

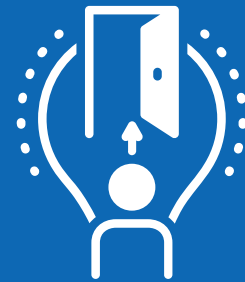
2024

SPONSORSHIP BROCHURE

where
ENGAGEMENT



creates
OPPORTUNITY



4490 Cox Road
Glen Allen, VA 23060
www.vabankers.org



Find Value With VBA Engagement



Engagement Creates Opportunity

2024 VBA Sponsorship, Exhibiting, & Advertising Offerings

The Virginia Bankers Association hosts a multitude of conferences throughout the year primarily for function-specific positions in our member banks. These programs are developed to offer an educational forum for our bankers to connect with their peers and stay abreast of updates on the latest issues and trends impacting the banking industry. Designed to also be the cornerstone of engagement for our industry partners, our events offer the most impactful opportunities to connect with our member banks.

What is a VBA Signature Sponsor?

VBA Signature Sponsor packages are unique offerings for companies who are interested in providing a higher level of sponsorship support at VBA events. Signature Sponsors build their own individualized packages from the sponsorship, exhibiting, and advertisement options in this brochure based on the programs that align best with their strategies. Recognition of this level of support is highlighted throughout the year in various VBA publications and at all VBA events, both in-person and virtual, and on a special Signature Sponsor webpage on the VBA website, offering tremendous brand exposure. This, coupled with the numerous other benefits provided in our package offerings, is a great way to put your engagement plan in place for the whole year.

Annual membership dues are added in to your package to help you reach your sponsor goal level. Check out the complete set of package offerings on page 4 of this brochure to see which one might be the best option for your organization!

Are there other engagement options available if you don't build a package?

Absolutely! We offer a wide array of individual sponsorship and exhibiting opportunities at our VBA conferences and Convention (this year being held jointly with Maryland Bankers Association). There are also advertisement opportunities in our [Virginia Banking](#) publications.

Have a creative, new sponsorship idea? Let us know!

We're always open to new ways to recognize our industry partners! If you don't see something in our brochure that works for you, we'll work to create something with your vision in mind.

PLEASE NOTE: Sponsorship and Exhibiting Rates

Rates listed on the following pages are **VBA member rates**. Non-members will pay an additional \$950 for sponsorships or exhibiting spots. Event registration rates for members and non-members are indicated on each individual event page.

Disclaimer:
Information in this brochure is intended for planning purposes only and is not guaranteed.

Questions About Sponsorships, Exhibiting, or Advertising?

Contact [Amy Binns](#), Senior Manager, Industry Partnerships
abinns@vabankers.org | 804.819.4726
www.vabankers.org/sponsorship-exhibiting

2024 VBA Conference & Events Calendar



For a full listing of our 2024 programs, visit our event calendar at www.vabankers.org/event-calendar

Find Your Spot!

Banker Day (bankers only)
January 11 | Richmond, VA

Financial Forecast
January 11 | Richmond, VA

Women's Mentorship Program
February-November | Glen Allen

Commercial Lending School
February 6-7 | Virtual

Advanced Commercial Lending School
February 13 | Virtual

International Women's Day
March 8 | Virtual

VBA Connect & Protect Experience
March 11-13 | Williamsburg, VA

VBA/ABA Washington Summit
March 18-20 | Washington, DC

AML/BSA 2-Day School
March 26-27 | Glen Allen, VA

VBA/VACB Bank Directors' Symposium
April 16, 2024 | Blacksburg, VA
April 17, 2024 | Richmond, VA

Bank Supervisor School - Spring Session
May 7-8 | Glen Allen, VA

Commercial Banking School
May 13-17 | Glen Allen, VA

Compliance School
May/June | Virtual

MBA/VBA Joint Convention
June 2-5 | The Ritz-Carlton
Amelia Island, FL

Virginia Bankers School of Bank Management
July 21-26 | Charlottesville, VA

CFO Conference
August 21-23 | Roanoke, VA

Management Development Program
September-November | Glen Allen, VA

DEI Summit
September 12 | Virtual

Treasury Management Symposium
September 23 | Glen Allen

Internal Audit Seminar
October 1 | Glen Allen, VA

Lending & Credit Conference
October 17-18 | Charlottesville

Mid-Atlantic Bank Executives Conference
November 3-4 | Salamander Resort & Spa
Middleburg, VA

Leadership Conference
November 14-15 | Charlottesville

Women in Banking Conference
December 4-5 | Richmond

2024 VBA Signature Sponsor Program



Build Your Strategy TODAY!

When building Signature Sponsor packages, annual VBA Associate Membership dues are included as part of the package.

Listed as a Signature Sponsor at all 2024 VBA events and in VBA publications including bi-weekly banker Executive Brief and weekly CEO Rundown

Complimentary event registrations for conferences (Convention not included)

Listed on Signature Sponsor webpage on VBA website

Listed on a special Virginia Banking Monthly ad as well as included in the “Top 5” of each issue

Consideration for speaking opportunities at VBA events

Recognition at all VBA events including those not specifically being sponsored by your company

Sponsored event listing of attendees with contact information both pre- and post-event

Complimentary high top table at VBA/MBA Joint Convention (table located in area near registration)

Complimentary sidebar ad in VBA/MBA Joint Convention newsletter

One (1) complimentary registration at VBA/MBA Joint Convention

Two (2) complimentary registrations at VBA/MBA Joint Convention

Complimentary quarter-page ad in Virginia Banking Annual

Seat on VBA Associate Member Advisory Council which meets 2x per year to provide feedback on VBA associate membership and banker engagement opportunities

	PLATINUM \$20,000+	GOLD \$15,000- \$19,999	SILVER \$10,000- \$14,999
	✓	✓	✓
	Four (4) Representatives	Three (3) Representatives	Two (2) Representatives
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	✓
	✓	✓	
	✓	✓	
	✓	✓	
	✓		
	✓		
	✓		

Build Your VBA Signature Sponsorship Package from the Opportunities on the Following Pages.

2024 VBA Connect & Protect Experience



March 11-13
Williamsburg Lodge
Williamsburg, VA

Reserve

Human Resources - Training
Retail Banking - Marketing
Compliance - Ops & Tech
Security - Risk Management

Exhibiting Package - \$3,500

Includes:

- Exhibit booth
- One (1) complimentary registration
- Additional sponsor attendees - \$195 each
- Electricity provided upon request
- Verbal and signage recognition at the event
- Opportunity to provide company prizes
- Exhibitor ribbons provided for onsite reps
- Pre- and post-attendee roster with emails
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

Sponsorship Options:

- Monday Night Reception* - \$4,000 (S)
- Tuesday Night Reception* - \$4,000 (S)
*Above Options Include Exhibiting Package
- Keynote Speaker - \$3,000
- Breakfast - \$2,000
- Lunch - \$2,000
- Event Portal - \$2,000
- Onsite Materials w/Back Page Ad - \$2,000
- Hotel Keycards - \$2,000
- Technology/WiFi - \$2,000
- Name Badge Lanyards - \$1,500 (S)
- Daily eNewsletter - \$1,500
- Name Badges - \$1,500 (S)
- Mobile Pockets/Poppers - \$1,500
- Registration Desk/Candy Basket - \$1,000
- Coffee Station/Cup Collars - \$1,000 (S)
- Attendee Roster w/Back Page Ad - \$1,000
- Video Networking Break - \$1,000
- Notepads - \$750 (S)
- Notepad Mousepad - \$750
- Hand Sanitizer - \$750
- Daily eNewsletter Sidebar Ad - \$500
- Logoed Pens (sponsor supplies) - \$500 (S)

EXHIBITOR ADD-ON OPTION

VENDOR SPEED DATING SESSION

\$250

(pre-reception event - bar will be open)

GUIDELINES:

5 minute rounds

Bankers rotate around vendor tables
Vendor elevator pitch

Banker prize drawings between rounds
(prizes provided by exhibitors)

12 Spots Available on
First-Come, First-Served Basis

Sponsorships Include:

- Registration rate of \$650*
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

*Above registration is VBA member rate;
\$500 additional fee for non-members

(R) = Reserved

(S) = Sold

2024 VBA CFO Conference



August 21-23
The Hotel Roanoke
Roanoke, VA

Reserve

CFOs - Accounting - CEOs

Exhibiting Package - \$3,000

Includes:

- Exhibit booth
- One (1) complimentary registration
- Additional sponsor attendees - \$195 each
- Electricity provided upon request
- Exhibitor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Opportunity to provide company prizes
- Pre- and post-attendee roster with emails
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

EXHIBITOR ADD-ON OPTION

VENDOR SPEED DATING SESSION \$250

GUIDELINES:

5 minute rounds

Bankers rotate around vendor tables
Vendor elevator pitch

Banker prize drawings between rounds
(prizes provided by exhibitors)

10 Spots Available on
First-Come, First-Served Basis

Sponsorship Options:

- Welcome Reception* - \$5,000 (R)
 - Thursday Night Reception* - \$5,000 (S)
 - Keynote Speaker* - \$3,500 (S)
 - Breakfast* - \$3,500 (S)
 - Lunch* - \$3,500 (S)
- *Above Options Include Exhibiting Package

- Event Portal - \$2,500 (S)
- Hotel Keycards - \$2,500 (S)
- Name Badge Lanyards - \$2,500
- Technology/WiFi - \$2,500
- Video Networking Break - \$2,000
- Name Badges - \$2,000 (S)
- Onsite Materials w/Back Page Ad - \$1,500 (S)
- Daily eNewsletter - \$1,500 (S)
- Registration Desk/Candy Basket - \$1,500
- Attendee Roster w/Back Page Ad - \$1,500
- Mobile Pockets/Poppers - \$1,500
- Notepads - \$1,500
- Coffee Station/Cup Collars - \$1,000
- Hand Sanitizer - \$750
- Logoed Pens (sponsor supplies) - \$750 (S)
- Daily eNewsletter Sidebar Ad - \$500

Sponsorships Include:

- Registration rate of \$605*
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

*Above registration is VBA member rate;
\$500 additional fee for non-members

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2024 VBA Lending & Credit Conference



October 17-18
Omni Hotel
Charlottesville, VA

Reserve

Lending & Credit Professionals

Exhibiting Package - \$2,000

- 6' Exhibit table
- One (1) complimentary registration
- Additional sponsor attendees - \$195 each
- Electricity provided upon request
- Exhibitor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Opportunity to provide company prizes
- Pre- and post-attendee roster with emails
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

EXHIBITOR ADD-ON OPTION

VENDOR SPEED DATING SESSION \$150

GUIDELINES:

5 minute rounds

Bankers rotate around vendor tables
Vendor elevator pitch
Banker prize drawings between rounds
(prizes provided by exhibitors)

Spots Available on
First-Come, First-Served Basis

Sponsorship Options:

- Thursday Night Reception* - \$3,700 (R)
- Keynote Speaker* - \$3,000 (R)
- Breakfast* - \$2,500 (S)
- Welcome Reception (night before)* - \$2,500
*Above Options Include Exhibiting Package
- Lunch - \$1,500 (S)
- Event Portal - \$1,500 (S)
- Hotel Keycards - \$1,500
- Name Badge Lanyards - \$1,500 (S)
- Video Networking Break - \$1,500
- Technology/WiFi - \$1,500
- Onsite Materials w/Back Page Ad - \$1,500 (S)
- Registration Desk/Candy Basket - \$1,500
- Attendee Roster w/Back Page Ad - \$1,500
- Mobile Pockets/Poppers - \$1,500
- Daily eNewsletter - \$1,000 (S)
- Name Badges - \$1,000 (S)
- Notepads - \$750 (S)
- Coffee Station/Cup Collars - \$750
- Hand Sanitizer - \$750
- Logoed Pens (sponsor supplies) - \$750 (S)
- Daily eNewsletter Sidebar Ad - \$500

Sponsorships Include:

- Registration rate of \$595*
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

*Above registration is VBA member rate;
\$500 additional fee for non-members

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2024 VBA Leadership Conference



November 14-15
Omni Hotel
Charlottesville, VA

Reserve

Emerging Bank Leaders

Sponsorship Options:

- Reception/Dinner* - \$2,000 (S)
*Includes 1 complimentary registration
- Breakfast - \$1,000
- Lunch - \$1,000
- Technology/WiFi - \$1,000
- Event Portal - \$1,000
- Name Badge Lanyards - \$1,000
- Daily eNewsletter - \$1,000
- Onsite Materials w/Back Page Ad - \$750
- Name Badges - \$750 (S)
- Attendee Roster w/Back Page Ad - \$500 (S)
- Daily eNewsletter Sidebar Ad - \$500

Sponsorships Include:

- Registration rate of \$575*
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

*Above registration is VBA member rate;
\$500 additional fee for non-members

(R) = Reserved

(S) = Sold

2024 Women in Banking Conference



November 4-5
The Westin
Richmond, VA

Reserve

Women in the Banking Industry

Sponsorship Options:

- Reception* - \$2,000 (S)
- Lunch* - \$1,500
- Giveaway Item* - \$1,500 (S)
*Above Include 1 Complimentary Registration
- Keynote Speaker - \$1,000
- Event Portal - \$1,000
- Name Badge Lanyards - \$1,000 (S)
- Technology/WiFi - \$750
- Daily eNewsletter Header - \$750
- Onsite Materials w/Back Page Ad - \$750 (S)
- Attendee Roster w/Back Page Ad - \$750
- Name Badges - \$500
- Daily eNewsletter Sidebar Ad - \$500

Sponsorships Include:

- Registration rate of \$525*
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

*Above registration is VBA member rate;
\$500 additional fee for non-members

(R) = Reserved

(S) = Sold

2024 VBA | VACB Bank Directors' Symposium



April 16 - Blacksburg (The Inn at Virginia Tech)
April 17 - Richmond (Richmond Marriott Short Pump)

Reserve

Bank CEOs & Directors

Sponsorship Options:

- Attending Sponsorships* - \$1,500
*6 spots available on first-come, first-served basis

*Must be a VBA or VACB member to sponsor

Sponsorships Include:

- One (1) complimentary registration for each location
- One (1) additional person may attend for \$245
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on VBA website
 - event portal (company profile & contact)

 = Reserved

 = Sold

2024 Mid-Atlantic Bank Executives Conference




November 3-4
Salamander Resort & Spa
Middleburg, VA

Reserve

Virginia, West Virginia
Pennsylvania, Maryland, Delaware

Sponsorship Options:

- Reception/Dinner - \$6,500 
- Attending Sponsorship - \$5,000*
 - Limited spots available on first-come, first-served basis

*Must be a member of one of the participating banking associations to sponsor

All Sponsorships Include:

- One (1) complimentary registration
- One (1) additional person at \$350 rate
- Pre- and post-attendee roster with emails
- Sponsor ribbons provided for all onsite reps
- Verbal and signage recognition at the event
- Company logo included on:
 - all event marketing
 - event page on association's websites
 - event portal (company profile & contact)

 = Reserved

 = Sold

2024 MBA|VBA Joint Convention



June 2-5
The Ritz-Carlton
Amelia Island, FL

Reserve

Bank CEOs and Executives

Partner Level Sponsorships:

Perks: Company logo included on onsite Convention banner
Receive two (2) complimentary registrations
Receive a complimentary exhibit table

- Sunday Welcome Reception - \$15,000 (S)
- Monday Dessert Reception - \$15,000 (S)
- Tuesday Chairs' Reception - \$15,000 (S)
- Tuesday Celebration Banquet/Entertainment - \$15,000 (S)
- Monday Breakfast Speaking Opportunity - \$12,500 (S)

Platinum Level Sponsorships:

Perks: Company logo included on onsite Convention banner
Receive two (2) complimentary registrations
Receive a complimentary exhibit table

- Breakout Session Speaking Opportunities (RFP process)
 - Monday (2 spots available) - \$10,000 each (S)
 - Tuesday (2 spots available) - \$10,000 each (S)
- Keynote Speaker - \$10,000 (S)
- Tuesday Fun in the Sun Social - \$10,000 (S)

Gold Level Sponsorships:

Perk: Receive one (1) complimentary registration
Opportunity to add on Exhibit Table for \$500

- Tuesday Breakfast Buffet - \$8,500 (S)
- Registration Tote Bag - \$8,000 (S)
- Monday Golf Tournament - \$8,000 (S)
- Hotel Keycards - \$7,500 (S)
- Bottled Water - \$7,500 (S)
- Registration Desk - \$7,500
- Golf Beverage Cart - \$7,000 (S)
- Sunday Welcome Reception Photo Backdrop - \$7,000 (S)
- Tuesday Celebration Photo Booth - \$7,000
- Name Badge Lanyards - \$6,500 (S)
- Name Badges - \$6,500 (S)
- Coffee Station/Collars (Monday & Tuesday) - \$6,500 (S)
- Luggage Tags (sent ahead of event) - \$6,500 (S)
- Beach Item - \$6,500
- Daily eNewsletter (Sunday/Monday/Tuesday) - \$6,500 (S)
- Event Portal - \$6,000 (S)

Silver Level Sponsorships:

- Technology/WiFi - \$5,500 (S)
- Golf Tournament Boxed Lunches - \$5,000 (S)
- Convention Amenity - \$5,000
- Turndown Service (Sunday) - \$5,000
- Turndown Service (Monday) - \$5,000
- Hand Sanitizer - \$5,000
- Sunscreen - \$5,000
- Candy Bags - \$5,000
- Mobile Pockets/Poppers - \$5,000
- Registration List (includes ad on back) - \$5,000
- Sunday Registration Refreshments - \$5,000
- Welcome Reception Signature Cocktail - \$5,000 (S)
- Tuesday Celebration Signature Cocktail - \$5,000 (S)

Bronze Level Sponsorships:

- Monday Snack Break - \$4,000 (S)
- Tuesday Snack Break - \$4,000
- Exhibit Table - \$3,500
 - One (1) 6' table set in Registration Foyer outside main conference ballroom
 - Setup is for Sunday, Monday & Tuesday
- Logoed Notepads (at general sessions) - \$3,500 (S)
- Notepad Mousepads - \$3,500 (S)
- MBA/VBA Staff Shirts - \$3,000 (S)
- Logoed Pens (sponsor supplies) - \$3,000
- Guest Program - \$2,500 (S)
- Golf Tournament Bag Tags - \$2,500 (S)
- Closest to the Pin Contest - \$2,500
- Longest Drive Contest - \$2,500
- Driving Range - \$2,500
- Golf Hole (multiple available) - \$1,500
- Daily eNewsletter Sidebar Ad - \$1,500

Patron Level Sponsorships: \$1,000

- Multiple Available

All Sponsorships Include:

- MBA | VBA Member Registration Rate - \$1,095 | Guest Rate - \$550 (Non-Member Registration Rate - \$1,750 | Guest Rate - \$850)
- Sponsor Ribbon Provided for Onsite Representatives
- Pre- and Post-Attendee Roster with Contact Information
- Recognition on:
 - Annual Convention Marketing
 - Event Page on VBA and MBA Websites
 - Event Portal
 - Signage at Convention

(R) = Reserved

(S) = Sold

Questions? Contact:

Amy Binns | abinns@vabankers.org | 804.819.4726 or Joanna Weinreich | jweinreich@mdbankers.com | 443.837.1609

Advertising Opportunities Also Available in Virginia Banking Annual!

VIRGINIA Banking

VIRGINIA BANKERS ASSOCIATION

VIRGINIA BANKERS ASSOCIATION SERVING VIRGINIA'S FINANCIAL COMMUNITY SINCE 1893



Published digitally **monthly** and circulated to more than **5,900 recipients**.



Reach top level decision-makers including **CEOs, presidents, directors** and **executive** and **senior vice presidents**.



Reach **more than 1,500** mid-management level readers in departments such as **retail, mortgage, lending, marketing** and more.



Each issue is devoted to **legal, legislative** and **informational articles** related to the state of the banking industry, technology issues, bank profiles and personnel updates.



2024 Virginia Banking Monthly Ad Rates

Pricing is Per Quarter - One Ad Per Month for Three Months*

Position 1: Header - \$1,050
640 x 150 pixels

Position 2: Middle - \$800
640 x 150 pixels

Position 3: Lower - \$550
400 x 150 pixels

Position 4: Sidebar - \$300
200 x 200 pixels

**Rates listed are for VBA members. There is an additional \$225 fee for non-members.*

Interested in advertising in Virginia Banking Monthly, Virginia Banking Annual or contributing an article for possible inclusion in the next digital issue? Contact Amy Binns at abinns@vabankers.org. Learn more about our publications by visiting our website, www.vabankers.org/news-publications.



VIRGINIA *Banking*

VIRGINIA BANKERS ASSOCIATION

VIRGINIA BANKERS ASSOCIATION
SERVING VIRGINIA'S FINANCIAL COMMUNITY SINCE 1893

Virginia Banking Monthly a digital publication

2024 Advertising and Article Submission Due Dates

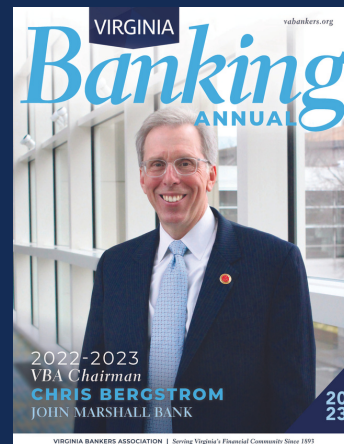
Publication Month	Publication Content Due to VBA	Date of Publication
January	1/8/2024	1/16/2024
February	2/5/2024	2/13/2024
March	3/4/2024	3/12/2024
April	4/8/2024	4/16/2024
May	5/6/2024	5/14/2024
June	6/10/2024	6/18/2024
July	7/8/2024	7/16/2024
August	8/5/2024	8/13/2024
September	9/3/2024	9/10/2024
October	10/7/2024	10/15/2024
November	10/28/2024	11/5/2024
December	12/2/2024	12/10/2024

Artwork Specs: Header Position — 640 x 150 pixels
 Middle Position — 640 x 150 pixels
 Lower Position — 400 x 150 pixels
 Sidebar Position — 200 x 200 pixels

Questions? Contact Amy Binns | abinns@vabankers.org | 804.819.4726

Advertise in Virginia Banking Annual!

2024 Media Guide



This publication will serve as a **"year in review,"** covering the Virginia banking industry and the VBA from June 2023-June 2024.



This commemorative keepsake will be available in a select number of **print copies** for bank CEOs, VBA committee chairs, and VBA Associate Member CEOs and will be distributed **digitally** to **5,900+** bankers, legislators and industry partners.



Features will include **reflective thoughts** on the year from VBA staff and the VBA Chairman; highlights and pictures from VBA **education and training events**; a recap of industry and VBA efforts in **diversity, equity and inclusion**...and more!

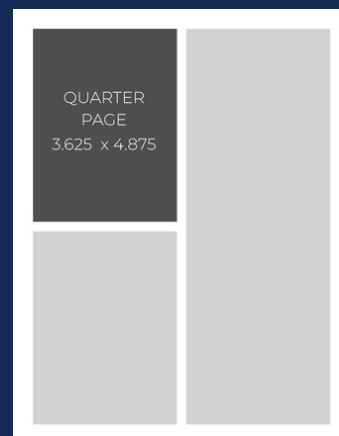
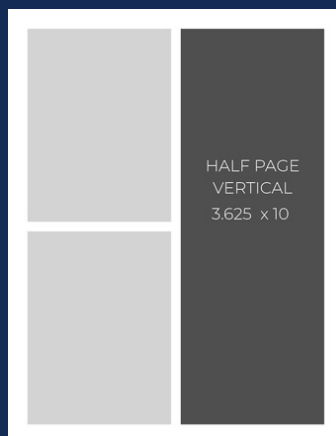
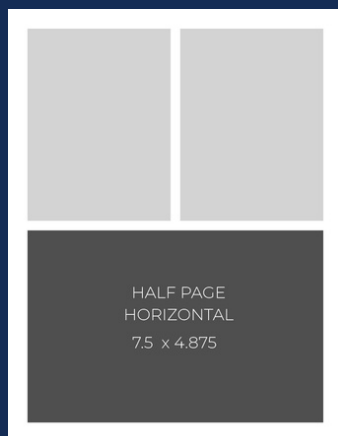
2024 Advertising Rates*

Size	Price**	Dimensions (inches)
Outside Back Cover (full page) <i>Includes company logo on mailing envelope</i>	\$1,550 SOLD	8.5x11 with bleeds
Inside Front Cover (full page)	\$1,300 SOLD	8.5x11 with bleeds
Inside Back Cover (full page)	\$1,300	8.5x11 with bleeds
Full Page	\$1,050	8.5x11 with bleeds
Half Page Horizontal	\$800	7.5 x 4.875
Half Page Vertical	\$800	3.625 x 10
Quarter Page	\$550	3.625 x 4.875



*All ad sales must be secured by April 26, 2024 and ad artwork is due no later than May 17, 2024.

**Companies that advertise in issues of Virginia Banking Monthly will receive a 10% discount on Virginia Banking Annual rates.



Interested in advertising in *Virginia Banking Annual*?
Please contact Amy Binns at abinns@vabankers.org.

Visit www.vabankers.org/virginia-banking to view past issues of *Virginia Banking Annual*.