

Lending & Credit Conference

October 28-29, 2019

Hotel Madison | Harrisonburg

VIRGINIA BANKERS
ASSOCIATION



www.vabankers.org

MONDAY, OCTOBER 28, 2019

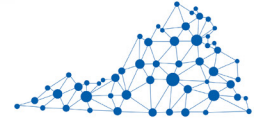
8:00 - 8:30 a.m.	Registration & Continental Breakfast	Shenandoah B
8:30 - 8:45 a.m.	Welcome & Announcements Sponsor Introductions <i>Dusty Boyd, EVP & Chief Lending Officer Virginia Commonwealth Bank</i> <i>VBA Lending Executives Committee Chairman</i>	Shenandoah A
8:45 - 9:45 a.m.	Banking & Economy: Perspectives from Virginia (Panel) <i>Moderated by Dr. William C. Wood, Department Head of Economics James Madison University</i> <i>Panelists: Benjamin N. Hamilton, Assistant Professor of Economics James Madison University</i> <i>J. Barkley Rosser Jr., Professor, Economics & International Business & Kirby L. Cramer, Jr. Professor of Business Administration James Madison University</i> This panel discussion features three economics professors from James Madison University with remarks on the state of the economy in Virginia. Opening presentations will be kept short to allow for Q&A from the audience.	Shenandoah A
9:45 - 10:00 a.m.	Networking Break	Shenandoah B
10:00 - 11:00 a.m.	Payments Disruptors - Amazon and Beyond <i>Tony DeSanctis, Senior Director Cornerstone Advisors</i> Nontraditional players are aggressively entering the payments space. Are you aware of the market risks and how are you going to compete with these new entrants? We will discuss the current payments trends and disruptors that will impact you over the next 2-3 years and discuss how you can stay relevant in this dynamic marketplace.	Shenandoah A
11:00 - 11:15 a.m.	Networking Break	Shenandoah B
11:15 a.m. - 12:15 p.m.	Limitless Possibilities: Leveraging Letters of Credit <i>Patrick Rutledge, Public Finance Relation Manager FHLBank Atlanta</i> In this session, Patrick Rutledge will discuss the available credit enhancement tools in the form of letters of credit, including, liquidity management and collateralization tools, customer relationship tools, and lending applications. Additionally, he will review the benefits of the letters of credit including how they can help help collateralize deposits, how standby and confirming letters of credit help ensure banks offer a full suite of services without sending business to competitors and how they can be used to structure off balance sheet financing.	Shenandoah A
12:15 - 1:15 p.m.	Lunch SPONSORED BY Spotts Fain	Shenandoah C

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1:15 - 2:15 p.m.

Growth Strategies that Motivate People and Produce Meaningful Results

Shenandoah A

Joe Micallef, CEO | Grow UP Sales Consulting

The importance of skillful sales planning in this rapidly changing marketplace is increasingly evident, yet banks are not effectively leveraging their most valuable planning tool – their staff. Investing time, money and effort to develop a collaborative sales plan that captures the knowledge, experiences and ideas of your broader sales team will not only produce a more focused sales effort but will inspire greater staff engagement across the bank.

2:15 - 2:30 p.m.

Networking Break

Shenandoah B

2:30 - 3:30 p.m.

Guaranteed Lending Panel

Shenandoah A

Moderator: Dusty Boyd, EVP & Chief Lending Officer | Virginia Commonwealth Bank
Panelists:

Joe Boatwright, Rural Business Specialist | USDA Rural Development

John Rock, SVP/Director of Government Lending Division | First Bank & Trust Company

Ford Scott, Lender Relations Specialist | U.S. Small Business Administration

3:30 - 3:45 p.m.

Networking Break

Shenandoah B

3:45 - 4:45 p.m.

C.Y.B.E.R: Can You Be Entirely Ready?

Shenandoah A

Jon Biggs, Vice President, Risk Management & Education | Investor's Title Insurance Company

Five years ago, terms like wire fraud, ransomware, phishing, social engineering and cyber breach were not part of a real estate attorney's vocabulary. Wire call-back procedures were not part of a real estate attorney's daily ritual. Cyber fraud insurance was not part of a real estate attorney's monthly expenses. Cybersecurity was never discussed in law school. Today, all of these things are a daily reality for everyone handling any part of a real estate closing – or even just using a computer or cell phone. Each attorney, together with their staff, is charged with the duty to understand these risks, to put effective policies and procedures in place, and to protect themselves and their clients from these risks. We will examine scenarios of how cyber fraud and wire fraud threaten you, your clients and your business. We will also examine how to protect yourself from these daily threats and what to do in the event that you are a victim of cyber fraud.

4:45 - 5:45 p.m.

Cocktail Reception

Shenandoah B

SPONSORED BY *Motleys Asset Disposition Group*

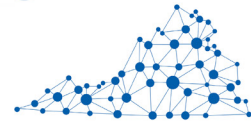
Dinner on your own...enjoy the evening!

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TUESDAY, OCTOBER 29, 2019

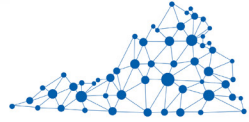
8:00 - 8:45 a.m.	Continental Breakfast	Shenandoah B
8:45 - 9:00 a.m.	Announcements <i>Dusty Boyd, EVP & Chief Lending Officer Virginia Commonwealth Bank VBA Lending Executives Committee Chairman</i>	Shenandoah A
9:00 - 9:30 a.m.	Industry Update <i>DeMarion Johnston, General Counsel Virginia Bankers Association</i>	Shenandoah A
9:30 - 10:30 a.m.	Identifying Potential Projects in Opportunity Zones <i>Mike Hawkins, Managing Director of Community Outreach VHDA</i> Opportunity Zones provide access to potential investment that can facilitate, strengthen, and accelerate placed-based projects that help to revitalize communities while creating inclusive mixed-use/mixed-income neighborhoods. This session will examine emerging placed-based projects in Virginia that stand to benefit from their inclusion in an opportunity zone. The session will also discuss how community banks can identify similar projects in their market areas as well as the opportunities for engagement in those projects.	Shenandoah A
10:30 - 10:45 a.m.	Networking Break	Shenandoah B
10:45 - 11:00 a.m.	Sponsor Drawings	Shenandoah A
11:00 - 12:00 p.m.	Closing Keynote: Influence SPONSORED BY Tranzon Fox <i>Grant Millsaps The Frontier Project</i> Influence. Everybody wants more of it. But only a few know how to find it and grow it. If you want to increase buy-in from stakeholders, decrease friction when trying to move company initiatives forward, and have impact at the moment you need it most, you'll need to capture and catalyze your hidden influence. Rather than trying to mimic the influence tactics of others, Grant Millsaps empowers audiences to uncover and activate the traits and characteristics they already possess. The result: transformed communications practices, dynamic collaboration, and the kind of courageous advocacy that remains true to one's values while staying alert to the attitudes and beliefs of others. In this fresh, candid keynote, you'll be motivated to rethink the idea of influence, stretched to better understand how others are impacted by your message, and be given the tools you need to be more influential every single day of your career.	Shenandoah A
12:00 p.m.	Conference Adjourns	

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