level Board and Management decision making. Bank School will provide an opportunity to deeper understand the operational intricacies that tie job functions and decision making together. My career goals include leading bank training and development and strategic planning initiatives in an executive capacity. As a direct report to the President and CEO, I have been focused on my career development into a C Level position. My development has been through on the job training and coaching from our Human Resource Director, Chief Administrative and Strategy Officer, and past and present President and CEO's. This includes attending weekly Executive Management meetings and occasional one-on-ones with other Executive Officers and the CEO in order to become familiar with and assist with high level bank functions. Formal education will allow me to obtain insight on other banking strategies outside of National Capital Bank. This experience will make me a well-rounded banker with insight from other organizations and outlets. I am excited for this opportunity to develop and grow as a banker.



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

### Recommender Information

Name James Olevson	Title/Position President and CEO
E-mail Address jolevson@nationalcapitalbank.bank	Phone Number 13233132626

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Claire O'Connor	Date of Application 3/26/2024
Bank National Capital Bank of Washington	City DC
Timestamp of Receipt 15:33:03 26 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Clair O'Connor Bank Name: National Capital Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

To Whom It May Concern,

National Capital Bank (“NCB”) is pleased to nominate Claire O’Connor to the VBA Bank School of Management.

Claire is a 2011 graduate of Miami University, Farmer School of Business, with a Bachelor of Science in Business. Her diverse background in Accounting, Human Resources and Mortgage Lending lead her to National Capital Bank in 2018. She joined as Bank Officer, Human Resource Generalist and has since been promoted three times, most recently to Vice President. Additionally, in 2022, she was awarded the Board of Director Award honoring her exceptional contributions throughout the year. She currently serves as Corporate Secretary, Liaison to the Board of Directors, has a role in Executive Management and is my Executive Assistant.

In addition to these roles, she has asked to be on other committees to help National Capital Bank, continually seeking further personal and professional growth. This has led her to join our FinTech Committee, where we constantly analyze potential FinTech Partnerships, complete vendor interviews, and be active participants in FinTech round tables that are hosted by our core processor. Claire also leads our Culture Committee, whose goal is to develop employees in a way that is consistent with the NCB culture. This is no small task given the hybrid world that we live in and one she has excelled in. Her involvement in these committees leads to her further being a well rounded and complete banker.

I am a VBA Bankers School of Bank Management alumni and know first hand Claire would be an excellent addition to the program. She is excellent. I have worked with her for several years and am continually impressed with her work ethic, drive to improve, positive attitude, and results in anything she is tasked to do. She is engaging, asks for new challenges, and works well in group settings or individually. I could not be more supportive of Claire representing NCB in your program.

Please do not hesitate to reach out to me with any additional questions you may have as I would be happy to further endorse Claire.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student’s attendance in his/her classes.

Name: Jimmy Olevson Title: CEO & President

Bank: National Capital Bank Telephone: 323.313.2626

Signature: Jimmy Olevson  Digitally signed by Jimmy Olevson  
Date: 2024.03.29 09:33:58 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Danielle Parker	Informal Name Danielle	Email danielle.parker@townebank.net
Bank Name TowneBank	Title/Position VP, Asset Liability Analyst	
Phone 17576386817	Bank Asset Size \$16B+	
Bank Mailing Address 6001 Harbour View Blvd, Suffolk, VA 23435		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution Old Dominion University
Major/Area of Study MBA - Finance	Date Completed 12/15
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank		
Address 6001 Harbour View Blvd, Suffolk, VA 23435	Address	Address
Position/Function VP, Asset Liability Analyst	Position/Function	Position/Function
Dates Employed 11/27/2017 - current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I work in the Accounting department at TowneBank. I am responsible for asset liability modeling and the associated reports that are provided and presented to ALCO. I perform data analysis as it pertains to managing TowneBank's assets and liabilities, prepare schedules for financial reporting and produce numerous other management reports on a monthly and quarterly basis.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	6	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Asset Liability Modeling
Investments	0	"Other" Description	interest rate risk modeling
Lending/Credit Analysis	0	Total years in banking industry	6

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I aspire to be a more well-rounded banker and further my career in banking. Since I've been at TowneBank I've only ever worked in the Accounting department. I would like to network with other bankers and learn how all the pieces fit together to create the bank as a whole. Learning about other departments' functions, and even other banks' operations, would expand my knowledge base and could potentially help me in my current position, as well as my career in banking.

**Recommender Information**

Name <b>Roy Andrew</b>	Title/Position <b>SEVP, Corporate Treasurer</b>
E-mail Address <b>Roy.Andrew@townebank.net</b>	Phone Number <b>17576867000</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Danielle Parker</b>	Date of Application <b>3/12/2024</b>
Bank <b>TowneBank</b>	City <b>Suffolk, VA</b>
Timestamp of Receipt <b>14:51:26 12 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Danielle Parker Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

We brought Danielle into the bank six years ago with little experience straight from grad school and developed her within the department as a financial analyst and later asset liability analyst. She has excelled in data management. In the years since 2020, we have turned to her for projects involving PPP loans, and loan coding for pledging loans to the Federal Home Loan Bank and the Federal Reserve. What struck me about those projects was that they involved other departments far more than the rest of her duties as an asset liability analyst. Her impact in those projects was only possible with the participation of cross department teams. She not only met new teammates but learned about their roles and formed relationships that will enable future work. In the last year, she has begun attending our corporate ALCO meetings and is hearing the directives and logic of our bank's leaders. In the next few years, I expect her to be called on to participate in discussion in similar level meetings. For these reasons, I think its an ideal opportunity for her to attend this program and deepen and broaden her understanding of our business so that we can ultimately giver her greater responsibilities.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Roy Andrew Title: SEVP Corporate Treasurer

Bank: TowneBank Telephone: 757-686-7000

Signature: Roy Andrew  Digitally signed by Roy Andrew  
Date: 2024.03.13 10:50:07 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Alexander Ramos	Informal Name Alex Ramos	Email aramos@forbrightbank.com
Bank Name Forbright Bank	Title/Position Portfolio Manager / Operations	
Phone 12406588949	Bank Asset Size \$6.8B	
Bank Mailing Address 4445 Willard Ave, Suite 1100, Chevy Chase, MD 20815		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution Saint Mary's College of California
Major/Area of Study MBA - International Management	Date Completed 03/17
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Forbright Bank		
Address 4445 Willard Ave, Suite 1100, Chevy Chase, MD 20815	Address	Address
Position/Function Portfolio Manager / Operations	Position/Function	Position/Function
Dates Employed 04/2022 - Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

**Project Planning and Execution:**

- Define project scope, objectives, deliverables, and success criteria.
- Develop detailed project plans, including tasks, timelines, and resource allocation.
- Coordinate cross-functional teams to ensure seamless project execution.
- Monitor progress, identify risks, and implement mitigation strategies.

**Stakeholder Management:**

- Collaborate with internal stakeholders, including business units, IT, and senior management.
- Address stakeholder concerns and maintain positive relationships.

**Risk Management:**

- Identify risks and opportunities for growth within the Lender Finance Division and develop risk mitigation plans.

**Quality Assurance:**

- Define opportunities for growth within the Lender Finance Division, identify project success criteria, and ensure quality standards; Conduct regular quality checks and ensure adherence to best practices
- Facilitate user acceptance testing and resolve defects.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

**Change Management & Reporting and Documentation:**

- Manage change requests to internal software and assess their impact on the Lender Finance Division.
- Communicate changes to relevant stakeholders and adjust plans as needed.
- Foster a culture of adaptability and continuous improvement.
- Prepare regular status update reports, highlighting achievements, challenges, and next steps.
- Maintain documentation, including meeting minutes, action items, and lessons learned.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	1	Money Management	0
General Management/Administration	1	Operations	13
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

As a current portfolio manager and project manager at Forbright Bank, I am keen on attending the Virginia Bankers School of Bank Management for several reasons: **Broadening My Expertise:** Over the past 13 years, I've held various operational and credit positions in banking. However, as a project manager, I recognize the importance of gaining experience and understanding in other critical areas such as risk management, compliance, and bank accounting/financial analysis. The school's multidimensional curriculum would allow me to expand my knowledge and skills. **Networking Opportunities:** The prospect of connecting with fellow bankers, instructors, and industry experts excites me. I actively seek mentorship opportunities and believe that expanding my professional network can lead to valuable insights and potential career growth. **Sharing Challenges:** Forbright Bank's remarkable growth in recent years presents unique challenges. Discussing these real-world scenarios in an academic environment would not only flex my creative muscles but also provide a learning opportunity for my peers.

**Recommender Information**

Name <b>Jim Parker</b>	Title/Position <b>Managing Director, Lender Finance</b>
E-mail Address <b>jparker@forbrightbank.com</b>	Phone Number <b>15083352318</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Alexander Ramos</b>	Date of Application <b>3/8/2024</b>
Bank <b>Forbright Bank</b>	City <b>Chevy Chase, MD</b>
Timestamp of Receipt <b>09:04:40 30 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Alexander Ramos Bank Name: Forbright Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I wholeheartedly recommend Alex Ramos for admission into the Virginia Bankers School of Bank Management.

In Alex's current role as Portfolio Manager/Operations, he regularly interfaces with various departments within Forbright Bank, including compliance, information technology, loan accounting, servicing, etc. His involvement in the various departments within Forbright bank not only showcases his versatility but also his commitment to fostering a collaborative environment. I have witnessed Alex's dedication to aligning his project outcomes with the mission and vision of our institution. His ability to manage and lead strategic initiatives is indicative of his potential as a future leader within Forbright Bank and the broader banking industry.

As Alex aspires to further his career, it is evident that enhancing his leadership skills is paramount. The Virginia Bankers School of Bank Management's focus on executive thinking and strategic management aligns perfectly with his professional development goals. I am confident that the program will enable Alex to refine his leadership qualities and contribute even more significantly to Forbright Bank's progress. I'd like to point out that Alex's proactive approach to professional growth is commendable. He consistently seeks opportunities to improve and innovate, which is why I believe the case studies and scenarios provided by your program will be invaluable to him. Exposure to new challenges and perspectives will undoubtedly sharpen his decision-making and problem-solving skills, preparing him for greater managerial responsibilities with Forbright Bank.

In conclusion, I am certain that Alex's participation in the Virginia Bankers School of Bank Management will not only benefit his personal and professional development but will also bring a fresh and informed perspective back to Forbright Bank. His enhanced capabilities will undoubtedly translate into improved processes and transformative initiatives within our institution.

Thank you for considering Alex's application.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: James Parker Title: Managing Director - Lender Finance

Bank: Forbright Bank Telephone: 508-335-2318

Signature: James Parker  Digitally signed by James Parker  
Date: 2024.04.02 15:31:47 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Michael Renner	Informal Name Mike	Email mrenner@cffc.com
Bank Name C&F Bank	Title/Position AVP Fraud Prevention Supervisor	
Phone 18048432364	Bank Asset Size \$2.5 Billion	
Bank Mailing Address 3600 La Grange Pkwy Toano, VA 23168		

**Educational Background**

Highest Level of Education Achieved Some College	Institution University of Toledo
Major/Area of Study Criminal Justice	Date Completed 10/2011
Please list any professional designations and/or certifications you hold: ALERRT Level 1 Instructor Cellebrite Certified Physical Analyst Cellebrite Certified Operator	
Please specify in-bank training program or specialized bank school you have participated in: Principles of Banking	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
C&F Bank	James City County Police Department	Newport News Police Department
Address 3600 La Grange Pkwy Toano, 23168	Address 4600 Opportunity Way Williamsburg, VA 23188	Address 9710 Jefferson Ave Newport News, VA 23605
Position/Function AVP Fraud Prevention Supervisor	Position/Function Financial Crimes Investigator	Position/Function Police Officer
Dates Employed 9/2022-present	Dates Employed 12/2017-9/2022	Dates Employed 9/2016-12-2017

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.

Timely processing of data within the Bank’s Fraud Defense Software to ensure that the risk of loss to the Bank is limited. Provide internal branch support and external customer support during fraud incidents. Conduct thorough review of fraud software data and data from various other sources with the ability to recognize suspicious and/or fraudulent transactions immediately. Conduct thorough fraud investigations with continued contact to all internal and external partners. Maintain manual and virtual case files, leading investigations through the case lifecycle. Maintain and protect sensitive information. Develop fraud prevention policies and procedures. Identify fraud loss trends across organizational departments. Maintain understanding and compliance of banking regulations.

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	1	Operations	1.5
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Fraud/Risk Management
Investments	0	“Other” Description	Fraud Prevention and Risk Management. 1.5 years.
Lending/Credit Analysis	0	Total years in banking industry	1.5

**Recommender Information**

Name <b>Rodney Overby</b>	Title/Position <b>EVP Chief Information Officer</b>
E-mail Address <b>roverby@cffc.com</b>	Phone Number <b>17577412235</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Michael Renner</b>	Date of Application <b>3/7/2024</b>
Bank <b>C&amp;F Bank</b>	City <b>Toano, VA</b>
Timestamp of Receipt <b>12:17:32 07 Mar, 2024</b>	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Michael Renner

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Mike guides, inspires, and influences others towards a common goal of fraud mitigation. Since stepping in to his role leading the fraud team, Mike has brought a strong vision to the direction of the department and the Bank's fraud strategy. He has brought focus to the Bank's mission by articulating it and rallying others to follow.

Mike has built trust with the branches by ensuring he and his team are responsive and supportive when fraud is identified. Mike puts his customers first. He shows this by ensuring he is available to the branches on nights and weekends, so customers are taken care of when they are most in need. Mike has built respect with the teammates he serves through his consistency, integrity, and passion to serve. He has excelled in gaining their confidence and partnership by understanding and empathizing with their experiences and perspectives. Teammates lean on him to assist in solving problems, as a resource, and often when tough decisions must be made.

Mike is accountable for his actions and the outcomes of his decisions. He is learning banking. Through this process he has proven to be flexible, able to receive coaching, and positively navigated change and uncertainty. He is committed to personal and professional growth. He seeks out opportunities to develop his skills and knowledge.

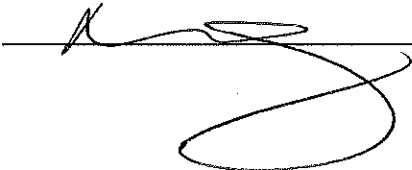
Mike currently leads C&F Bank's Fraud Team, Chairs the Fraud Committee, and Chairs the Customer Education Fraud Committee. In addition, Mike is an active member the Central Virginia and New Port News Financial Crimes Task Forces. Prior to banking Mike served in the United States Marine Corps before becoming a sworn Law Enforcement Officer. He became certified as a General Instructor, Field Training Officer, Crisis Intervention Team member, SWAT Team Member, Advanced Law Enforcement Rapid Response (Active Shooter) Instructor, and Digital Forensics Analyst. Mike was also a member of the Criminal Investigations Unit and assigned to the Economic Crimes Division.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Dolci Kelly Title: FVP

Bank: C&F Bank Telephone: 804-467-1249

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by April 1, 2024.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Christopher Russotti	<b>Informal Name</b> Chris	<b>Email</b> crussotti@linkbank.com
<b>Bank Name</b> LINKBANK	<b>Title/Position</b> Relationship Manager II	
<b>Phone</b> 15409812131		<b>Bank Asset Size</b> \$3 Billion
<b>Bank Mailing Address</b> 410 William St., Fredericksburg, VA 22401		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> University of Mary Washington
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 05/18
<b>Please list any professional designations and/or certifications you hold:</b>	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> University of Richmond, VBA Commercial Banking School	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b>  Principals of Account 101 (2015), University of Mary Washington Principals of Accounting 102 (2016), University of Mary Washington	<b>I am willing to take an accounting course at the request of the admissions committee.</b>  Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> Principals of Account 101 (2015), University of Mary Washington Principals of Accounting 102 (2016), University of Mary Washington	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
LINKBANK	Cushman & Wakefield   Thalhimer	
<b>Address</b> 410 William St., Fredericksburg, VA 22401	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Relationship Manager II/ Commercial Loan Officer	<b>Position/Function</b> Commerical Real Estate Brokerage	<b>Position/Function</b>
<b>Dates Employed</b> July 2021 - Present	<b>Dates Employed</b> 2018 - 2021	<b>Dates Employed</b>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.			
As a commercial lender I am reasonable for business development and portfolio growth, preparing and presenting loan prospects, and portfolio maintenance.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	3

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
To understand the principals of banking as a business: loss reserves, market penetration, concentrations, regulation, customer service, growth. I would like to learn and understand the management of a bank so well I could explain it to someone completely unfamiliar. I would like to know why banks have failed and what makes good banks strong; and how banks valuations are determined. Most importantly I want to understand why the loan products and pricing the customers see are the offerings a bank will provide.

**Recommender Information**

Name Adam Nalls	Title/Position Market CEO
E-mail Address analls@linkbank.com	Phone Number 17038509153

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Christopher Russotti	Date of Application 3/18/2024
Bank LINKBANK	City Fredericksburg
Timestamp of Receipt 17:09:00 18 Mar, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Chris Russotti

Bank Name: LINKBANK

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

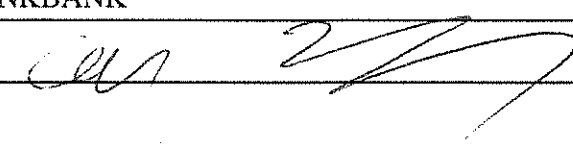
Chris Russotti joined the in 2021 and quickly has moved up the ranks as he has done an excellent job in all the roles the bank has had in involved him. He came in with a background in commercial real estate but over the past 3 years has quickly excelled at learning the business of being a well rounded commercial banker. Chris regularly asks questions about the overall bank, including bank financials and shows a strong interest in learning about the overall bank strategy. He demonstrates a healthy curiosity about the banking industry and on a regular basis asks questions outside his job role so he has a deeper understanding of the overall bank. He has done an excellent job and has a high potential to have a long and successful career in banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Adam Nalls Title: Market CEO

Bank: LINKBANK Telephone: 703-850-9153

Signature:  \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Joshua Ryan	Informal Name Josh	Email Josh.Ryan@cbtcares.com
Bank Name Carter Bank & trust	Title/Position Group Vice President and Community Banking Manager	
Phone 14342707271	Bank Asset Size \$4.4 Billion	
Bank Mailing Address 1330 Parham Circle, Charlottesville, VA 22902		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Virginia
Major/Area of Study Foreign Affairs	Date Completed 05/03
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Carter Bank & Trust	Atlantic Union Bank	
Address 1330 Parham Circle, Charlottesville, VA 22902	Address	Address
Position/Function Group Vice President and Community Banking Manager	Position/Function Sr. Branch Manager	Position/Function
Dates Employed 03/15/2021	Dates Employed 07/2012-03/2021	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I lead the Community Banking group at Carter Bank & Trust. I have 10 direct reports and spend time coaching, managing and leading this group to attain deposit and loan production goals, with an extensive emphasis placed on outbound business calling and development.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	15
General Management/Administration	7	Operations	7
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	12	Total years in banking industry	15

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I want to attend the School of Bank Management to become a more well-rounded banker. I also want to be able to continue and grow my level of forward-thinking in order to identify where bank operations, sales and risk can be improved upon in order to benefit both our customer and associate experience. I want to become a better leader and be able to collaborate with decision makers in order to streamline processes and improve day-to-day operations.

**Recommender Information**

<b>Name</b> Kathy Gravely	<b>Title/Position</b> Senior Vice President and Retail Banking Director
<b>E-mail Address</b> Kathy.Gravely@cbtcares.com	<b>Phone Number</b> 12768065443

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Joshua Ryan	<b>Date of Application</b> 2/26/2024
<b>Bank</b> Carter Bank & Trust	<b>City</b> Charlottesville
<b>Timestamp of Receipt</b> 11:33:40 26 Feb, 2024	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Josh Ryan Bank Name: Carter Bank & Trust

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Josh is the Community Banking Manager at Carter Bank & Trust. He leads a team of Community Banking Officers who span the branch footprint of Carter Bank. Josh has responsibility and oversight for business development and relationship management to ensure deposit and loan growth for Carter Bank. Josh has 15 years of experience in the banking and financial services industry, with the last 3 years at Carter Bank. Josh is a 2018 graduate of the Chamber's Leadership Charlottesville program and sits on the Board of the Central Virginia Chapter of the American Red Cross. Josh is a graduate of the University of Virginia, College of Arts and Sciences, May 2003, Bachelor's Degree in Foreign Affairs.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kathy Gravely Title: SVP Retail Banking Director

Bank: Carter Bank & Trust Telephone: 276-226-1460

Signature: Kathy S Gravely

 Digitally signed by Kathy S Gravely  
Date: 2024.03.25 13:19:24 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Skarleth Santos	Informal Name Skarleth Santos	Email ssantos@burkeandherbertbank.com
Bank Name Burke & Herbert Bank	Title/Position Treasury Management Services Implementation Specialist	
Phone 17036841655	Bank Asset Size \$3.6 Billion	
Bank Mailing Address 5680 King Centre Drive Ste. 801, Alexandria VA 22315		

### Educational Background

Highest Level of Education Achieved High School Graduate	Institution Mount Vernon High School
Major/Area of Study N/A	Date Completed 06/03
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: 	
AIB Certificate Earned N/A	
Please select your accounting background: NA	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. NA	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Burke & Herbert Bank		
Address 5680 King Centre Drive Ste. 801 Alexandria VA 22315	Address	Address
Position/Function Treasury Management Services Implementation Specialist	Position/Function	Position/Function
Dates Employed 05/07/2007	Dates Employed	Dates Employed

<p style="text-align: center; font-weight: bold; font-size: small;">Please describe, in detail, your role at the bank including key job functions.</p> <ul style="list-style-type: none"> <li>Working closely with TM Sales teams and clients to ensure TM services are implemented timely and as expected.</li> <li>Assisting the TM Sales team as needed with client proposals, analysis proformas, implementation and onboarding, client training and ongoing TM related service needs. Partnering with internal implementations and operations to ensure new TM services are established correctly and timely, and that client issues are addressed in a professional and responsive manner.</li> <li>Meeting with TM prospects and clients either in person or by phone to assist in the sales process and provide TM product knowledge support.</li> <li>Assisting with ongoing TM product education and training for internal teams (Branches, RMs, etc.).</li> <li>Staying abreast of TM related system functionality as enhancements/releases are deployed and keeping up on TM product knowledge, industry trends and competitor offerings.</li> <li>Understanding any potential risk associated with any TM product and working with the appropriate departments to ensure all risks are identified and mitigated where necessary.</li> </ul>
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**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	12
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	NA
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

As an experienced banker with nearly 17 years in the industry and a genuine passion for finance, I find myself inexorably drawn to the dynamic world of banking and financial services. Attending Virginia Banker's school holds immense promise—it's a gateway to essential knowledge and skills that can significantly deepen my financial literacy. From mastering basic banking operations to navigating intricate investment strategies, this educational journey promises to empower me in making informed decisions and better assisting clients. Moreover, the prospect of networking with industry professionals and fellow students excites me; these connections have the potential to shape my future career path. I eagerly anticipate seizing this opportunity to enhance my expertise and contribute meaningfully to the financial landscape.

**Recommender Information**

Name <b>Alexis Santin</b>	Title/Position <b>EVP, Head of Payments and Digital Strategy</b>
E-mail Address <b>asantin@burkeandherbertbank.com</b>	Phone Number <b>15712554993</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Skarleth Santos</b>	Date of Application <b>2/15/2024</b>
Bank <b>Burke and Herbert Bank</b>	City <b>Alexandria</b>
Timestamp of Receipt <b>10:52:09 15 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Skarleth Santos Bank Name: Burke & Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Skarleth is an exemplary employee with a tenure of over 16 years with Burke & Herbert Bank. She has worked in multiple roles at the Bank and joined the Treasury Management Sales Implementation & Support team in 2020. Skarleth regularly receives praise from customers and coworkers for her excellence in service, knowledge, and responsiveness. She is highly respected amongst her peers and a go to resource throughout the Bank. She is always learning and welcomes additional opportunities and involvement in projects and other tasks to help drive improvement for the Bank and our customers. She cares greatly about and is involved deeply in her community and commits time to give back and be an active community member. I happily recommend Skarleth for the VBA's School of Bank Management program and am confident she will be a dedicated and enthusiastic participant.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Alexis Santin Title: EVP, Head of Digital Strategy

Bank: Burke & Herbert Bank Telephone: 571-255-4993

Signature: Alexis Santin  Digitally signed by Alexis Santin  
Date: 2024.02.29 11:51:49 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Angela Scott	Informal Name Angela Scott	Email ascott@nbbank.com
Bank Name National Bank of Blacksburg	Title/Position Training Officer	
Phone 15409516360	Bank Asset Size 1.7B	
Bank Mailing Address 101 Hubbard Street Blacksburg VA 24060		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Limestone Univeristy
Major/Area of Study Business Management/Psychology	Date Completed 12/2009
Please list any professional designations and/or certifications you hold: NA	
Please specify in-bank training program or specialized bank school you have participated in: NA	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
National Bank of Blacksburg	BB&T	Shentel
Address 101 Hubbard Street Blacksburg VA 24060	Address 1055 E Main St Wytheville VA 24382	Address 1154 Shenandoah Village Drive Waynesboro VA 22980
Position/Function AVP/Training Officer	Position/Function AVP/Market Leader	Position/Function Account Executive
Dates Employed 10/2021	Dates Employed 5/2018-10/2021	Dates Employed 10/2013- 05/2018

Please describe, in detail, your role at the bank including key job functions.

I oversee the training department at National Bank of Blacksburg. My role is to drive the sales culture, create, design, and implement training initiatives, coach and develop our trainer and those enrolled in the management trainee program. I also update and create procedures for the bank.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	5
Auditing	1	Money Management	25
General Management/Administration	24	Operations	2
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Training
Investments	0	"Other" Description	training officer
Lending/Credit Analysis	4	Total years in banking industry	21

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I would like to attend the School of Bank Management so that I may continue to grow and become a greater asset to National Bank of Blacksburg as my knowledge and experience will be greatly advanced by this program.

**Recommender Information**

Name <b>Lara Ramsey</b>	Title/Position <b>EVP/Chief Operating Officer</b>
E-mail Address <b>Lramsey@nbbank.com</b>	Phone Number <b>15409516250</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Angela Scott</b>	Date of Application <b>2/27/2024</b>
Bank <b>National Bank of Blacksburg</b>	City <b>Blacksburg</b>
Timestamp of Receipt <b>12:57:52 27 Feb, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Angela Scott

Bank Name: The National Bank of Blacksburg

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am writing to highly recommend Angela Scott for attendance at the Virginia Bankers School of Bank Management. As the Assistant Vice President/Training Officer at our bank, Angela has consistently demonstrated exceptional dedication, initiative, and leadership in her role since joining us in October of 2021.

Angela has made significant contributions to our organization, particularly in the realm of employee training and development. She spearheaded the implementation of a comprehensive orientation program, ensuring that new hires receive a thorough introduction to our bank's culture, policies, and procedures. Additionally, she has completed sales training for our branch employees helping with our branch profitability and employee growth.

One of Angela's key responsibilities is managing our Management Trainee program, a role she has executed with remarkable proficiency and enthusiasm. She also supervises our Trainer. She serves as a knowledge center for our branches which is an invaluable role within our organization.

Prior to joining our bank, Ms. Scott held positions as a Branch Manager and Regional Manager at a larger bank. Her extensive experience in retail banking, coupled with her positive, can-do attitude, make her an ideal candidate for further professional development. She possesses a natural curiosity and a genuine passion for the retail side of banking, which aligns perfectly with her desire to grow her career within our institution.

Attending the Virginia Bankers School of Bank Management presents Angela with an invaluable opportunity to deepen her knowledge, refine her skills, and expand her professional network within the banking industry. I have no doubt that she will approach this opportunity with the same level of dedication and enthusiasm that she brings to her work every day.

In conclusion, I wholeheartedly endorse her participation in the Virginia Bankers School of Bank Management. Her commitment to excellence, coupled with her desire for personal and professional growth, make her an outstanding candidate for this esteemed program.

Thank you for considering Ms. Scott's application. Please feel free to contact me if you require any further information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Lara E. Ramsey

Title: EVP/Chief Operating Officer

Bank: The National Bank

Telephone: 540-951-6250

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by April 1, 2024.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Blake Shaw	Informal Name Blake	Email blake.shaw@bcbonline.com
Bank Name Benchmark Community Bank	Title/Position AVP, Compliance/Financial Crimes Officer	
Phone 14346769054	Bank Asset Size \$1,162,324,828	
Bank Mailing Address PO Box 569, Kenbridge, VA 23944		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Liberty University
Major/Area of Study Public Policy	Date Completed 12/2016
Please list any professional designations and/or certifications you hold: Certified Anti-Money Laundering Specialist (CAMS)	
Please specify in-bank training program or specialized bank school you have participated in: Virginia Banker's Association - Management Development Program - 2023	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Benchmark Community Bank		
Address PO Box 569, Kenbridge, VA 23944	Address	Address
Position/Function AVP, Compliance/Financial Crimes Officer	Position/Function	Position/Function
Dates Employed 08/14/2017 - Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>In my current role at the Bank, I am responsible for the following:</p> <ol style="list-style-type: none"> <li>1) Oversight of the Bank's BSA Program <ul style="list-style-type: none"> <li>• Currently serve as the Bank's BSA Officer</li> <li>• Oversight of the Bank's OFAC program</li> <li>• Perform the Bank's BSA Risk Assessment</li> <li>• Serve as point of contact and compile data for independent audits and exams</li> </ul> </li> <li>2) Oversight of the Bank's BSA Training <ul style="list-style-type: none"> <li>• Ensure compliance with annual BSA training</li> <li>• Perform BSA training at new hire onboarding</li> <li>• Oversight of Home Mortgage Data Act and Community Reinvestment Act data collection</li> <li>• Oversight of Significant Fraud Events</li> </ul> </li> </ol>



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Compliance
Investments	0	"Other" Description	All of my Banking history has revolved around loan compliance and Bank Secrecy Act compliance.
Lending/Credit Analysis	0	Total years in banking industry	6

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

In 2023, I attended and graduated from the VBA's Management Development Program. I had a wonderful experience with this program, meeting some of the greatest individuals of all time, and gaining a really wonderful foundation of how Bank's operate. The School of Bank Management will enhance that foundational knowledge. I have heard amazing things about the faculty at the school and am so excited to have the opportunity to learn from them. I am also very excited about the opportunity of meeting new peers and making friends for life.

**Recommender Information**

<b>Name</b> Jake Allen	<b>Title/Position</b> SVP, Compliance Officer
<b>E-mail Address</b> jake.allen@bcbonline.com	<b>Phone Number</b> 14346769054

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Blake P. Shaw	<b>Date of Application</b> 1/24/2024
<b>Bank</b> Benchmark Community Bank	<b>City</b> Kenbridge
<b>Timestamp of Receipt</b> 13:48:40 24 Jan, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Blake P Shaw Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Blake joined the Benchmark Community Bank Compliance Team six years ago after receiving his Master of Arts in Public Policy from Liberty University. In 2021, Blake completed the ICBA Compliance Certificate Program. In May of 2023, he became a Certified Anti-Money Laundering Specialist (CAMS), which is the highest regarded certification in the BSA/AML industry. In October of 2023, Blake was promoted to AVP/Compliance/Financial Crimes Officer and was appointed as the bank's BSA Officer. In November of 2023, Blake graduated from the VBA Management Development Program.

During Blake's time at Benchmark, I have had the honor of watching him grow tremendously. Not only has he grown in knowledge, but in his leadership and mentoring skills. He began his career at Benchmark with no banking experience. We began Blake's banking journey by having him shadow the teller-line so that he would have insight into the customer facing side of the bank. From there, Blake has been a sponge, soaking up banking and compliance knowledge. As he became more tenured at the bank, he naturally began mentoring other employees within our department. He is very well versed in loan compliance and the BSA. Most recently, Blake was appointed as the bank's BSA Officer. This was a title that I previously held. I was excited and honored to hand the BSA program over to Blake, knowing that he would take great care of the program. Blake is in prime position to enter the Virginia School of Bank Management in order to develop a broader view of the management of the bank and to prepare him to further lead the BSA team.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jake Allen Title: SVP/Compliance Officer

Bank: Benchmark Community Bank Telephone: 434 - 676 - 9054

Signature: Earl J Allen  Digitally signed by Earl J Allen  
Date: 2024.02.07 16:09:32 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Hannah Skeens	Informal Name Hannah Skeens	Email hannahskeens97@gmail.com
Bank Name TruPoint Bank	Title/Position Marketing Officer	
Phone 12766980329	Bank Asset Size 547 Million	
Bank Mailing Address P.O. Box 1010 Grundy, Va 24614		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Radford University
Major/Area of Study English	Date Completed 12/2018
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
TruPoint Bank	Ferrum College	Appalachian School of Law
Address 20089 Riverside Drive, Grundy, VA 24614	Address 215 Ferrum Mountain Rd., Ferrum, VA 24088	Address 1169 Edgewater Dr., Grundy, VA 24614
Position/Function Marketing Officer	Position/Function Assistant Direct of Graduate/Transfer Admissions	Position/Function Admissions Officer
Dates Employed 7/25/2022	Dates Employed 11/2021 - 6/2022	Dates Employed 08/2019 - 11/2021

Please describe, in detail, your role at the bank including key job functions.

In my current role, I serve as the Marketing Officer at TruPoint Bank. I'm primarily responsible for the daily operational tasks for the bank's marketing department. My job responsibilities include managing the bank's website, social media management, developing marketing campaigns to promote products and services offered by the bank, and creating strategies to increase brand awareness while effectively communicating our intended message to customers and prospective customers. Additionally, my role includes maintaining and updating appropriate bank signage, literature, and promotional materials both internally and externally, including print and digital platforms. Furthermore, collaborating with bank employees across various branches and departments within the organization as well as outside vendors is an essential function of my role as Marketing Officer. Assessing the bank's marketing needs, developing a strategic plan, and successfully accomplishing intended goals while maintaining professional integrity through Compliance standards are all central components of my role.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	2
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	2

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

In July of 2022, I was presented with the opportunity to serve as the marketing officer for TruPoint Bank. With eagerness and optimism, I accepted the position within a field where I had much room to grow and even more room to learn. In the past two years, I have never stopped learning within my role, and I hope and plan to continue to grow in my professional pursuits as a bank marketer each day. Coming from an educational background in English studies, I never expected to find myself working in the banking industry. However, this industry has afforded me the opportunity to challenge myself in areas where I'm unfamiliar and cultivate growth in my skills as the marketing officer of the bank. During my time as Marketing Officer, I've had the privilege of being surrounded with wonderful mentors and co-workers who have helped educate me in the areas of banking where I lack knowledge. Attending Virginia Bankers School of Bank Management would allow me to step outside of the marketing department and grasp the multifaceted concepts of banking. As a marketer, I have a responsibility to comprehend the organizational functions of the bank in all areas. Attending this program would allow me to improve in my current role, while providing me with the tools to expand my knowledge of other functions and roles of organizational banking. While I feel confident in my abilities and contributions as a bank marketer, I would be exhilarated to have the opportunity to improve my skills in my current role and gain an understanding of functional banking operations and areas outside of my direct department where my knowledge is lacking. I look forward to advancing in my professional career, and I find myself inspired by the thought of being able to acquire the knowledge and skills this program would provide. I'm grateful for the opportunity to be considered as an applicant.

**Recommender Information**

<b>Name</b> Barry Elswick	<b>Title/Position</b> President & CEO
<b>E-mail Address</b> Barry.Elswick@TruPointBank.com	<b>Phone Number</b> 12769353447

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Hannah Skeens	<b>Date of Application</b> 3/5/2024
<b>Bank</b> TruPoint Bank	<b>City</b> Grundy
<b>Timestamp of Receipt</b> 10:52:12 20 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Hannah Skeens Bank Name: TruPoint Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I highly recommend Hannah Skeens for inclusion in this year's class. She is a strong dedicated team member who would contribute to her class. Her unique background would be an asset to the class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Barry C. Elswick Title: President & CEO

Bank: TruPoint Bank Telephone: 276-935-3447

Signature: Barry C. Elswick  Digitally signed by Barry C. Elswick  
Date: 2024.03.20 13:51:38 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Russell Smith	Informal Name Russ Smith	Email russell.smith@pnfp.com
Bank Name Pinnacle Financial Partners	Title/Position Senior Vice President Office Leader	
Phone 14344850168	Bank Asset Size 48 billion	
Bank Mailing Address 18804 Forest Rd, Forest, VA 24502		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution University of Virginia's College at Wise
Major/Area of Study Business Administration	Date Completed 05/00
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: <ul style="list-style-type: none"> <li>- Fundamentals of Financial Accounting</li> <li>- Consultative Sales and Retention</li> <li>- Business Lending</li> <li>- Omega; Commercial Loans to Small Business</li> <li>- Accelerated Leadership Program</li> <li>- Situational Leadership</li> <li>- Accelerated Leadership</li> <li>- Diversity</li> </ul>	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Pinnacle Financial Partners	Wells Fargo	
Address 18804 Forest Rd Lynchburg Va 24502	Address Lynchburg Va	Address
Position/Function Senior Vice President Office Leader	Position/Function Branch Manager	Position/Function
Dates Employed 2020 to current	Dates Employed 2007 - 2020	Dates Employed

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

Manages retail sales and service functions. The primary goal is to serve the customers' total financial service needs resulting in greater market share, wallet share and profitability. Responsible for creating a vital sales and service organization, promoting teamwork with partners and other corporate departments as well as train and coach a successful sales team through the development of staff as a competitive advantage. Escalation point for service and operational issues. Serve as role model by exhibiting professionalism, possessing strong leadership and team work skills.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	17
General Management/Administration	17	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	na
Investments	0	"Other" Description	na
Lending/Credit Analysis	7	Total years in banking industry	17

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

To further my knowledge and career with the banking industry. Continuous education helps me become a better manager, team leader and banker.

### Recommender Information

Name Randy Nicely	Title/Position Area Manager
E-mail Address randy.nicely@pnfp.com	Phone Number 15405203649

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name Russell Smith	Date of Application 2/13/2024
Bank Pinnacle Financial Partners	City Lynchburg

Timestamp of Receipt

15:39:56 13 Feb, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Russ Smith Bank Name: Pinnacle Financial Partners

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Russ has over 17 years of banking experience. He worked for Wells Fargo for 10 years, three years at BB&T and has been our Office Leader in Lynchburg for the past four years at Pinnacle Financial Partners. Russ joined three existing associates in the Lynchburg market, which was operating as a LPO, to begin building a retail office team. We opened a depository office in 2020, in the LPO location with just Russ and one Financial Specialist (universal banker). The team has grown to Russ and three Financial Specialists. Along with four commercial associates, they all just relocated to a new full-service location in Forest in January 2024.

Russ was a Financial Center Manager for Wells Fargo in Lynchburg and later when he returned to Wells Fargo in Roanoke. He achieved several accomplishments in this role, including in the areas of leadership, coaching/mentoring, small business, recruiting, etc., along with many awards. During his time at BB&T, Russ was a Cluster Market Leader and later a Small Business Specialist. He has excellent rapport with his team, partners, and clients. He has demonstrated strong leadership skills within his office, our VA Western Region and across the firm. He serves as our Small Business champion for the firm, providing feedback, testing new systems, and sharing information and knowledge back with our local Office Leaders and Financial Advisors. He also serves on our region's Community Development Committee. Russ actively engages in and partners with the greater Lynchburg community to be sure we are meeting the credit needs of consumers and small businesses, including in LMI markets. Russ has led several financial education seminars in the community to both consumers and small businesses. Russ has attended various training and seminars, including: Fundamentals of Financial Accounting, Consultative Sales and Retention, Business Lending, Omega: Commercial Loans to Small Business, Situational Leadership, Strength Finders, etc.

Russ earned his B.S. in Business Administration from the University of Virginia's College at Wise in 2000. He currently serves as Chairman of the Bedford Area Chamber of Commerce, is a board member of the Liberty Minutemen Club and H.O.Y.E. (Help our Youth Excel), and is a member of Lynchburg Connect.

I believe the Virginia Bankers School of Bank Management will give Russ a broader perspective of the financial industry. He will gain greater insight and enable him to better understand the importance of his role and how it relates to the overall process of running a financial institution. Russ will hear different viewpoints from the instructors and other students, and in turn share with others. One of Pinnacle's seven Values is Learning. Russ sees this as an opportunity to continue learning the industry, further develop his knowledge and skill and add value back to his team and the clients he serves. I highly recommend Russ.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Randy Nicely Title: SVP, Area Manager

Bank: Pinnacle Financial Partners Telephone: 540-769-8502

Signature: Randy Nicely  Digitally signed by Randy Nicely  
Date: 2024.03.08 09:32:22 -05'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Fernanda Sobral	Informal Name Fernanda	Email fsobral@chainbridgebank.com
Bank Name Chain Bridge Bank, N.A.	Title/Position AVP Credit Analyst & Portfolio Manager	
Phone 17038408443	Bank Asset Size 1BI	
Bank Mailing Address 1445-A Laughlin Avenue McLean, VA 22101		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution Marymount University	
Major/Area of Study Business / Finance	Date Completed 12/2020	
Please list any professional designations and/or certifications you hold:		
Please specify in-bank training program or specialized bank school you have participated in: ABA Certificate in Business and Commercial Lending; Virginia Bankers Association Commercial Banking School		
AIB Certificate Earned N/A		
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes	
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A		

### Employment Background

Current Employer	Previous Employer	Previous Employer
Chain Bridge Bank, N.A.	Citibank	
Address 1445-A Laughlin Avenue McLean, VA 22101	Address 1111 Paulista Avenue, Sao Paulo, SP, Brazil	Address
Position/Function Credit Analyst & Portfolio Manager	Position/Function Service Manager	Position/Function
Dates Employed May 2020 to Current	Dates Employed Jan 2010 to May 2015	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>I currently work as a Credit Analyst and Commercial Loan Portfolio Manager. The primary role is to analyze loan performance and borrower financial performance, evaluate covenant compliance, and ensure compliance with capital sources. Also carries out portfolio reporting to predict the performance of loans and provide recommendations for future credit practices. Additionally, I work as a System Administrator for the commercial loan portfolio system, being responsible for developing streamlined processes and implementing them into the system. I also make decisions regarding enhancements and system configuration to ensure the system is optimized for maximum efficiency.</p>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	1	Marketing	1
Auditing	1	Money Management	0
General Management/Administration	10	Operations	3
Human Resources	0	Trust	0
International Banking	5	Other (please specify the area below)	0
Investments	5	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	10

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Improve my management skills and get a holistic view f how banks operate.

**Recommender Information**

<b>Name</b> David Evinger	<b>Title/Position</b> President & Chief Credit Officer
<b>E-mail Address</b> DEvinger@chainbridgebank.com	<b>Phone Number</b> 17037487389

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Fernanda Sobral	<b>Date of Application</b> 3/8/2024
<b>Bank</b> Chain Bridge Bank, N.A	<b>City</b> Arlington
<b>Timestamp of Receipt</b> 17:18:13 08 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Fernanda Sobral

Bank Name: Chain Bridge Bank, N.A.

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am writing to recommend Fernanda Sobral for the Virginia Bankers Association School of Bank Management. Fernanda, a distinguished member of our team at Chain Bridge Bank, N.A. since May 18, 2020, has demonstrated exceptional ability and dedication in her roles, culminating in her current position as a Financial Analyst and Loan Portfolio Manager.

With an MBA and over a decade of banking experience, Fernanda has shown remarkable adaptability and expertise in various sectors within the Chain Bridge. Her transition from an intern to a pivotal figure in the Credit Administration team, especially during the crucial periods of the SBA PPP loans, and her leadership in developing our digital lending platform and on-line Business Credit Card Program are testaments to her innovative and forward-thinking approach. Fernanda's proficiency and dedication have been nothing short of outstanding. Her initiative in enhancing our digital lending platform, crafting comprehensive on-line applications, and her remarkable proficiency in managing and improving our business processes have significantly contributed to our institution's success. Her dedication to continuous learning and professional development, as evidenced by her active participation in training courses and user conferences, sets an outstanding example for her peers.

Fernanda's technical skills, particularly with the digital lending platform, combined with her commitment to accuracy and excellence, make her an invaluable asset to our team. Her ability to identify and prevent mistakes, her deep understanding of job duties and responsibilities, and her technical and communication skills are unparalleled. Moreover, her dependability, ability to meet commitments, and initiative in completing job assignments promptly have greatly benefited our institution. Fernanda's creativity and problem-solving skills have led to innovative solutions and improvements in our processes. Her commitment to quality, ability to resolve problems promptly, and eagerness to learn new skills further underline her suitability for the Virginia Bankers Association School of Bank Management. For 2024, we have outlined specific goals for Fernanda to continue her growth, focusing on enhancing the digital lending platform and expanding her role in credit underwriting. These goals, along with our encouragement for her to explore artificial intelligence tools and undergo professional development in commercial credit training, will undoubtedly further her expertise and contribution to our team. Fernanda's exceptional performance, commitment to continuous learning, and dedication to improving our banking processes underscore her readiness and suitability for the Virginia Bankers Association School of Bank Management. Her participation in this program will not only benefit her professional development but also significantly contribute to the advancement of our institution. I wholeheartedly recommend Fernanda Sobral for this respected program and am confident in her ability to excel and bring valuable insights and improvements back to our organization.

David M. Evinger, President & Chief Credit Officer

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: David M. Evinger

Title: President & Chief Credit Officer

Bank: Chain Bridge Bank, N.A.

Telephone: 703-748-7389

Signature: David M. Evinger

 Digitally signed by David M. Evinger  
Date: 2024.03.21 11:13:33 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Jessica Stargell	<b>Informal Name</b> Jessy	<b>Email</b> jastargell@fcbinc.com
<b>Bank Name</b> First Community Bank	<b>Title/Position</b> Branch Manager	
<b>Phone</b> 18047484204		<b>Bank Asset Size</b> 3.05 Billion
<b>Bank Mailing Address</b> 6951 Commons Plaza		

**Educational Background**

<b>Highest Level of Education Achieved</b> Some College	<b>Institution</b> John Tyler Community College
<b>Major/Area of Study</b> Business	<b>Date Completed</b> 12/2013
<b>Please list any professional designations and/or certifications you hold:</b> Leadership Chesterfield (Chesterfield Chamber of Commerce) VBA Branch Manager School	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b>	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
First Community Bank	Virginia Commonwealth Bank	First Community Bank
<b>Address</b> 6951 Commons Plaza	<b>Address</b> 405 N Ridge Rd Henrico VA 23229	<b>Address</b> 11400 Midlothian Turnpike N Chesterfield VA 23235
<b>Position/Function</b> Branch Manager	<b>Position/Function</b> Assistant Branch Manager	<b>Position/Function</b> Teller/Personal Banker
<b>Dates Employed</b> 11/15/2015-current	<b>Dates Employed</b> 09/15/2014-11/11/2015	<b>Dates Employed</b> 04/15/2008-9/14/2014

**Please describe, in detail, your role at the bank including key job functions.**

As a Branch Manager I oversee the daily activities of the branch such as staffing, coaching, measuring performance, client and employee satisfaction. I make sure all weekly, monthly, quarterly, and annual duties are completed. I ensure all the Bank's policies, procedures and regulatory guidelines are followed. I tend to all budgeting needs of the branch by managing retail non-interest income within reason. I work to increase qualified referrals that would be of benefit to our customers through our affiliate partners. I encourage and lead the team to participate in all initiatives let by the bank. I review bank reports to increase the services per household for our customers. I ensure all proper documentation is submitted for all accounts and loans. I strive to increase accounts through organic growth as well as intentional calling to potential clients.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	6	Money Management	0
General Management/Administration	6	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	16

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I have been in banking for 16 years. I started as a part-time teller and worked my way through the positions. I am looking to enhance my knowledge and skills. I believe it would help me make more sound decisions if I understood how banks come to make decisions. Taking this class would help me grow professionally for my next steps in banking. I look forward to using my newly acquired knowledge to help First Community Bank be the best community bank in its area.

**Recommender Information**

<b>Name</b> Tara Totino	<b>Title/Position</b> VP of Retail Banking
<b>E-mail Address</b> tltotino@fcbinc.com	<b>Phone Number</b> 18042927530

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Jessica Stargell	<b>Date of Application</b> 2/20/2024
<b>Bank</b> First Community Bank	<b>City</b> Chesterfield
<b>Timestamp of Receipt</b> 14:18:52 20 Feb, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Jessica Stargell

Bank Name: First Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I have had the pleasure of working with Jessica Stargell over the last 15 years. During this time, she has held multiple roles within our company and is currently a Branch Manager for our Chesterfield location. Over the years, she has always demonstrated a professional manner and has built a strong rapport with both co-workers and customers. She has a strong work ethic and a positive attitude. Jessica has a strong desire to grow with First Community Bank and is always looking for training opportunities for self improvement. I believe, attending the Virginia Bankers School of Bank Management will give her the tools to enhance her current role and prepare her for future career advancement.

I therefore recommend that Jessica Stargell be admitted to the upcoming session.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Tara Totino

Title: VP Retail Banking-Richmond Division

Bank: First Community Bank

Telephone: (804)292-7530

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by April 1, 2024.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

<b>Full Name</b> Ernest Street	<b>Informal Name</b> Randy Street	<b>Email</b> randy.street@scc.virginia.gov
<b>Bank Name</b> Virginia Bureau of Financial Institutions	<b>Title/Position</b> Manager of Licensing	
<b>Phone</b> 18043719269		<b>Bank Asset Size</b> N/A
<b>Bank Mailing Address</b> 1300 East Main Street, Richmond, VA 23219		

### Educational Background

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Virginia Commonwealth University
<b>Major/Area of Study</b> Finance	<b>Date Completed</b> 05/2002
<b>Please list any professional designations and/or certifications you hold:</b> N/A	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Banking & Supervision Elements, Federal Reserve Bank of Atlanta, 2007	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> N/A	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
State Corporation Commission	N/A	N/A
<b>Address</b> 1300 East Main Street, Richmond, VA 23219	<b>Address</b> N/A	<b>Address</b> N/A
<b>Position/Function</b> Manager of Licensing	<b>Position/Function</b> N/A	<b>Position/Function</b> N/A
<b>Dates Employed</b> Since June 2002	<b>Dates Employed</b> N/A	<b>Dates Employed</b> N/A

Please describe, in detail, your role at the bank including key job functions.

- Investigate applications of banks, bank holding companies, credit unions, and money transmitters which involves analysis of financial and market conditions, and compliance with laws and regulations.
- Train, coach, develop, and supervise five financial analysts involved in the investigation of applications of various depository and non-depository institutions. Oversee the review of annual reporting by money transmitters, consumer finance companies, and credit counseling agencies.
- Act as the Virginia Bureau of Financial Institutions' primary contact for streamlining communications with Fintech officials in the money transmission, lending and payments industries. Assist in the planning and updating of the State Corporation Commission's business continuity plan.
- Update policies and procedures related to the investigation of applications for depository and non-depository institutions.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

I want to build on my knowledge I have acquired throughout my career as a banking regulator and enhance my big picture perspective of the banking industry. I hope to increase my knowledge and understanding of various areas of banking that are outside of my normal purview. I also look forward to networking with industry professionals to exchange ideas and gain valuable perspectives on the challenges bank executives face while making decisions in real time.

**Recommender Information**

<b>Name</b> Dustin Physioc	<b>Title/Position</b> Deputy Commissioner
<b>E-mail Address</b> Dustin.Physioc@scc.virginia.gov	<b>Phone Number</b> 18047860831

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Randy Street	<b>Date of Application</b> 3/27/2024
<b>Bank</b> State Corporation Commission	<b>City</b> Richmond
<b>Timestamp of Receipt</b> 16:20:26 27 Mar, 2024	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Ernest Street Bank Name: Virginia State Corporation Commission

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Mr. Street is a licensing manager for the State Corporation Commission's Bureau of Financial Institutions. In this role, he is responsible for reviewing staff investigation reports for all banking applications, including new charters, mergers, acquisitions, and those related to branch expansion. The Virginia Bankers School of Bank Management program represents an excellent opportunity for Mr. Street to expand his knowledge base and professional network. His background and perspective will add value to the classroom setting.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Dustin Physioc Title: Deputy Commissioner

Bank: Virginia State Corporation Commission - Bureau of Fi Telephone: (804) 786-0831

Signature: Dustin Physioc  Digitally signed by Dustin Physioc  
Date: 2024.03.28 20:32:16 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Michael Taylor	Informal Name Mike	Email mike.taylor@primisbank.com
Bank Name Primis Bank	Title/Position Portfolio Manager	
Phone 18044438400	Bank Asset Size 4,198,206,000	
Bank Mailing Address 10900 Nuckols Rd. Glen Allen, VA 23060		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Coastal Carolina University
Major/Area of Study Finance	Date Completed 05/09
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: BB&T Management Training Program RMA Commercial Lending School (3 years)	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Primis Bank	Bank of Southside Virginia	Touchstone Bank
Address 10900 Nuckols Rd. Glen Allen, VA 23060	Address 6401 Courthouse Rd. Prince George, VA 23875	Address 4300 Crossings Blvd. Prince George, VA 23875
Position/Function Commercial Credit Analyst / Portfolio Manager Team Lead	Position/Function Branch Manager	Position/Function Credit Analyst
Dates Employed 01/2022 - present	Dates Employed 06/2019 - 12/2021	Dates Employed 05/2014 - 06/2019

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.			
Currently I serve as the team lead for the banks commercial credit portfolio management team. Our primary function as portfolio managers is to manage overall asset quality, including performance against original underwriting expectations, manage past due and maturing loans, monitor portfolio loan exposure, evaluate risk ratings, complete reports, and maintain compliance with and adhere to all state and federal regulations and bank policies and procedures.			
<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	10
General Management/Administration	20	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	n/a
Lending/Credit Analysis	15	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I am looking to expand my knowledge and build relationship with others in the industry that will allow us to work together for many years ahead.

**Recommender Information**

Name <b>Marie Taylor Leibson</b>	Title/Position <b>EVP/Chief Credit Officer</b>
E-mail Address <b>Marie.Leibson@primisbank.com</b>	Phone Number <b>18004033851</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name <b>Mike Taylor</b>	Date of Application <b>3/11/2024</b>
Bank <b>Primis Bank</b>	City <b>Glen Allen</b>
Timestamp of Receipt <b>09:08:42 11 Mar, 2024</b>	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Michael Taylor

Bank Name: Primis Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Since joining the bank in January 2022, Mike has proven to be a valuable employee for the Credit Administration team. Mike navigated through some difficult times with the absence then departure of the Portfolio Management Team Lead due to sickness by assuming additional responsibilities and working to ensure Portfolio Management responsibilities were handled. Ultimately, Mike was promoted to the Portfolio Management Team Lead position as a result of his positive attitude, willingness to learn and willingness to work with loan officers and credit officers on a daily basis to mitigate credit risk. Mike is the consummate team player as exhibited by his relationship with his direct report, other Credit Administration teammates and other bank employees.

Participation in the VBA School of Bank Management is recommended for Mike to complement his commercial and consumer lending skills. The School of Bank Management will provide Mike the opportunity to learn other aspects of bank management that goes beyond credit risk to enhance bank performance. The program will offer Mike a unique opportunity to further support him in his current role as Portfolio Management Team Lead while also supporting his career goals in commercial lending.

Mike is a high potential employee and participation in the School of Bank Management would enhance his growth with the bank. I am confident Mike will learn from and share the knowledge gained from the School of Bank Management with the team. I am excited for Mike to have the opportunity to participate in the program and further enhance his banking skill set.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Pamela L. Milne Title: Senior Vice President/Senior Credit Officer

Bank: Primis Bank Telephone: 804.997.7571

Signature: *Pamela L. Milne*

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Benjamin Turnauer	Informal Name Ben	Email ben.turnauer@townebank.net
Bank Name TowneBank	Title/Position Vice President/Portfolio Manager	
Phone 18043242721	Bank Asset Size \$16B	
Bank Mailing Address 800 E Canal Street, Suite 100, Richmond, VA 23219		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution University of Lynchburg
Major/Area of Study Business Administration	Date Completed 05/01
Please list any professional designations and/or certifications you hold: None Currently, formerly held ERP (Energy Risk Professional) certification from GARP	
Please specify in-bank training program or specialized bank school you have participated in: SunTrust Bank Commercial Associate Training Program, 2001-2002	
AIB Certificate Earned N/A	
Please select your accounting background: Took multiple accounting courses at the University of Lynchburg (formerly Lynchburg College) in 1999 and 2000. SunTrust University provided a number of accounting courses as part of its Commercial Associate program, including a forensic accounting course with Dr. Charles Mulford of Georgia Tech. My current role heavily involves financial statement analysis and credit underwriting and I have spent 12+ years in a role that required those skills.	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Took multiple accounting courses at the University of Lynchburg (formerly Lynchburg College) in 1999 and 2000. SunTrust University provided a number of accounting courses as part of its Commercial Associate program, including a forensic accounting course with Dr. Charles Mulford of Georgia Tech. My current role heavily involves financial statement analysis and credit underwriting and I have spent 12+ years in a role that required those skills.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
TowneBank	Blue Ridge Bank	Dominion Energy
Address 800 E Canal Street, Suite 100, Richmond, VA 23219	Address 1801 Bayberry Court, Suite 101, Richmond, VA 23226	Address 120 Tredegar Street, Richmond, VA
Position/Function Portfolio Manager/Financial statement analysis and credit underwriting of commercial credits, along with some commercial real estate	Position/Function Credit Analyst	Position/Function Manager, Counterparty Credit Risk Management / Natural Gas Trader
Dates Employed October 2022 - Current	Dates Employed March 2021 – Sept. 2021	Dates Employed December 2006 - April 2014

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

My role as a Portfolio Manager requires me to obtain, screen, and underwrite commercial banking and commercial real estate loans ranging from \$1MM - \$40MM in size. The role requires analyzing the financial strength of members and prospects, the merits of potential member credit transactions, and completing underwriting that often includes detailed pro-forma analysis under varying economic conditions. These credit packages often require negotiation with credit officers, lenders, and members/prospects. The role also requires preparing packages that are presented to loan committee for approval and may require various credit questions to be answered.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I have always had an interest in learning more about the strategic management of a Bank's balance sheet. The challenges faced by many Banks over the past 18 months as interest rates have risen has only heightened by interest in balance sheet management and responsible, portfolio-based lending. Managing a Bank's need to generate profits for shareholders, while mitigating risk associated with lending and retaining access to capital, is a delicate balancing act I would like to learn more about.

In addition to the course work provided by the School of Bank Management, I think it would be beneficial for myself and TowneBank to develop personal relationships with other Bankers in the State, in order to learn from their experience. A strong network of peers and potential mentors could allow me to bring more value to TowneBank within my role.

### Recommender Information

Name <b>Pat Collins</b>	Title/Position <b>Richmond President</b>
E-mail Address <b>pat.collins@townebank.net</b>	Phone Number <b>18049677010</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Benjamin Turnauer</b>	Date of Application <b>3/27/2024</b>
Bank <b>TowneBank</b>	City <b>Richmond, Virginia</b>

Timestamp of Receipt **12:04:30 27 Mar, 2024**

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Benjamin Turnauer Bank Name: Towne Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to recommend Ben Turnauer for the Virginia Bankers School of Bank Management.

Ben joined Towne Bank in a senior portfolio manager role supporting our Commercial Banking Team in Richmond, Virginia. He possesses exceptional analytical and credit skills. Equally impressive is that Ben has exceptional soft skills enabling him to work with all types of personalities.

It has become very clear to me as well as the Richmond Regional Executive Credit Administrative Credit Officer that Ben possesses both the critical quantitative skills but also the demeanor to help the Bank continue our successful growth in a critical market like Richmond. We believe that attending the VBA Bankers School of Bank Management will provide Ben additional perspectives on overall banking and position him for future leadership roles within our organization.

I know that Ben will be a great student and contribute to classroom discussions in a thoughtful and insightful manner.

Please feel free to contact me if I can provide any further background or insights about Ben.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: T. Patrick Collins Title: Richmond Regional President

Bank: Towne Bank Telephone: (804) 967-7010

Signature: T. Patrick Collins

 Digitally signed by T. Patrick Collins  
Date: 2024.03.31 11:55:15 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Full Name</b> Sara Twiford	<b>Informal Name</b> Sara	<b>Email</b> sara.twiford@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> VP, Treasury Management Advisor	
<b>Phone</b> 17575487216		<b>Bank Asset Size</b> \$17 Billion
<b>Bank Mailing Address</b> 2101 Parks Ave, Ste 200, Virginia Beach VA 23451		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> East Carolina University
<b>Major/Area of Study</b> Hospitality Management	<b>Date Completed</b> 05/2004
<b>Please list any professional designations and/or certifications you hold:</b> Certified Treasury Manager	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> -BankerCollege - completed requirements to become a Certified Treasury Manager -Carnegie Training - High Impact Presentations -Sander Training - Selling Strategies for Sales Professionals -Center for Financial Training - completed courses for Principles o	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> NA	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
<b>Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed.</b> NA	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
TowneBank	Wachovia	Country Club at Landfall
<b>Address</b> 2101 Parks Ave, Ste 200 Virginia Beach VA	<b>Address</b> 3750 Oleander Drive, Wilmington NC	<b>Address</b> Wilmington NC
<b>Position/Function</b> Treasury Sales Advisor	<b>Position/Function</b> Teller	<b>Position/Function</b> Server
<b>Dates Employed</b> 6/1/2005 - Present	<b>Dates Employed</b> 2004-2005	<b>Dates Employed</b> 2004 -2005



## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I partner with front line bankers to execute integrated sales, service and relationship strategies to support growth and retention of business members. I am responsible for developing sales of business deposit services which include Treasury Services. We provide business members with a full line of Treasury Services designed to help speed collections, control payments, reduce fraud and manage your time and company's funds more efficiently.

Responsibilities include:

- generate new business customers and acquire additional business from existing customers.
- analyzing opportunities, price negotiations and maintaining profitability of relationships.
- coordinate directly with operations to provide new and non-standard solutions.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	11
General Management/Administration	0	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I began my banking career exactly 20 years ago. Through my experience in the Management Program at TowneBank, I was exposed to many areas of banking. However, the past 16 years have been focused solely on Treasury/Cash Management, both in operations and sales. I would like to expand and enhance both my skills, and my knowledge of the banking industry as a whole. While I love my current role here at TowneBank, I believe attending the School of Bank Management will help me advance my career and open the door for opportunities outside of Treasury Management.

### Recommender Information

Name <b>Allyson Reese</b>	Title/Position <b>SVP, Treasury Advisor Manager</b>
E-mail Address <b>allyson.reese@townebank.net</b>	Phone Number <b>17576286366</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Sara Twiford</b>	Date of Application <b>3/25/2024</b>
Bank <b>TowneBank</b>	City <b>Suffolk</b>

Timestamp of Receipt **12:24:44 25 Mar, 2024**

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Sara Twiford Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Sara Twiford as a candidate for the 2024 Virginia Bankers School of Bank Management. I have worked with Sara for 13+ years and continue to be impressed by her positive attitude and productivity.

Sara is dedicated to reaching her goals, takes initiative, and delivers exceptional services. She communicates well and has great people skills. I am confident that Sara will contribute and collaborate with other students and she brings with her a wealth of knowledge and experience from her 20 year banking career.

Sara is career minded. She is motivated and eager to expand her knowledge and experience in the banking industry. I think this program will afford her the opportunity to continue to reach her goals and grow both personally and professionally.

Sara has my highest recommendation for Virginia Bankers School of Bank Management. I have no doubt she will make a strong addition to the new 2024 class.


Please feel free to contact me if you have any questions regarding my recommendation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Allyson W. Reese Title: SVP, Treasury Manager

Bank: TowneBank Telephone: 757-628-6366

Signature: 

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Matthew Blake Tyson	Informal Name Blake Tyson	Email btyson@oldpoint.com
Bank Name Old Point National Bank	Title/Position Senior Vice President / Senior Relationship Manager	
Phone 17577595911	Bank Asset Size \$1,446,382,000	
Bank Mailing Address 1613 Laskin Rd, Virginia Beach, VA 23451		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Duquesne University
Major/Area of Study Economics	Date Completed 05/04
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Leadership Development Program (12mo.) - US Bank, Advanced Credit Analysis (2day) - VBA	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Old Point National Bank	Atlantic Union Bank	US Bank
Address 1613 Laskin Rd, Virginia Beach, VA 23451	Address 999 Waterside Dr, Ste 900 Norfolk, VA 23510	Address 9467 Milliken Ave, Rancho Cucamonga, CA 91730
Position/Function Senior Relationship Manager / Commercial Banking	Position/Function Relationship Manager / Commercial Banking	Position/Function Branch Manager / Consumer & Small Business Banking
Dates Employed Jan 2023 - Present	Dates Employed Sept 2016 - Jan 2023	Dates Employed Feb 2015 - Sep 2016

Please describe, in detail, your role at the bank including key job functions.

Senior Vice President, Senior C&I Relationship Manager - Hampton Roads Market  
Essential Functions:

- Execute a call program to develop new and existing customer relationships, and to identify potential customers and develop prospect lists.
- Perform all tasks and duties required to process and approve loans within lending authority; present loans outside of authority to appropriate parties for approval consideration.
- Collect and maintain financial information on borrowers and interact with customers to ensure that all banking needs are being met.
- Work closely with all areas of the Bank and other partners (including Retail, Relationship Managers, Merchant

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

- Services, Consumer Lending, Wealth Management, etc.) to ensure that all Commercial Clients (and Business owner(s)) needs as well as cross-sell opportunities are identified and met.
- Gain complete knowledge of business and personal financial needs of all assigned Clients.
- Prepare correspondence, commitment letters, loan memorandums, and associated documents as required.
- Monitor repayment activities and takes necessary action to collect past due accounts. Recognize developing account problems and bring to the attention of senior management.
- Serve as a mentor or resource for other less experienced lending staff.
- Participate in local industry-related organizations and Old Point community events to develop professional contacts, keep market knowledge current, and identify qualified prospects.
- Accountable for the understanding of and adherence to operational controls, policies, procedures and processes to ensure compliance with Bank policies and related laws and regulations.
- Perform other duties as assigned.

**Please indicate the number of years of experience in each bank management area.**

Accounting	1.5	Marketing	9
Auditing	1.5	Money Management	9
General Management/Administration	1.5	Operations	1.5
Human Resources	1.5	Trust	0
International Banking	0	Other (please specify the area below)	6.5
Investments	0	"Other" Description	Portfolio Management
Lending/Credit Analysis	9	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

Professional development; Comprehensive banking education; Job performance enhancement; Qualification for roles and areas of greater responsibility

**Recommender Information**

<b>Name</b> Don Buckless	<b>Title/Position</b> Executive Vice President / Chief Lending Officer & Chief Banking Officer
<b>E-mail Address</b> dbuckless@oldpoint.com	<b>Phone Number</b> 17577281349

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

<b>Name</b> Matthew Blake Tyson	<b>Date of Application</b> 3/27/2024
<b>Bank</b> Old Point National Bank	<b>City</b> Virginia Beach

Timestamp of Receipt 15:02:50 27 Mar, 2024

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Matthew "Blake" Tyson Bank Name: Old Point National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Blake joined the bank in 2023 after spending the first number of years of his banking career with The Bank of Hampton Roads and its successors. This followed his graduation from college and a number of years serving our country in the Army. Blake is exceptionally well organized and driven to succeed. He has been mentored very well and is a solid commercial lender in both commercial real estate and C and I disciplines. His opportunity for advancement into the highest levels of executive management are palpable. He stands to benefit greatly from the the School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Donald S Buckless Title: EVP - Chief Banking and Chief Lending Officer

Bank: Old Point National Bank Telephone: 757-719-1338

Signature: Buckless, Don  Digitally signed by Buckless, Don  
Date: 2024.04.09 09:27:25 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Chelsea West	Informal Name Chelsea West	Email cwest@bankofbotetourt.com
Bank Name Bank of Botetourt	Title/Position Merchant Officer	
Phone 15405915068	Bank Asset Size 742000000	
Bank Mailing Address 3232 Electric Rd Roanoke, VA 24018		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Liberty University
Major/Area of Study Business Administration/ Finance	Date Completed 05/23
Please list any professional designations and/or certifications you hold: VBA Management Development	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development	
AIB Certificate Earned N/A	
Please select your accounting background: Liberty University Acct 211 Spring 2021, Acct 212 Summer 2021, Acct 370 Spring 2022	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. Liberty University Acct 211 Spring 2021, Acct 212 Summer 2021, Acct 370 Spring 2022	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Bank of Botetourt	American National Bank	Hometown Bank
Address 3232 Electric Rd Roanoke, VA 24018	Address 4225 Colonial Ave Roanoke, VA 24018	Address 4225 Colonial Ave Roanoke, VA 24018
Position/Function Merchant Officer	Position/Function Customer Support Manager	Position/Function Assistant Branch Manager
Dates Employed 10/2021- Present	Dates Employed 04/2019-10/2021	Dates Employed 02/2016-04/2019

Please describe, in detail, your role at the bank including key job functions.

Actively identifies and pursues Merchant Service (MS) prospects. Monitors all new Demand Deposit Account (DDA) openings, renewals, new loans, new Treasury Management relationships, and local referral association opportunities. Reviews Merchant Opportunity Agenda (MOA) report to identify existing customers currently processing with competitors, identifies market's largest opportunities and discusses with market leadership and relationship management. Implements strategies to win business. Builds and maintains relationships with customers. Works closely with branches and assigned markets to implement strategies and meet goals as well as bank's strategic objectives because of executed business plans. Supports commercial and retail bankers in business development calling efforts of existing, new, and prospective relationships. Fulfills expectations to grow portfolio's profitability through effective account management and implementation of strategies to meet established production goals and year-over-year financial objectives. Responds to

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

customer questions, resolves issues, and actively engages client to retain and grow relationships. Negotiates fee agreements, finalizes contracts, and implements steps to deploy new solutions. Fosters existing business relationships by maintaining communication and assisting with support.

**Please indicate the number of years of experience in each bank management area.**

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	6	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Merchant Services- 2
Investments	0	"Other" Description	Supporting business customers with credit card processing.
Lending/Credit Analysis	0	Total years in banking industry	8

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

The reason I would love to attend the School of Bank Management is to help develop my skills in banking and ensure that I can be successful within the banking industry. I have knowledge regarding branch operations and merchant services, and I look to gain more insight into other departments and how they operate and can make a Bank successful. I am excited to learn more in regards to banking operations, risk management, investment strategies, financial regulation, and emerging technologies. I know that I will learn from seasoned professionals in the banking industry, which gives me confidence in the education I will receive. I am looking forward to the future and what I will be able to accomplish with the skills and knowledge I develop from this program. Additionally, the School of Bank Management's strong alumni network and industry connections present invaluable opportunities for networking, mentorship, and career advancement. Knowing that I will have access to a supportive community of alumni and industry professionals who are willing to offer guidance and support as I navigate my career path is incredibly reassuring.

**Recommender Information**

Name Laurie Hart	Title/Position SVP- Chief Strategy & Retail Officer
E-mail Address lhart@bankofbotetourt.com	Phone Number 15405915058

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name Chelsea West	Date of Application 2/23/2024
Bank Bank of Botetourt	City Roanoke
Timestamp of Receipt 11:25:07 23 Feb, 2024	

## Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Chelsea West

Bank Name: Bank of Botetourt

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am very pleased to write this recommendation on behalf of Chelsea West and hope that you will concur that she would be a great addition to this year's class at the Virginia Bankers School of Bank Management. Through my leadership roles at two Virginia-based community banks--HomeTown Bank and now Bank of Botetourt -- I have had the opportunity to work with Chelsea and see her rise from an entry-level teller to Financial Specialist, Assistant Branch Manager, Branch Manager and now in her current role as head of our Merchant Services program in less than seven years.

While Chelsea was doing a great job in the role of Branch Manager at Bank of Botetourt, the unexpected departure of our merchant services director left an opening that I knew Chelsea would be the ideal candidate to fill those shoes. With no previous experience, Chelsea quickly accepted the challenge and jumped in with both feet. Within a year, the program had almost doubled, and she has developed industry knowledge, the respect of her co-workers and BoB's senior management team and the appreciation of her customers for "above and beyond service".

I have the deepest personal and professional respect for Chelsea, and sincerely believe that she mirrors the attributes of the banking industry's future leaders. Chelsea has been active with the Virginia Bankers Association including the VBA Management Development program, actively participating in the Emerging Leaders group, and attending the 2023 ABA Washington Summit. Chelsea has also been active locally with the Roanoke Regional Chamber's Leadership Roanoke Valley program (LRV) graduating a year ago and then asked to be an official Advisor to the 2024 Class. She also volunteers at the Vinton Chamber as an ambassador. Next week she will be attending the March 2024 American Bankers Payments Forum where she will continue to learn about the ever-changing payments industry.

Outside of the bank, Chelsea is a mom of three, growing, busy boys and recently completed her degree in Finance at Liberty University by working evenings and weekends. She graduated with honors -- Summa Cum Laude. What spare time they have, she and her husband Cody spend with the boys attending their after-school sports. As you can tell, strong time-management skills, and prioritizing are skills that Chelsea mastered as she has juggled new career opportunities as well as personal growth and life opportunities.

As stated above, Chelsea would be an exceptional addition to the Virginia Bankers School of Bank Management. Please feel free to contact me with any questions at [lhart@bankofbotetourt.com](mailto:lhart@bankofbotetourt.com) or 540-591-5058.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Laurie C. Hart

Title: Chief Strategic & Retail Officer

Bank: Bank of Botetourt

Telephone: 540-591-5058

Signature:  3/22/24

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.



**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Full Name Ami White	Informal Name Ami White	Email ami.white@townebankmortgage.com
Bank Name TowneBank	Title/Position EVP Director of Mortgage Regulatory Risk	
Phone 17577934744	Bank Asset Size 16 billion	
Bank Mailing Address 6001 Harbour View Blvd, Suffolk, VA 23435		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Mary Baldwin College
Major/Area of Study Business	Date Completed 05/95
Please list any professional designations and/or certifications you hold: NA	
Please specify in-bank training program or specialized bank school you have participated in: NA	
AIB Certificate Earned N/A	
Please select your accounting background: NA	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. NA	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
TowneBank	Consolidated Analytics	Truist (SunTrust) Mortgage Corporation
Address 6001 Harbour View Blvd, Suffolk, VA 23435	Address 1 MacArthur Place., Suite 100 Santa Ana, CA 92707	Address 1001 Semmes Ave Richmond, VA 23224-2245
Position/Function EVP Director of Mortgage Regulatory Risk	Position/Function Mortgage Consultant	Position/Function Group Vice President, Operational Risk
Dates Employed April 2017	Dates Employed February 2016 - April 2017	Dates Employed July 2013 - December 2015

Please describe, in detail, your role at the bank including key job functions.

Responsible for the leadership of Regulatory Risk, the Second Line of Defense, for the Mortgage Division and its 7 Joint Venture affiliates. Accountable for influencing and driving a culture of compliance and risk management for 500+ employees. Manage 4 distinct departments charged with oversight to ensure all sales and operational business strategies and practices adhere to FDIC and CFPB regulations, federal and state laws governing mortgage lending, and investor requirements for loan quality, to ensure risk levels are within regulatory expectations and within the corporate risk tolerances associated with legal, operational, financial, and reputational risk.

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	25
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	11
Investments	0	"Other" Description	Operational and Regulatory Risk; these have been management roles and often involve an element of auditing
Lending/Credit Analysis	3	Total years in banking industry	39

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

The courses offered in this program will expand my knowledge of commercial lending, financial management, and the Safety and Soundness principles. The program will provide professional growth and allow me to advance the level of my corporate contributions.

**Recommender Information**

<b>Name</b> Beth Wiggs	<b>Title/Position</b> EVP Director of Consumer Compliance
<b>E-mail Address</b> Beth.Wiggs@townebank.net	<b>Phone Number</b> 17576731552

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Ami White	<b>Date of Application</b> 3/20/2024
<b>Bank</b> TowneBank	<b>City</b> Suffolk
<b>Timestamp of Receipt</b> 16:54:33 20 Mar, 2024	

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Ami J. White Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Admission Committee:

It is with pleasure that I recommend Ami White for admission into the Virginia Bankers School of Bank Management program. Ami has been in the financial industry for over 32 years, with the last seven years dedicated to TowneBank's mortgage Compliance Management System Program (CMSP) initiatives.

Ami joined TowneBank as our Director of Mortgage Regulatory Risk Management. In this role, Ami was able to leverage her many years in the mortgage industry to strengthen our CMSP to keep pace with our growth and complexity. Outside of her exceptional technical skills, and most importantly, Ami has established a trusted relationship with her team, peers, executive management and the Board. While her role is specific to mortgage lending activities, she also possess the fundamentals in many facets of the banking industry. Ami is currently gaining more exposure to Towne's enterprise regulatory risk and operations for future career opportunities. I believe acceptance to this program will provide Ami with broader industry knowledge and experience necessary to achieve her career goals.

Ami exhibits integrity and fairness in all she does. I am always impressed with her drive and desire to make not only our mortgage division, but our company, the best it can be while valuing her fellow employees, customers and communities we serve.

Please accept Ami's application, as she is an able worthy candidate.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Beth Wiggs Title: EVP, Director of Consumer Compliance

Bank: TowneBank Telephone: 757.323.5562

Signature: Beth Wiggs  Digitally signed by Beth Wiggs  
Date: 2024.03.22 15:02:21 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Tonya Young	Informal Name Tonya Young	Email tonya.young@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position VP, WorkPlace Solutions Relationship Manager	
Phone 17574777095	Bank Asset Size \$21.2 Billion	
Bank Mailing Address 539 W. 21st Street, Norfolk, VA 23517		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution North Carolina College of Theology
Major/Area of Study Biblical Application	Date Completed 06/2016
Please list any professional designations and/or certifications you hold: NFEC (National Financial Educators Council) Certification	
Please specify in-bank training program or specialized bank school you have participated in: PNC Bank University courses in Consumer Retail Diversity, Equity and Inclusion, Facilitator Course- VCIC(Virginia Center for Inclusive Communities) Master Financial Education Program	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	PNC Bank	Faith Holy Temple COGIC
Address 539 W. 21st Street, Norfolk, VA 23517	Address Norfolk, VA	Address 2713 River Road, Camden NJ 08104
Position/Function VP, WorkPlace Solutions Relationship Manager	Position/Function Senior Work Place Financial Sales Consultant	Position/Function Director of Finance
Dates Employed 9/2019 to present	Dates Employed 6/2007 to 9/2019	Dates Employed 1/2006 to 1/2020

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

Please describe, in detail, your role at the bank including key job functions.

I manage our Bank at Work program and sales channel focused on providing a financial wellness benefit to participating companies with a goal of earning new consumer relationships with their employees. I am responsible for Workplace Solutions program implementation, effectiveness, and sales results within an assigned territory. I source Workplace Solutions companies through collaboration with internal commercial and consumer partners, prospecting/cold calling, centers of influence, and personal network. I conducts sales presentations, following up to enroll companies, and schedules onsite account opening sessions and financial education events at enrolled companies. I work closely with branch teammates to achieve consumer acquisition/account opening, campaign, cross-sell and other related goals. As the Solutions Banking subject matter expert, I conduct program training and provide coaching for assigned branches and other internal partners.

**Please indicate the number of years of experience in each bank management area.**

Accounting	2	Marketing	0
Auditing	1	Money Management	8
General Management/Administration	2	Operations	2
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	n/a
Lending/Credit Analysis	0	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

To obtain a wider understanding of the banking industry. I want to be able to service my clients as efficiently as possible. By attending the School of Bank Management, I believe that it will equip me with the skills necessary to meet my clients where they are in their financial journey. Providing them with the resources and tools necessary to obtain their financial goals. I have been in banking for over 20 years, and things are yet forever changing. I want to be refreshed and empowered with the knowledge needed to be successful in my career journey.

**Recommender Information**

Name <b>Steve Reeder</b>	Title/Position <b>Head of Consumer Sales &amp; Service</b>
E-mail Address <b>Steve.Reeder@atlanticunionbank.com</b>	Phone Number <b>18044332155</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.*

Name <b>Tonya Young</b>	Date of Application <b>3/27/2024</b>
Bank <b>Atlantic Union Bank</b>	City <b>Norfolk</b>

Timestamp of Receipt **09:21:27 27 Mar, 2024**

# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Tonya Young Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I recommend Tonya for the Virginia Bankers School of Bank Management for numerous reasons including:

- She has had a successful career with Atlantic Union since she joined the Bank in 2019 as our inaugural Workplace Solutions (Bank at Work) Program Relationship Manager.
- Utilizing her prior 12-year experience with PNC in their Workplace program, Tonya helped us design our program and get it off the ground.
- Since then, she has been a leader among her peer RMs in utilizing our program to create organic customer growth by delivering financial wellness to employees of participating Workplace Solutions companies.
- Tonya was an AUB Platinum Club winner for both 2022 and 2023 as our top producing Workplace Solutions RM.
- Within and beyond AUB, Tonya builds community strength as evidenced by:
  - DEI Council board member
  - VCIC Tidewater Chapter board member
  - Virginia Black Bankers ERG
  - BUILD ERG Co-Chair
  - CFC ERG member

I am confident that Tonya will represent both Atlantic Union Bank and the VBA well. She is a lifelong learner (and doer) and will leverage the experience to further her career and the success of Virginia banking.

Thank you for your consideration of her strong application. Please contact me if you have any questions.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Steven A. Reeder Title: Head of Consumer Sales & Service

Bank: Atlantic Union Bank Telephone: 804.433.2155

Signature: Steve Reeder  Digitally signed by Steve Reeder  
Date: 2024.03.27 15:53:43 -04'00'

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.

## 2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Afshan Zaheer	Informal Name Afshan	Email afshanmalik04@gmail.com
Bank Name Burke and Herbert Bank	Title/Position Vice President/Branch Manager	
Phone 15406846230	Bank Asset Size \$3.57 billion	
Bank Mailing Address 2521 Cowan Blvd Fredericksburg VA 22401		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution P.E.C.H.S College for Women
Major/Area of Study Political Science	Date Completed 05/2001
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Burke and Herbert Bank Small business Banking Program Certification.	
AIB Certificate Earned N/A	
Please select your accounting background: N/A	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken, and dates completed. N/A	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Burke and Herbert Bank	TD Bank	
Address 2521 Cowan Blvd Frederickburg VA 22401	Address Arlington,VA	Address
Position/Function Branch Manager	Position/Function ABM	Position/Function
Dates Employed 11/2014	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>As a Branch Manager I am responsible for wide range of tasks which is not limited to the following:</p> <ul style="list-style-type: none"> <li>Coach, manage, and train team members to deliver high-quality sales and service experiences consistently in the Bank's branches.</li> <li>Consistently employ the Bank's sales management practices: new customer onboarding, lobby leadership, huddles, white boards, coaching, and sales team meetings.</li> <li>Motivate team members to achieve assigned sales goals.</li> <li>Serve as a role model for team members and colleagues in the delivery of the Bank's brand promise and values.</li> <li>Develop and maintain strong knowledge across the full range of products and services that the Bank has to offer...</li> </ul>

**2024 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION**

<b>Please indicate the number of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	13	Money Management	15
General Management/Administration	13	Operations	15
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the School of Bank Management.**

With 18 years of experience and a passion for finance, I'm drawn to deepen my knowledge in banking. Virginia Bankers school of Bank Management offers the key skills to excel. From core operations to complex investments, this program will equip me to make better decisions and serve clients effectively. Networking with professionals and peers is an exciting bonus that can shape my future. I'm eager to learn and contribute meaningfully to the industry.

**Recommender Information**

<b>Name</b> Joseph Collum	<b>Title/Position</b> EVP, Director of Branch & Business Banking
<b>E-mail Address</b> jfcollum@burkeandherbertbank.com	<b>Phone Number</b> 17038373839

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
<b>Name</b> Afshan Zaheer	<b>Date of Application</b> 3/20/2024
<b>Bank</b> Burke and Herbert Bank	<b>City</b> Alexandria
<b>Timestamp of Receipt</b> 12:46:40 20 Mar, 2024	



# Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Afshan Zaheer Bank Name: Burke & Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Afshan is a reliable team member with great organizational skills. She always exudes confidence in her abilities and a willingness to learn. Afshan promotes teamwork by highlighting unity and the strengths of her team. She welcomes change, follows through on all her commitments and takes pride in a job well done. In her 10-years at Burke & Herbert Bank, she has demonstrated the leadership attributes to earn her promotion to a de novo branch in Fredericksburg, the Bank's first in that market. Afshan is committed to the vision of the Bank, and I am confident that she will contribute to the Bank School as an active participant during the 3-year program. I fully endorse Afshan's application to enroll in the School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Joseph. F. Collum Title: EVP -Director of Branch & Business Banking

Bank: Burke & Herbert Bank Telephone: 703-837-3839

Signature: \_\_\_\_\_

Please complete this form and return it to Michele Dunn at [mdunn@vabankers.org](mailto:mdunn@vabankers.org) by **April 1, 2024**.