

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Austin Agee	Informal Name Austin	Email aagee@bankofcharlotte.com
Bank Name The Bank of Charlotte County	Title/Position AVP   Loan Officer   Branch Manager	
Phone 14347368411	Bank Asset Size \$220,000,000	
Bank Mailing Address PO Box 336 - 101 Berkley Street, Phenix, Virginia, 23959		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Longwood University
Major/Area of Study Business Administration / Marketing	Date Completed 05/2021
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 Bank of Charlotte County - Management Intern Program VBA Management Development Program 2022 Various Lending Webinars	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 - Over 5 years ago.	

### Employment Background

Current Employer	Previous Employer	Previous Employer
The Bank of Charlotte County	NA - Part Time Misc. Work During School (Farm, Landscaping, etc.)	
Address PO Box 336, 101 Berkley Street Phenix Virginia 23959	Address	Address
Position/Function AVP   Loan Officer   Branch Manager	Position/Function	Position/Function
Dates Employed 1/2021 - Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>Maintain the loan portfolio and establish new relationships both for lending and deposits</p> <p>Manage employees within a full service branch to ensure efficient and compliant operations</p> <p>Provide support to employees and clients to successfully achieve the goals of the organization and stakeholders</p>

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<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	5
Auditing	0	Money Management	0
General Management/ Administration	3	Operations	5
Human Resources	0	Trust	0
International Banking	0	Other	2
Investments	0	"Other" Description	Real Estate Loan Processing
Lending/Credit Analysis	4.5	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking to take the day to day experience and knowledge I have learned over the past 5 years and translate that into understanding how the bank operates from a higher level. I would like to understand more about why and how decisions are made that affect the branch and client. At this point in my career I understand that there are many complex decisions made at the level of Senior Management and the Board of Directors; I would like to understand why those decisions were made and how I can make decisions at the branch/middle management level that better align with the goals of the institution. I hope that I can use that knowledge to provide a better experience for all stakeholders and better defend the position of the institution when there is a challenge. This program will provide the opportunity for myself to do better in my current role which could translate into a better position in the future.

**Recommender Information**

Name <b>Dexter Gilliam</b>	Title/Position <b>President and CEO</b>
E-mail Address <b>dgilliam@bankofcharlotte.com</b>	Phone Number <b>14345425111</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Austin Agee</b>	Date of Application <b>3/6/2026</b>
Bank <b>3/6/2026</b>	City <b>Phenix</b>
Timestamp of Receipt <b>09:59:40 06 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Austin D. Agee Bank Name: The Bank of Charlotte County

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to write this Letter of Recommendation on behalf of Austin D. Agee for acceptance into the Mid-Atlantic School of Banking.

Austin served an internship with The Bank of Charlotte County (BCC), starting in January 2021, while a student at The College of Business and Economics at Longwood University. Following completion of his internship and upon graduating from Longwood in May 2021 Austin was offered a full time position with BCC and entered the Management Internship program. Austin received a BS in Business Administration with a concentration in Marketing and was awarded the Academic Excellence in Marketing by the College of Business Administration and Economics.

Following completion of BCC's Management Internship Program Austin was named Assistant Manager of the Keysville office and currently serves as the Assistant Vice-President/Manager of the Keysville office.

Austin completed the VBA Management Development Program in January 2022 and the VACB Branch Leadership Series in June 2022.

Throughout his employment with BCC Austin has willingly participated in numerous special projects and currently serves as an integral member of BCC's Social Media Marketing Committee.

Austin approaches every task with a positive attitude and is the consummate team player. There is no question in my mind that he is qualified and prepared to successfully complete the Mid-Atlantic School of Banking Curriculum and that he will be a positive addition to this years incoming class.

Should you desire any further information, please do not hesitate to let me know.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Dabney T.P. Gilliam, Jr. Title: Chairman, President, and CEO

Bank: The Bank of Charlotte County Telephone: 434-542-5111 ext. 253

Signature: Dabney T.P. Gilliam, Jr

 Digitally signed by Dabney T.P. Gilliam, Jr  
Date: 2026.03.10 11:43:12 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Eman Aly Ingram	Informal Name	Email Ealy03@gmail.com
Bank Name The Freedom Bank of Virginia	Title/Position Portfolio Manager	
Phone 703-909-4137	Bank Asset Size \$1.0B	
Bank Mailing Address 10555 Main Street, 200, Fairfax, VA 22030		

### Educational Background

Highest Level of Education Achieved Bachelor	Institution Strayer University
Major/Area of Study Business Administration concentrating in Management	Date Completed 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: Omega Credit training (Moody's Analytics)	
AIB Certificate Earned	
Please select your accounting background: Took classes in college	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. Strayer University – Accounting 100 & 200. 2007 & 2008.	

### Employment Background

Current Employer	Previous Employer	Previous Employer
The Freedom Bank of Virginia	MainStreet Bank	
Address 10555 Main Street, 200, Fairfax, VA 22030	Address 10089 Fairfax Blvd., Fairfax, VA 22030	Address
Position/Function Portfolio Manager/Commercial Underwriter	Position/Function Loan Operations	Position/Function
Dates Employed 10/2016 – Present	Dates Employed 2010 - 2016	Dates Employed

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

- Support the CCO in overseeing credit risk management for commercial and limited consumer portfolios.
- Participate in loan committee reviews, providing independent analysis and recommendations on credit requests.
- Collaborate with relationship managers to structure complex credit facilities across a variety of industry types, including commercial real estate, C&I, and specialized lending.
- Monitor portfolio performance, identify emerging risks, and propose proactive credit actions.

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- Lead or assist in the workout and resolution of criticized and classified assets, including direct borrower contact, negotiation, and documentation.
- Review financial statements, projections, appraisals, and collateral documentation for accuracy and completeness.
- Provide mentoring and training to lending and credit personnel to reinforce underwriting and portfolio management standards.
- Contribute to policy development and process improvement initiatives within the Credit Administration function.

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

Accounting	0	Marketing	1
Auditing	0	Money Management	0
General Management/Administration	2	Operations	7
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	
Investments	0	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	17

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I am interested in attending the Mid-Atlantic School of Banking because it will help me deepen my understanding of the banking industry and strengthen both my technical and leadership skills

**Recommender Information**

Name	Title/Position
E-mail Address	Phone Number

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <i>Eman Aly Ingram</i>	Date of Application 4/21/2026
Bank The Freedom Bank of Virginia	City Fairfax
Timestamp of Receipt	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Eman Aly Bank Name: The Freedom Bank of Virginia

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Eman has 10 years of experience at Freedom Bank and during those years and proven to be incredibly dedicated to her current role while always looking for ways to learn and grow. She took it upon herself to complete our in-house Moody's Analytics training which enabled her to transition from an operations to a credit analyst role. Here again, through hard work and strong people skills she was promoted into a Portfolio Manager role supporting bankers and working directly with clients on loan underwriting and renewals. The School of Banking will again give her broader perspective on the banking industry and enable her to better understand the people and processes at other banks through an expanded network. With this additional experience, she will be able to continue taking on more responsibility at our company.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 J. Thomas Title: President and CEO

Bank: The Freedom Bank of Virginia Telephone: 703.667.4161

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Sabrin Aly	Informal Name Sabrin	Email sabrin.aly@bankwithunited.com
Bank Name United Bank	Title/Position Branch Manager	
Phone 17036844399	Bank Asset Size Total assets are roughly \$32-34 billion	
Bank Mailing Address 506 King St. Alexandria, VA 22304		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Cairo University
Major/Area of Study Communication	Date Completed 2003
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: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
United Bank		
Address 506 king st Alexandria VA,22314	Address	Address
Position/Function Branch Manager	Position/Function	Position/Function
Dates Employed 43327	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>is responsible for overseeing the daily operations of a bank branch, ensuring excellent customer service, driving sales performance, and managing staff. This role includes achieving business goals, maintaining compliance with policies and regulations, and building strong relationships with clients and the local community.</p>

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<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	6	Money Management	0
General Management/ Administration	10	Operations	10
Human Resources	0	Trust	0
International Banking	2	Other	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 Mid-Atlantic School of Banking.**

I am interested in attending the Mid-Atlantic School of Banking to strengthen my leadership and banking knowledge as a Branch Manager. This program will help me enhance my skills in operations, risk management, and business development, while also allowing me to learn from industry professionals. My goal is to grow within the organization and contribute more effectively to the bank's success.

**Recommender Information**

<b>Name</b> Makram Hassine	<b>Title/Position</b> Regional Manager
<b>E-mail Address</b> Makram.Hassine@bankwithunited.com	<b>Phone Number</b> 12404752664

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Sabrin Aly	<b>Date of Application</b> 4/10/2026
<b>Bank</b> 4/10/2026	<b>City</b> Alexandria
<b>Timestamp of Receipt</b> 13:57:41 10 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Sabrin Aly Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I recommend Sabrin for the following reasons:

- She is one of the most consistent Branch Managers in the Arlington/ Alexandria Market.
- She is the CRA Champion of the Market. She sets up CRA events for the whole regions and ensure their success by encouraging participation from all the employees.
- She has consistently added value and exceeded her scorecard goals.
- Sabrin attributes her success to her team's passion. She consistently motivates them, and keeps them engaged.
- She always reaches out to her community and sets up Bank @ Work events with the businesses in Alexandria, VA. This led to building new relationships and trust in the community while taking care of and retaining existing customers.
- Excellent Customer Service played an important role in her success. She understands her customers and she always makes them feel welcomed. She treats them like family which leads to more referrals going her way.
- Sabrin started at United Bank as a teller. She was quickly promoted to a Universal Banker, and then a Relationship Banker. Her hard work and persistence helped her get promoted to a Branch Manager.
- She a great team player who has been supportive to her team and peers. She lives Uniter's values: Integrity, Handwork, Teamwork and Caring.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Makram Hassine Title: Regional Sales Manager, VP

Bank: United Bank Telephone: (703) 226 2790

Signature: Makram Hassine

 Digitally signed by Makram Hassine  
Date: 2026.04.13 11:04:54 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Eric Bartkowski	Informal Name Eric	Email ebartkowski@rosedale.bank
Bank Name Rosedale Bank	Title/Position Credit Officer	
Phone 14106684400	Bank Asset Size \$1,320,116,000	
Bank Mailing Address 9616 Belair Road, Baltimore, MD 21236		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Wilmington University
Major/Area of Study Business Administration	Date Completed 03/2017
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Maryland Bankers Association Emerging Leaders Champion Program (2024-2025)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Rosedale Bank	Bank of America	
Address 9616 Belair Road, Baltimore, MD 21236	Address 1000 Samoset Dr, Newark, DE, 19713	Address
Position/Function Credit Officer	Position/Function Approval Officer II	Position/Function
Dates Employed March 2023 to Present	Dates Employed March 2016 to March 2023	Dates Employed

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

Credit Officer, Assistant Vice President (May 2024 - Present)

- Responsible for managing the underwriting process and workflow for all commercial loan inquiries and transactions under direct supervision of the Chief Credit Officer
- Exercises the authority of a manager concerning staff scheduling, performance management, training, one-on-one coaching, and employee development. Ensures Quarterly Discussions and performance appraisals are completed and administered in a timely manner.
- Manage the workflow of the credit department. Coordinates underwriting deadlines and priorities with the Commercial Loan Manager and Commercial Loan Officers and proactively monitors the commercial loan pipeline. Assign new loan requests and reviews based on skill level and workload to ensure timely completion of all requests.
- Manage the internal loan review process. Oversee the collection of updated financial records, coordinates property site inspections, conduct financial reviews, and loan covenant testing. Ensures

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compliance with all related policies and requirements. Prepare reports for both internal and external department stakeholders.

- Serves as key contact for the annual external loan review. Responsible for addressing all information requests, organizing responses to findings and loan review concerns, and administrative scheduling needs.
- Continued to underwrite loan requests.
- Managed the implementation and onboarding a new consumer, small business, and corporate credit card program.
- Senior Credit Analyst, Assistant Vice President (March 2023 - May 2024)
- Independently oversaw the underwriting process for commercial loan inquiries and transactions from initial credit assessment through credit approval.
- Prepared accurate and thorough loan packages for Executive Loan Committee.
- Assisted with internal and external loan reviews, audits and regulatory reviews.

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

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	1.5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	14	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have been in banking for well over as decade, most of that time in some form of credit analysis role- which I enjoy. I would like to become more well rounded in banking and learn about the other facets of banking as well. I have heard this is a great program that teaches about all aspects of banking I think this will make me a better asset to my employer and to myself professionally.

**Recommender Information**

Name Alison Fair	Title/Position Cheif Credit Officer
E-mail Address afair@rosedale.bank	Phone Number 14106684400

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Eric Christopher Bartkowski	Date of Application 3/18/2026
Bank 3/18/2026	City Baltimore

Timestamp of Receipt

10:08:44 18 Mar, 2026

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Eric Bartkowski Bank Name: Rosedale Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

See attached.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Alison Fair Title: SVP, Chief Credit Officer

Bank: Rosedale Bank Telephone: 410-668-4400 x389

Signature: Alison Fair  Digitally signed by Alison Fair  
Date: 2026.03.18 11:38:35 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.



# ROSEDALE BANK

March 17, 2026

Admissions Committee  
Mid-Atlantic School of Banking  
Maryland Bankers Association

Dear Members of the Admissions Committee,

I am pleased to offer my enthusiastic recommendation for Eric Bartkowski for admission to the Mid-Atlantic School of Banking. As Chief Credit Officer at Rosedale Bank, I have had the opportunity to work closely with Eric for three years, and I can confidently say he possesses the professionalism, intellectual curiosity, and leadership potential that this program is designed to develop.

In his role as Credit Officer, Eric has consistently demonstrated a strong understanding of banking fundamentals, along with a thoughtful and disciplined approach to decision-making. He has shown strength in credit analysis and people management, and he approaches complex issues with sound judgment and attention to detail. His work reflects both technical competence and an appreciation for the broader strategic objectives of our institution.

Beyond his technical skills, Eric distinguishes himself through his commitment to professional growth and collaboration. He actively seeks to expand his knowledge of the banking industry, previously participating in the MBA's Emerging Leaders Program. He is well respected by peers and institution leaders alike for his integrity, reliability, and willingness to take initiative—qualities that I believe will serve him well in a rigorous, cohort-based learning environment such as banking school.

I am confident that Eric will both benefit from and contribute meaningfully to the banking school experience. His engagement and dedication to continuous improvement align well with the program's mission to prepare the next generation of banking leaders.

I recommend Eric Bartkowski without reservation for admission to the Mid-Atlantic School of Banking. Should you require any additional information, please do not hesitate to contact me.

Sincerely,

Alison H. Fair  
Chief Credit Officer  
Rosedale Bank  
afair@rosedale.bank

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Bita Bayatmokhtari	<b>Informal Name</b> Mokhtari	<b>Email</b> bmokhtari@eaglebankcorp.com
<b>Bank Name</b> EagleBank	<b>Title/Position</b> IT Audit Compliance Analyst	
<b>Phone</b> 13018044603		<b>Bank Asset Size</b> \$10.5 billion
<b>Bank Mailing Address</b> 11900 Bournefield Way, Suite 150, Silver Spring, MD 20904		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Azad University
<b>Major/Area of Study</b> Computer Science and Software Engineering	<b>Date Completed</b> 6/2000
<b>Please list any professional designations and/or certifications you hold:</b> Authoring certificate to update and modify platform applications.	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Sharepoint Certificate, MANTL , Moveit, IBS, Coupa, ewire , Image Centre, Teller Insight, Federal Reserve Advantage, SendGrid, SinglePoint, Verafin, Vision Content, ValuCast, Radar, Deluxe Check Federation, Credit Track, CLCS, Cernet, Actimize, PeopleSoft, IDP, and Baker Hill training since I used to be an admin for all the applications.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Understanding Bank Performance within the last five years	<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>
EagleBank	The Columbia Bank	The Greater Atlantic Bank
<b>Address</b>	<b>Address</b>	<b>Address</b>
11900 Bournefield Way, Suite 150, Silver Spring , MD 20904	12266 Rockville Pike, Ste G, Rockville, MD 20852	Rockville, MD 20852
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
IT Audit Compliance Analyst	Customer Service Rep.	Part time CSR
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
41001	40179	39448

<b>Please describe, in detail, your role at the bank including key job functions.</b> Perform transactions and monitoring and following up with customers to provide their needs. Team work and problem solving on all aspects of diverse IT related projects. Collaborate with team members to meet the deadlines and meet the goals for all the projects. Hands-on experience with providing user support, software configuration, system maintenance and testing.
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<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	6	Money Management	4
General Management/ Administration	12	Operations	14
Human Resources	0	Trust	0
International Banking	0	Other	N/A
Investments	0	"Other" Description	14 years of experience in System Administrator.
Lending/Credit Analysis	0	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Great experience to learn more about all aspects of banking.

**Recommender Information**

<b>Name</b> Joe Clarke	<b>Title/Position</b> 1st SVP, Director of Banking Operations
<b>E-mail Address</b> JClarke@eaglebankcorp.com	<b>Phone Number</b> 12404971670

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Bitra Mokhtari	<b>Date of Application</b> 4/8/2026
<b>Bank</b> 4/8/2026	<b>City</b> Silver Spring
<b>Timestamp of Receipt</b> 20:19:31 08 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Bitra Mokhtari Bank Name: EagleBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

As a 2011 graduate of the Maryland Bankers Association Banking School and a current Alumni Trustee, I have a deep appreciation for the caliber of leadership this program cultivates. My experience as a former Executive Committee Board Member for the MBA has provided me with a comprehensive understanding of the evolving needs of our banking community. Based on my working knowledge of Bitra as a colleague, I am confident she possesses the professional acumen and dedication required to excel in this rigorous three-year curriculum and will be a strong representative of our community as a graduate.

Bitra's professional DNA aligns perfectly with EagleBank's Relationships F.I.R.S.T. principles, particularly as they relate to the school's focus on leadership and communication. Her natural ability to build trust, the foundation of our Relationships-driven approach, is reflected in the high regard in which she is held by her colleagues and her direct manager. This likeability, paired with her strong background in Information Technology, makes her an exceptionally Responsive and Flexible leader. As a Subject Matter Expert supporting our Branch Network with Deposit Origination and Teller System support, Bitra has proven she can translate complex systems into human-centric solutions. Her IT expertise will be a significant asset during the school's coursework in DiSC communication styles and Organizational Behavior, as she already understands how to bridge the gap between technical infrastructure and a values-based culture.


Furthermore, Bitra possesses the "Strong" analytical mindset and internal drive necessary to master the program's technical pillars, including Commercial Banking, Risk Mitigation, and Bank Financial Management. Her precise attention to detail and hands-on experience with deposit systems provide a distinct advantage in data-driven areas like credit analysis and financial leverage, ensuring she can navigate complex portfolios while protecting bank profitability. By layering her understanding of the Economic Environment over her commitment to being Trusted and tech-savvy, Bitra will graduate with the strategic vision required to provide expert guidance to her internal clients, colleagues and the broader Maryland banking industry.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 CLARKE Title: 1ST SVP, DIRECTOR OF BANKING OPS

Bank: EAGLEBANK Telephone: 240.497.1670

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Jordan Bernhardt	Informal Name Jordan	Email jordan.bernhardt@townebank.net
Bank Name TowneBank	Title/Position Assistant Vice President / Commercial Portfolio Manager	
Phone 17575487218	Bank Asset Size \$19.69 Billion	
Bank Mailing Address 1312 Greenbrier Pkwy, Chesapeake, VA, 23320 (My office)		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Washington And Lee University
Major/Area of Study Accounting	Date Completed 05/20
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: Breaking Into Banking 101 & 201.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 - I graduated in May of 2020 but took many accounting courses throughout college.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
TowneBank		
Address 1312 Greenbrier Pkwy, Chesapeake, VA 23320	Address	Address
Position/Function Commercial Portfolio Manager	Position/Function	Position/Function
Dates Employed 5/9/2022 - Present	Dates Employed	Dates Employed

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

I serve as a Commercial Portfolio Manager for TowneBank in the Chesapeake region, where I am responsible for the ongoing credit administration and risk management of a diverse commercial loan portfolio. In this role, I partner closely with lenders to support new credit originations and manage existing relationships, ensuring that all credits adhere to TowneBank's underwriting standards, risk appetite, and regulatory expectations. My responsibilities include financial analysis, credit structure evaluation, portfolio monitoring, and identifying emerging credit risks to support sound decision-making and strong portfolio performance. In addition to my portfolio management responsibilities, I serve as the Regional Portfolio Administrator for the Chesapeake region. In this capacity, I organize and coordinate credit portfolio review meetings for all Chesapeake-based lenders and act as the primary author of our region's responses to Bank-wide credit reviews. These responses are reported to senior management and shared with bank regulators.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	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 Mid-Atlantic School of Banking.**

I am interested in attending the Mid-Atlantic School of Banking because I see it as an important step in my continued professional development and long-term growth within the banking industry. As I seek to advance my career and expand my impact within my organization, I want to deepen my understanding of the broader forces shaping modern banking, including strategic decision-making, financial performance, risk management, and regulatory oversight. The Mid-Atlantic School of Banking offers a structured and well-rounded curriculum that would allow me to build this broader perspective and better understand how banks must evolve to remain strong, relevant, and resilient.

I am particularly interested in gaining exposure to how the industry is adapting to emerging financial models, new technologies, and changing customer expectations. As innovation continues to influence areas such as payments, balance-sheet strategy, and capital movement, often outside of traditional banking channels, I believe it is important to understand both the opportunities and risks these developments present to community banks. Learning how established financial institutions can responsibly respond to and integrate aspects of these evolving systems will be critical to long-term success, and I see the Mid-Atlantic School of Banking as an ideal forum for that education.

Beyond the academic curriculum, I am especially interested in the opportunity to learn alongside peers from other financial institutions throughout the Mid-Atlantic region. The exchange of perspectives and real-world experiences will allow me to broaden my understanding of the banking landscape, build meaningful professional relationships, and gain insight into how other institutions are navigating similar challenges. I view attendance at the Mid-Atlantic School of Banking as a meaningful investment in my development and a way to better position myself to contribute value, leadership, and informed decision-making within TowneBank and the banking industry as a whole.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Recommender Information

Name David Hare	Title/Position Chesapeake President
E-mail Address David.Hare@Townebank.net	Phone Number 17575487214

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Jordan Bernhardt	Date of Application 4/14/2026
Bank 4/14/2026	City Chesapeake
Timestamp of Receipt 10:19:14 14 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Jordan Bernhardt Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I hired Jordan a little over three years ago for a position with TowneBank. At the time, Jordan had about a year's worth financial services experience, but none in banking. Since then, Jordan's analytical, organizational, and lending skills have improved dramatically. So much so, that after just 18 months he was awarded the additional responsibility for the regions monthly loan portfolio management meetings. And most recently, his performance warranted a promotion to Assistant Vice President. Jordan is never one to shy away from an opportunity to expand his financial knowledge or to learn something new. As a Loan Portfolio Manager, he directly supports three Private Bankers while also assisting two branch managers with their business loan requests when needed. Jordan has a positive, team oriented attitude and is never one to complain. He is well liked and respected by his fellow employees. Among Jordan's teammates are at least four graduates of the Mid-Atlantic School of Banking. Jordan was very excited and appreciative when I approached him about this opportunity to apply for admission as a member of the 2026 class. I wholeheartedly believe that Jordan would gain great benefit from completing the 3-year program while also upholding the high standards and expectations that come with representing TowneBank at the School. As Jordan's manager, I will support his attendance and out of class coursework requirements. 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Jennifer Block	Informal Name Jen	Email jennifer.block@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Assistant Manager - Financial Accounting Operations	
Phone 18009904828	Bank Asset Size \$37.6 Billion	
Bank Mailing Address 4300 Cox Road, Glen Allen, VA 23060		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Averett University
Major/Area of Study Business Administration	Date Completed 02/2015
Please list any professional designations and/or certifications you hold: CPA (Certified Public Accountant)	
Please specify in-bank training program or specialized bank school you have participated in: AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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. I do have my CPA as May 2024.and my current role is an accounting function.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	The C. F. Sauer Company	Specialty Foods Group
Address 4355 Innslake Drive Glen Allen VA 23060	Address 2000 W Broad St Richmond, VA	Address Newport News, VA
Position/Function Assistant Manager - Financial Accounting Operations	Position/Function Credit Manager	Position/Function Senior Deduction Coordinator
Dates Employed Oct 2019 - Present	Dates Employed June 2014 - Oct 2019	Dates Employed 2004 - June 2014

Please describe, in detail, your role at the bank including key job functions.
<p>Complete the close process for the Equipment Finance Company of the bank (reconciliations, subledger balances tie out) and perform analytical review.</p> <p>Prepare and post monthly journal entries. Also review and approve other teammate's monthly journal entries.</p> <p>Review and approve other teammate's reconciliations as part of the month end process.</p> <p>Support other teammates in their daily work related to Equipment Finance Company and the lease processes.</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Provide support on any new bank projects that involves the accounting department. Currently working on a new lending project and new ATM servicer.  
Gather all appropriate documents and working with our 3rd party tax consultants to complete the Franchise Tax.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	24	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to broaden my knowledge in areas where I currently have limited exposure in order to gain a more comprehensive understanding of the Bank's overall operations. This includes developing a deeper understanding of commercial banking, particularly the lending process, as my current work primarily involves the post-approval stages, as well as strengthening my skills in effective management. Additionally, the description of the third-year BankExec Simulation course is especially appealing, and I am enthusiastic about the opportunity to participate in such an engaging and practical learning experience.

**Recommender Information**

Name <b>Rob Gorman</b>	Title/Position <b>Chief Financial Officer</b>
E-mail Address <b>robert.gorman@atlanticunionbank.com</b>	Phone Number <b>18045237828</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Jennifer Block</b>	Date of Application <b>3/9/2026</b>
Bank <b>3/9/2026</b>	City <b>Richmond, VA</b>
Timestamp of Receipt <b>16:31:48 09 Mar, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: JENNIFFER BLOCK Bank Name: ATLANTIC UNION BANK

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Jennifer Block for admission to the Virginia School of Bank Management. I have worked closely with Jennifer during her tenure at Atlantic Union Bank and can confidently attest to her technical expertise, leadership potential, and strong commitment to the banking profession.

Jennifer joined Atlantic Union Bank in 2019 as a Staff Accountant and quickly distinguished herself through her analytical skills, attention to detail, and strong work ethic. Her consistent performance and initiative led to successive promotions to Senior Accountant and, most recently, Assistant Manager. During this time, she also successfully completed the CPA exam, underscoring her dedication to professional growth and excellence.

Jennifer has developed broad and diverse accounting experience across key functional areas, including payroll processing, equity compensation, and lease accounting. She currently leads the complex accounting for our Equipment Finance lease division, an area requiring advanced technical knowledge and sound judgment. In addition, Jennifer plays an important role in the on boarding of acquired banks, where she collaborates effectively across teams to help ensure seamless integration.

Beyond her technical capabilities, Jennifer consistently demonstrates leadership qualities and a strong alignment with Atlantic Union Bank's core values of caring, courageous, and committed. She has participated in multiple leadership development programs and actively seeks opportunities to expand her knowledge and contribute beyond her immediate responsibilities. Her professionalism, curiosity, and ability to work effectively with diverse teams distinguish her as a future leader within our organization.

As part of our succession planning efforts, Atlantic Union Bank is committed to investing in Jennifer's continued development. The Virginia School of Bank Management represents a natural next step in her career progression. The program's emphasis on asset liability management, banking technology, strategic problem solving, and cross functional collaboration aligns well with her current responsibilities and long term potential.

I am confident that Jennifer will be an engaged and valuable participant in the program and will both contribute to and benefit from its rigorous curriculum and networking opportunities. I offer my recommendation for Jennifer Block 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Tendai Mangwiro

Title: Corporate Controller

Bank: Atlantic Union Bank

Telephone: 804.632.2118

Signature: *TS Mangwiro*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Paige Boughan	Informal Name Paige	Email paige.boughan@fmb1919.bank
Bank Name Farmers & Merchants Bank	Title/Position SVP, Director of Human Resources	
Phone 16674444643	Bank Asset Size \$872 million	
Bank Mailing Address 4510 Lower Beckleysville Rd, Ste H Hampstead, MD 21074		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution McDaniel College
Major/Area of Study Human Resources Development	Date Completed 05/15
Please list any professional designations and/or certifications you hold: SHRM-Senior Certified Professional	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Farmers & Merchants Bank	Direct Mortgage Loans	S.H. Tevis & Son, Inc.
Address 4510 Lower Beckleysville Road, Suite H, Hampstead, MD 21074	Address 11011 McCormick Rd Suite 400, Hunt Valley, MD 21031	Address 82 John Street Westminster, MD 21157
Position/Function SVP, Director of Human Resources	Position/Function Human Resources Manager	Position/Function Human Resources/Payroll Manager
Dates Employed 44774	Dates Employed January 2020 - August 2022	Dates Employed May 2008 - January 2020

Please describe, in detail, your role at the bank including key job functions.
<ul style="list-style-type: none"> <li>Oversees the implementation of Human Resources programs through Human Resources staff. Monitors administration to established standards and procedures.</li> <li>Identifies opportunities for improvement and resolves any discrepancies.</li> <li>Oversees and manages the work of reporting Human Resources staff.</li> <li>Encourages the ongoing development of the Human Resources staff.</li> <li>Develops and monitors an annual budget that includes Human Resources services.</li> </ul>

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- Selects and supervises Human Resources consultants, attorneys, and training specialists, coordinates company use of insurance brokers, insurance carriers, pension administrators and other outside sources.
- Conducts a continuing study of all Human Resources policies
- Establishes departmental measurements that support the accomplishment of the company's strategic goals.
- Directs the preparation and maintenance of such reports as are necessary to carry out the functions of the department. Prepares periodic reports for management, as necessary or requested, to track strategic goal accomplishment.
- Develops and administers programs, procedures, and guidelines to help align the workforce with the strategic goals of the company.
- Participates in the executive, management, and company staff meetings and attends other meetings and seminars.
- Defines all Human Resources training programs, and assigns the authority/responsibility of Human Resources and managers within those programs.
- Provides necessary education and materials to managers and employees including workshops, manuals, employee handbooks, and standardized reports.
- Leads the implementation of the performance management system that includes performance development plans (PDPs) and employee development programs.
- Establishes an in-house employee training system that addresses company-training needs including training needs assessment, new employee orientation or onboarding, management development, production cross training and the measurement of training impact.
- Assists managers with the selection and contracting of external training programs and consultants.
- Works with managers to identify adequate staffing needs and requirements.
- Conducts recruitment efforts to identify qualified candidates to fill openings and identified staffing needs. Organizes and participates in the interview and selection process.
- Formulates and recommends Human Resources policies and objectives for the company with regard to the employee relations.
- Partners with management to communicate Human Resources policies, procedures, programs and laws.
- Determines and recommends employee relations practices necessary to establish a positive employer-employee relationship and promote a high level of employee morale and motivation.
- Conducts investigations when employee complaints or concerns are brought forth.
- Monitors and advises managers and supervisors in the progressive discipline system of the company. Monitors the implementation of a performance improvement process with non-performing employees.
- Reviews, guides, and approves management recommendations for employment terminations.
- Leads the implementation of company health programs.
- Reviews employee appeals through the company complaint procedure.
- Establishes the company wage and salary structure, pay policies, and oversees the variable pay systems within the company including bonuses and raises.
- Leads competitive market research to establish pay practices and pay bands that help to recruit and retain superior staff.
- Monitors all pay practices and systems for effectiveness and cost containment.
- Leads participation in at least one salary survey per year
- Leads company compliance with all existing governmental and labor legal and government reporting requirements including any related to the Equal Employment Opportunity (EEO), the Americans with

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Disabilities Act (ADA), the Family Medical Leave Act (FMLA), Employee Retirement Income Security Act (ERISA), the Department of Labor, worker compensation and so forth.
- Files annual 401(K) 5500.
  - Maintains minimal company exposure to lawsuits.
  - Directs the preparation of information requested or required for compliance with laws.
  - Approves all information submitted.
  - Serves as the primary contact with the company employment law attorney and outside government agencies.
  - Protects the interests of employees and the company in accordance with company Human Resources policies and governmental laws and regulations.
  - Designs, directs, and manages a company-wide process of organization development that addresses issues such as succession planning, superior workforce development, key employee retention, organization design, and change management.
  - Manages employee communication and feedback through such avenues as company meetings, suggestion programs, employee satisfaction surveys, newsletters, employee focus groups, one-on-one meetings, and intranet use.
  - Directs a process of organizational planning that evaluates company structure, job design, and personnel forecasting throughout the company. Evaluates plans and changes to plans.
  - Makes recommendations to executive management.
  - Identifies and monitors the organization’s culture so that it supports the attainment of the company’s goals and promotes a culture of employee satisfaction.
  - Keeps the President and the Executive team informed of significant problems that jeopardize the achievement of the company goals, and those that are not being addressed adequately at the line management level.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	5	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	15	Operations	0
Human Resources	18	Trust	0
International Banking	0	Other	Payroll - 18
Investments	0	“Other” Description	My role in human resources has always also combined payroll. In some of my experience, that also included the accounting for payroll in the general ledger.
Lending/Credit Analysis	0	Total years in banking industry	3

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

It was September 16, 1992, when Seinfeld’s Season 4, Episode 4, “The Ticket” aired. Viewers learned Newman’s plan to gain empathy from a judge in order to avoid paying for a speeding ticket. Newman

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

convinces his good friend, Kramer, to testify that he could no longer cope, never having realized his lifelong dream of becoming a banker. Newman hopes the judge will go easy on him, after hearing his emotionally compelling justification, he was only speeding to prevent his friend from ending his life in tragedy and despair. I do not share this recap only because I believe Seinfeld is one of the most revolutionary sitcoms of my time, but what better way to share with you, like Kramer, I would be lying if I told you, "I always dreamed of being a banker".

What do I dream of? I did not begin my professional journey seeking a human resources career, instead I often say that human resources found me. My origin story has a lot of happenstance, with some nostalgia too. The nostalgia: My father worked a blue-collar job, printing newspapers, and I remember dinner table discussions regarding his leadership in the union, specifically advocating for better healthcare and retirement benefits. I had some early perspective benefits were important for families. The happenstance: After graduating with a degree in Communications, without any direction or understanding of my purpose, and being laid off following a couple of years in "my first real job", I ended up in my first human resource role. Almost twenty years ago, a manager took a chance on me, and I have had a growing passion for what I do in human resources ever since. I dream of making an even bigger impact in my human resource role, challenging myself to grow as a transformational leader, practicing strategic leadership and change agency. I believe in lifelong commitment to learning and continuous improvement. Over the course of my career, I have demonstrated this by progressively advancing throughout my human education with a graduate degree in Human Resources Development; achieving professional certification; and serving in volunteer leadership roles for over a decade serving my local SHRM chapter and state council.

However, attending SHRM's annual Volunteer Leadership Business Meeting in November, I heard SHRM's President & CEO, Johnny C. Taylor, loud and clear, when he challenged all of us in the audience: every human resource leader needs to intimately understand the business each serves. He also shared when he speaks to CEOs, they largely do not believe human resource leaders are currently meeting this challenge. I believe banking school is a big step in my aim to grow as a transformational leader. To engage in strategic leadership at the bank and continue to champion change, it is crucial I intimately understand the business I serve. Reviewing the banking school curriculum, which includes many topics that will be completely new to me: commercial banking; credit portfolio management; cybersecurity; assets and liability management, CAMELS ratings, and more - I will be so far outside of my comfort zone. Luckily, I had a truly inspirational coach in my life tell me, "We all have a comfort zone, a safe room we usually avoid leaving. With preparation, we can expand its walls, but even then, our greatest potential never resides there". I am looking forward to stepping outside of my comfort zone, levelling up, and reimaging what HR can bring to the table at Farmers & Merchants Bank.

**Recommender Information**

Name <b>Gary Harris</b>	Title/Position <b>President &amp; CEO</b>
E-mail Address <b>gary.harris@fmb1919.bank</b>	Phone Number <b>16679108544</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Paige Boughan</b>	Date of Application <b>4/2/2026</b>
Bank <b>4/2/2026</b>	City <b>Hampstead</b>

Timestamp of Receipt

12:34:23 02 Apr, 2026

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Paige Boughan Bank Name: Farmers and Merchants Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I strongly recommend Paige Boughan for the Mid-Atlantic School of Banking. As a member of our Senior Management Team, Paige consistently demonstrates a deep commitment to the bank's success and a genuine desire to better understand the business of banking and the customers and communities that we serve. She's an integral part of our team and our "People First" culture. She brings a lifelong learner's mindset to her work—seeking continuous improvement, welcoming new challenges, and leaning into opportunities that stretch her beyond her comfort zone. Banking school will accelerate Paige's development as a banker by strengthening her knowledge across critical areas of banking and risk, and it will further equip her to contribute at a higher strategic level. Paige is passionate about improving the bank and our people, championing positive change, and continuing to grow her career in banking; this program is an ideal next step to build the expertise that will benefit both Paige and Farmers and Merchants Bank. This will also aid the bank and Paige in her role as our Director of Human Resources in identifying future candidates for the Mid-Atlantic School of Banking.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Gary A. Harris Title: President & CEO

Bank: Farmers and Merchants Bank Telephone: 443-244-0657

Signature: Gary A. Harris

 Digitally signed by Gary A. Harris  
Date: 2026.04.02 13:43:59 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Megan Boykin	Informal Name Megan	Email megan.boykin@primisbank.com
Bank Name Primis Bank	Title/Position Digital Bank Senior Business Analyst/AVP	
Phone 18045120141	Bank Asset Size 4 Billion	
Bank Mailing Address 10900 Nuckols Rd Glen Allen VA 23060		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Longwood University
Major/Area of Study Sociology	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 Graduate	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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		
Address 9706 Atlee Commons Dr Ashland VA 23005	Address	Address
Position/Function Senior Business Analyst for our Digital Bank	Position/Function	Position/Function
Dates Employed November 2020- Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
In my role I am responsible for testing all of our systems for our digital platform, from online account opening for consumer and business accounts to testing our servicing and online banking systems. I work with various departments in the bank and our vendors to ensure that all systems meet bank and regulatory compliance, and that they are working as we need them to be. I identify any problems that we may have and open tickets with our vendors when needed. I review vendor release notes and update our teams accordingly. I also am responsible for writing the digital platform procedures that our bankers will follow when onboarding new customers and servicing our current customers.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	3
General Management/ Administration	0	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other	3
Investments	0	"Other" Description	Digital Banking- All online bank we have at Primis
Lending/Credit Analysis	0	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

After entering the banking industry, I quickly realized it was the right fit for me. I genuinely enjoy the work, the pace of the environment, and the opportunity to collaborate with colleagues across the organization to improve our processes. I am motivated to continue growing within the industry and to deepen my understanding of how all areas of the bank work together to succeed.

Attending bank school would give me the broader knowledge needed to contribute at a higher level. I want to expand my understanding of banking operations, risk management, financial performance, and leadership so I can better support my team, and the bank as a whole. My goal is to bring back what I learn and apply it in ways that improve efficiency, strengthen teamwork, and support our long-term success.

I am committed to continuing my development in banking and see this program as an important step in becoming a stronger resource and leader within my organization

**Recommender Information**

<b>Name</b> Jason Williams	<b>Title/Position</b> Director of Digital Platform Sales & Service/VP
<b>E-mail Address</b> Jason.williams@primisbank.com	<b>Phone Number</b> 18044124112

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Megan Boykin	<b>Date of Application</b> 2/10/2026
<b>Bank</b> 2/10/2026	<b>City</b> Ashland
<b>Timestamp of Receipt</b> 14:41:01 10 Feb, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Megan Boykin Bank Name: Primis

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Megan joined Primis in 2020 with no prior banking experience. After beginning her banking career as a Floating Personal Banker, Megan's significant contributions towards the bank's strategic goals led to many promotions over the next several years - from Personal Banker II, Personal Banker III, Digital Banker, Digital Platform Operations Specialist, to most recently, Senior Business Analyst.

A natural leader, Megan never shies away from a challenge, and has played a critical role in multiple high-priority initiatives across the bank's digital platforms. Last year, Megan was nominated for and graduated from the VBA's Management Development Program, where she further demonstrated her aptitude for leadership, strategic thinking, and collaboration. As Megan continues to take on increasingly complex initiatives and responsibilities, the Mid-Atlantic School of Banking is a natural next step in her professional development and an ideal opportunity for her to continue expanding both her knowledge base and her peer network within the banking industry.

As a former graduate of bank school myself, I understand the commitment and long-term value of this program. Megan is exactly the type of candidate who will both benefit from and contribute meaningfully to this experience. I'm confident that the education and relationships she builds there will further amplify her positive impact at Primis and within the banking industry as a whole. With that being said, Megan has my strongest recommendation for acceptance into this program.

Please feel free to contact me with any questions or if additional information is required.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Williams Title: SVP/Director of Digital Platform

Bank: Primis Telephone: 804-412-4112

Signature:   Digitally signed by Jason Williams  
Date: 2026.02.11 10:31:21 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Keith Brinsfield	Informal Name Keith	Email Kbrinsfield@hebronsavingsbank.com
Bank Name Hebron Savings Bank	Title/Position Business Process Manager	
Phone 14107491185	Bank Asset Size \$800 million	
Bank Mailing Address 101 N Main St PO Box 59, Hebron, MD 21830		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution University of Louisville
Major/Area of Study Masters of Arts in Teaching	Date Completed 06/2013
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: MBA Emerging Leaders HSB Emerging Leaders (in-bank)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Hebron Savings Bank		
Address 101 N Main St, Hebron MD 21830	Address	Address
Position/Function AVP, Business Process Manager	Position/Function	Position/Function
Dates Employed 06/2022 to Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>In my current role I am responsible for:</p> <ol style="list-style-type: none"> <li>Process Documentation and Improvement which includes: <ul style="list-style-type: none"> <li>-Creating process maps and assisting individual departments with procedural documentation</li> <li>-Developing and maintaining a Bank Operations Manual</li> <li>-Evaluating workflows to identify bottlenecks and inefficiencies</li> <li>-Reviewing procedures for alignment with compliance requirements as well as the bank's strategic goals</li> <li>-Identifying process gaps that create risk</li> </ul> </li> </ol>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

-Working with individual departments on root cause analysis in response to operational incidents or internal audit findings

2. Cross functional project and vendor management, including:

- Drafting and reviewing RFPs for operational vendors
- Coordinating implementation of upgrades and changes to key bank systems
- Serving as a resource for all cross-departmental projects to ensure alignment and prevent disruptions to key systems and services
- Completing risk assessments and uploading supporting documentation to the bank's vendor management platform
- Developing training aids and other material in support of change management efforts

3. Business intelligence and data management, including:

- Serving as the primary producer of new reports and responses to data requests that require the use of the bank's business intelligence platform (Cognos)
- Implementing automation of raw data file transfers to outside vendors (KlariVis, CSProfiles, Rewards360)
- Reviewing dashboards and outputs from vendors to ensure data integrity
- Providing necessary data to internal auditor upon request
- Developing and maintaining a core "data dictionary" that defines how specific fields are used what the expected formatting of values are

4. Facilities and Security Management

- Serve as backup to the bank's security officer
- Manage the bank's facilities coordinator
- Draft bid requests for facilities related issues and review responses
- Negotiate and approve facilities contracts and quotes or provide recommendations to senior management for larger projects

<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	1	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	4

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Bench strength and succession planning are significant concerns within the bank I work for, and as I understand it, from many other community banks that are near us, both in terms of geography and asset size. It is not presented as a question of effectiveness within current roles, but more of a concern about a lack of strategic thinking and the associated mindset. Our leadership has launched an emerging leaders program and encouraged participation with ABA's and MBA's programs and invites a rotating list of

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

participants to join them as guests in ALCO meetings and strategic planning sessions. Being involved has been a wonderful experience and it has been incredibly eye-opening to see the level of thought and care that have to go into the decisions involving even bank basics such as what products to offer and at what rates. Mostly, it has shown me that there's so much more for me to learn.

I've now spent about a year as my bank's business process manager, a role which was initially envisioned as being focused on procedural documentation, but also with an eye toward helping the various departments better align so as to reduce inefficiency and duplication of effort. It became rapidly apparent that so much of what we do evolved organically: either from response to an immediate need, the recommendations of a vendor, or the tribal knowledge of a once-new hire brought over from another financial institution. So too, did many of our employee roles evolve organically: people were promoted based on the promise they'd shown, but usually, due to the longevity of careers in smaller community banks, to other departments. Sometimes key tasks followed them, less because it fit their new role and more because we couldn't imagine any one else doing the task nearly as well.

None of that is inherently bad, and it's meant for a long time we've had departmental managers and other long-term employees doing tasks that they're truly effective at and engaged with. It does make it difficult to explain our structure to new hires, and sometimes makes replacing retired talent feel impossible. Explaining to a new accounting manager that their role has historically included all Reg E compliance as it relates to debit cards or telling a seasoned BSA officer from another financial institution that the job here also means they're in charge of plumbing, keys, and HVAC are not experiences I'd wish for anyone.

This experience has hammered home that decisions that feel tactically correct and may even have positive results in the short term, can negatively impact the personnel and the business in the long term. My education and training are in science and the exposure I've gained through the emerging leaders program has taught me a lot about the wider context that banks make decisions in, but I remain worried about the things I don't even know that I don't know.

My hope is to become an effective leader for my organization and develop the strategic mindset necessary to make decisions that will pay off in the long term, but to accomplish that, I need more knowledge of and experience with the areas of banking my limited career at financial institutions hasn't allowed me to build up the breadth or depth of exposure to. That's a need that this program was specifically built to address, and I'm thrilled that the leadership of my institution is offering me the opportunity to experience it.

**Recommender Information**

Name Jennifer Poulsen	Title/Position CEO & President
E-mail Address Jpoulsen@Hebronsavingsbank.com	Phone Number 14107491185

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Keith Brinsfield	Date of Application 4/7/2026
Bank 4/7/2026	City Hebron, MD

Timestamp of Receipt

21:48:46 07 Apr, 2026

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Keith Brinsfield

Bank Name: Hebron Savings Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Keith Brinsfield for admission to the Mid-Atlantic School of Banking. Through his involvement in multiple projects, Keith has consistently demonstrated strong leadership, analytical thinking, and a commitment to professional growth that make him an excellent candidate for this program. Keith brings a thoughtful, solutions-oriented approach to his work. He has shown an ability to navigate complex challenges while maintaining a clear focus on outcomes, collaborating effectively with colleagues, and contributing meaningfully to project success. His attention to detail, combined with a broader strategic perspective, allows him to both execute and lead with confidence. In addition to his technical and professional capabilities, Keith stands out for his initiative and integrity. He actively seeks opportunities to expand his knowledge, takes ownership of his responsibilities, and supports those around him. These qualities position him well to benefit from, and contribute to, the collaborative learning environment at the Mid-Atlantic School of Banking. I am confident that Keith will make the most of this opportunity and continue to grow as a leader in the banking industry. I strongly recommend him for admission 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jennifer A. Poulsen

Title: President & CEO

Bank: Hebron Savings Bank

Telephone: 410-749-1230

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



Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name April Brown	Informal Name April	Email abrown@odnb.bank
Bank Name Old Dominion National Bank	Title/Position VP Assistant Controller	
Phone 15717526717	Bank Asset Size 1.6B	
Bank Mailing Address 8607 Westwood Center Drive, Suite 440		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Trinity Washington University
Major/Area of Study Business Administration	Date Completed 12/2008
Please list any professional designations and/or certifications you hold: B.A Business Administration	
Please specify in-bank training program or specialized bank school you have participated in: n/a	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 Dominion National Bank	City First Bank of DC	
Address 8607 Westwood Center Drive Ste 440 Tysons Corner, VA 22182	Address 1432 U Street NW, Washington, DC 20009	Address
Position/Function VP Assistant Controller	Position/Function AVP Assistant Controller	Position/Function
Dates Employed 02/2019 - Present	Dates Employed 11/2006 - 02/2019	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<ul style="list-style-type: none"> <li>• Oversee daily accounting activities and ensure accuracy of all accounts.</li> <li>• Manage the full month-end close process, including general ledger reconciliations.</li> <li>• Review and resolve complex accounting issues, ensuring proper treatment and documentation.</li> <li>• Prepare monthly consolidated financial statements.</li> <li>• Oversee intercompany transactions and ensure proper recording.</li> <li>• Manage fixed assets, prepaid expenses, and investment portfolio activity (including pledging and reconciliations).</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Ensure accuracy of core system general ledger interfaces, including non-posting items and interbranch balancing.
- Manage the general ledger interface with other applications, including GL creation, assignment, and non-posting clearing processes.
- Work closely with other departments to ensure accurate and timely flow of financial transactions.
- Supervise accounts payable, corporate card processes, and annual 1099-MISC/1099-NEC filings.
- Prepare required regulatory reports such as Call Reports, FR Y-series reports, FHLB collateral reports, SPDA, and others.
- Manage and provide direction to accounting staff, ensuring strong performance, development, and effective workflow.
- Provide guidance and support to bank staff across departments as needed.
- Support internal and external audit processes. Assist the CFO with preparation of the annual report.
- Ensure compliance with all applicable regulations, including the Bank Secrecy Act.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	25	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	10	Operations	10
Human Resources	1	Trust	0
International Banking	0	Other	2
Investments	10	"Other" Description	I held a position as a Teller with Industrial Bank of Washington in 1998 - 1999
Lending/Credit Analysis	0	Total years in banking industry	20

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am writing to express my sincere enthusiasm for the upcoming session at the University of Virginia. With 26 years of experience in accounting—20 of those dedicated to community banking—I am truly honored to have been nominated by my executive team at Old Dominion National Bank to attend VA School Of Banking.

For the past seven years, I have served as Vice President and Assistant Controller at Old Dominion in Northern Virginia. Before that, I spent 13 years at a community bank in Washington, DC, including four years as Assistant Controller. Throughout my career, I have been deeply rooted in the core functions of accounting: maintaining the integrity of the general ledger, managing month-end closes, and supporting audit processes. While I have gained extensive experience in the operational heartbeat of the bank, I have spent the last decade waiting for the right opportunity to broaden my perspective.

My goal in attending VA School Of Banking is to connect my operational expertise with a more comprehensive understanding of the bank as a whole. I am eager to learn how the work we do in accounting supports and empowers other departments—from the technical details of loan onboarding to the strategic considerations behind pricing decisions. I am particularly interested in gaining a deeper understanding of key

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

ratios, how deposit rates are developed, and how these elements influence lending and overall balance sheet strategy.

I am genuinely thrilled for the opportunity to participate in this program. I believe that expanding my knowledge at the University of Virginia will help me grow into a more well-rounded leader and a stronger contributor to the banking industry.

Thank you for your time and consideration. I look forward to the possibility of learning and growing through your program.

Sincerely,  
April L Brown

### Recommender Information

Name Jennifer Kim	Title/Position EVP , Chief Financial Officer
E-mail Address jkim@odnb.bank	Phone Number 17038174006

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name April L Brown	Date of Application 2/17/2026
Bank 2/17/2026	City Tysons Corner, VA
Timestamp of Receipt 16:52:03 24 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: April Brown Bank Name: Old Dominion National Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

April Brown joined Old Dominion National Bank in February 2019 as VP/Assistant Controller. Most recently, she was promoted to VP/Controller based on her outstanding performance over the past 7 years. I have had the pleasure of working with April at a previous bank and we've worked together for over 11 years.

I am recommending April to the Mid-Atlantic School of Banking due to the positive experience I had during my time as a student. April is a highly disciplined, responsible and motivated individual and I am confident she will excel in the curriculum. For me, the peer collaboration was one of the highlights of bank school and I am hopeful she will have the same experience. I still keep in touch and work with some of my old classmates. I believe she will gain a deeper insight of the banking sector and it will provide her opportunities for advancement in the future.

Thank you for your consideration. Please contact me should you require any additional information.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jennifer Kim Title: EVP/CFO

Bank: Old Dominion National Bank Telephone: 703.817.4006

Signature: Jennifer X Kim

 Digitally signed by Jennifer X Kim  
Date: 2026.04.10 19:50:44 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Hannah Brown	Informal Name Hannah	Email hannah.brown@bankwithunited.com
Bank Name United Bank	Title/Position Branch Manager III	
Phone 14349516809	Bank Asset Size \$34,000,000,000	
Bank Mailing Address 1265 Seminole Trail Charlottesville, VA 22902		

**Educational Background**

Highest Level of Education Achieved High School Graduate	Institution Monticello High School
Major/Area of Study Advanced Studies Diploma	Date Completed 05/2012
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: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
United Bank	Truist Bank	DuPont Community Credit Union
Address 1265 Seminole Trail Charlottesville, VA 22901	Address 305 E Jefferson St. Charlottesville, VA 22902	Address 1154 Shenandoach Village Dr Waynesboro, VA 22980
Position/Function Branch manager III	Position/Function Branch Manager II	Position/Function Team Leader
Dates Employed 09/2024-Current	Dates Employed 02/2019-09/2024	Dates Employed 07/2013-02/2019

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

My current role at United Bank, I am a Branch Manager III. I lead the largest branch in the Charlottesville Market, overseeing a deposit portfolio exceeding \$160 Million. I am responsible for the overall performance of the branch, operational execution, risk management, employee development and market/business engagement and development.

I ensure the branch adheres to abnk policies and regulatory requirements by reinforcing daily operational controls, monitoring risk practices, and fostering a culture of accountability and teamwork. I coach and develop my team to deliver consistent and high-quality client service while also helping and encouraging their personal performance.

In addition to operational and performance leadership, I drive business development efforts for the branch by building relationships within the community, identifying growth opportunities, and leading my team in

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

client engagement and referral production. I work closely with internal partners to deepen client relationships and deliver comprehensive financial solutions. I also serve as the Community Reinvestment Act (CRA) Committee member for the Charlottesville Market for the bank. I support local employee engagement across our market to be involved with CRA qualified non-profits and general volunteerism.

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

Accounting	0	Marketing	0
Auditing	11	Money Management	0
General Management/ Administration	7	Operations	13
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking to attend the Mid-Atlantic School of Banking because I am committed to becoming a stronger, more well-rounded leader. While my experience over the last 13 years has provided a solid foundation, I recognize the importance of continued learning, especially in an industry that is constantly evolving. I value the opportunity to learn alongside peers from across the industry. I believe exposure to different perspectives, challenges and best practices will strengthen my ability to lead effectively and think more strategically. My path into banking was not traditional, but it has been incredibly purposeful. I began my college education post-graduation with the intention of becoming an elementary school teacher. However, while working part-time at a local credit union, I discovered a passion for banking that I did not anticipate. I was drawn to the relationship building, and the "teaching" in a different concept that I was able to do in my role. My ultimate goal is to continue growing both personally and professionally so that I can better serve my team, my clients and my community. Attending banking school will empower me to meet my goals and I am excited about the opportunity to further develop my skills and knowledge to make a lasting impact.

**Recommender Information**

Name Sarah Rock	Title/Position Regional Retail Sales manager
E-mail Address Sarah.Brezler@bankwithunited.com	Phone Number 17176581938

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Hannah Brown	Date of Application 4/7/2026
Bank 4/7/2026	City Charlottesville, VA

Timestamp of Receipt

21:54:26 07 Apr, 2026

April 6, 2026

To Whom It May Concern,

I am pleased to recommend Hannah Brown for the VA Banking School. As a highly motivated Branch Manager at United Bank, Hannah consistently exemplifies our core values of hard work, teamwork, caring, and integrity.

Hannah is an effective leader and a dedicated mentor to new hires, providing clear guidance, patient coaching, and constructive feedback that accelerates team development. She manages branch operations with professionalism, sound judgment, and a customer-first approach. Her commitment to quality service and her ability to collaborate across teams make her a role model within our organization.

I believe the VA Banking School will meaningfully enhance Hannah's banking knowledge and skills, supporting her continued growth and long-term contribution to United Bank. I strongly recommend her for this opportunity.

Please contact me if you need further information.

Sincerely,

A handwritten signature in cursive script that reads "Sarah Rock Brezler".

Sarah Rock Brezler  
United Bank  
Regional Retail Sales Manager

1219 Mt. Aetna Rd.  
Hagerstown, MD 21742

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Tanja Brown	Informal Name Tanja	Email tbrown@ches.bank
Bank Name Chesapeake Bank	Title/Position Branch Manager, AVP	
Phone 18043969782	Bank Asset Size \$1.6 billion	
Bank Mailing Address 10000 Courtview Lane, Chesterfield VA 23832		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Averett University
Major/Area of Study Business Administration	Date Completed 12/14
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program VBA Supervisor 2 Day Program Chesapeake Bank CFS Certified Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Virginia Commonwealth Bank	Truist Bank
Address	Address	Address
10000 Courtview Lane, Chesterfield VA 23832	1965 Wakefield Street, Petersburg, VA 23805	1954 S Sycamore Street, Petersburg, VA 23805
Position/Function	Position/Function	Position/Function
Branch Manager	Branch Manager and also Business Development	Teller and Financial Service Representative
Dates Employed	Dates Employed	Dates Employed
06-17-2019 to current	02-01-2006 to 06-14-2019	02/01/2000 to 01/31/2006

Please describe, in detail, your role at the bank including key job functions.
In my role as Branch Manager at Chesapeake Bank, I manage the daily operations of our branch with a strong focus on accuracy, service, and operational soundness. My responsibilities include reviewing branch reports, monitoring performance, and stepping in to support my team with teller duties during high volume times. I believe in leading by example, and I'm always ready to jump in wherever I'm needed to ensure our customers receive the level of service they expect from Chesapeake Bank.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

I coach and develop our Customer Service Associates by setting expectations around customer service standards, deposit growth, referral goals, and the overall delivery of the Chesapeake Bank experience. I work closely with each team member to help them grow their confidence, skill sets, and understanding of how their role contributes to the branch’s success. Creating an environment of clear communication and accountability is something I value.

I work directly with customers to support their financial needs, including budgeting, savings strategies, account opening, and basic lending conversations. I enjoy helping customers understand their financial options and finding solutions that support their long term goals. Those relationships not only strengthen customer trust but also contribute to the branch’s deposit and growth goals.

Community involvement is another important part of my role. I participate in local events, serve on a board and committee, and stay connected with organizations in our area. These relationships help promote Chesapeake Bank and keep us connected to the community we serve.

In addition to people leadership, I’m responsible for managing the branch’s annual budget, monitoring expenses, and staying within our financial targets. I approve timecards, vacations, and sick requests, and I communicate with our regional manager to ensure we maintain appropriate staffing levels. I also collaborate with my supervisor, business relationship bankers, and commercial lenders to meet with potential customers and pursue deposit and business development opportunities.

To stay current with what’s happening in the banking industry, I regularly read VBA, ABA, BizSense, and daily banking news. Staying informed helps me make better decisions, support my team, and adapt to changes in our industry.

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

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	20	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	“Other” Description	
Lending/Credit Analysis	20	Total years in banking industry	26

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

A meaningful next step in my career development would be attending the Mid Atlantic School of Banking. I believe this program will deepen my understanding of the banking industry, strengthen my leadership capabilities, and elevate my overall performance. I am also looking forward to connecting with other banking professionals participating in the program. Building these relationships will create valuable peer connections that can support my growth and broaden my perspective within the industry.

I am fully committed to Chesapeake Bank and aspire to be an employee the bank values, invests in, and views as a long term contributor. Completing Bank School will equip me with broader industry knowledge and practical insights that I can bring back to my team and apply to our branch’s continued growth and success.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> Paula Milsted	<b>Title/Position</b> SVP, Chief Experience Officer
<b>E-mail Address</b> PMilsted@ches.bank	<b>Phone Number</b> 18044366839

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Tanja Brown	<b>Date of Application</b> 2/27/2026
<b>Bank</b> 2/27/2026	<b>City</b> Chesterfield
<b>Timestamp of Receipt</b> 12:38:29 17 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Tanja Brown Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Members of the Admissions Committee,

I am pleased to offer my support for Tanja Brown's application to the Mid-Atlantic School of Banking. In my role as a senior leader, I am familiar with Tanja's professional focus and her interest in continuing to develop her knowledge and perspective within the banking industry.

Tanja has demonstrated professionalism, initiative, and a clear commitment to growth. She has been with Chesapeake Bank for over seven years and has consistently performed well, interacting with our communities and managing our new branch location in Chesterfield with a steady and caring hand. Her decision to pursue the Mid-Atlantic School of Banking reflects thoughtful career planning and a desire to better understand the strategic, financial, and leadership dimensions of banking.

I am confident she would approach the program with seriousness, intellectual curiosity, and respect for the learning environment. I believe she would both benefit from and contribute positively to the collaborative nature of the school.

I am pleased to recommend Tanja Brown for admission and appreciate your consideration of her application.

Sincerely,

Paula Milsted  
CXO, EVP

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Milsted Title: CXO, EVP

Bank: Chesapeake Bank Telephone: 804-435-4248

Signature: Paula Milsted  Digitally signed by Paula Milsted  
Date: 2026.03.05 09:42:38 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Richard Buehrer	Informal Name Noah	Email nbuehrer@cffc.com
Bank Name C&F Bank	Title/Position AVP, Commercial Portfolio Manager	
Phone 15405971011	Bank Asset Size \$2.77 billion	
Bank Mailing Address 505 S Jefferson St., Unit C Roanoke, VA 24011		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Tech
Major/Area of Study Finance	Date Completed 05/22
Please list any professional designations and/or certifications you hold: None.	
Please specify in-bank training program or specialized bank school you have participated in: None	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	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 Tech, Intermediate Financial Accounting (ACIS 3115), completed the course in Spring 2021 (5/21).	

### Employment Background

Current Employer	Previous Employer	Previous Employer
C&F Bank	National Bank of Blacksburg	Burke and Herbert Bank
Address 505 S Jefferson St., Unit C. Roanoke, VA 24011	Address 3545 Franklin Rd SW, Roanoke, VA 24014	Address 680 King Centre Drive, Suite 700, Alexandria, VA 22315.
Position/Function AVP, Commercial Portfolio Manager	Position/Function Commercial Credit Analyst	Position/Function Credit Analyst / Portfolio Manager
Dates Employed 1/12/2026 - Present	Dates Employed 7/8/2024 - 12/31/2025	Dates Employed 6/21/2022 - 6/28/2024

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

- Manage existing loan portfolio. This includes covenant checks, monitor payments, annual reviews, renewals, and general day-to-day portfolio maintenance. Manage all modification requests for existing loans.
- Working with assigned relationship managers to retain and grow client relationships. Develop term sheets, new request summaries, initial cash flow analysis, and PowerPoint presentations for new deals. Work with RMs and senior credit officers to structure deals within bank policy as well as meeting the needs of the client. Put together a complete financial package for deals going to underwriting. Work with commercial support specialists to ensure all documents and forms are completed. Review and make appropriate edits on credit memos and loan documents.
- Attend community events with RMs to continue to extend the banks brand recognition into the local community.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Ensure all loans and processes done by my assigned RMs are completed within loan policy and the banks standard procedure.

**Please indicate the numbers 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	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 Mid-Atlantic School of Banking.**

Through my experience as a portfolio manager, I have been able to form a strong foundation of knowledge in commercial lending. I believe that banking school can help me deepen my knowledge in commercial lending as well as give me experience in many different aspects of banking. This program will help me advance my career and learn about the entire banking process. I hope to learn more about being an effective manager and leader within my institution. I do not have any experience in the management side of banking and I believe this course will help develop my leadership and management abilities.

The school's curriculum has a number of appealing classes, but I am particularly drawn to the BankExec Simulation that is offered in the third year. I feel that this simulation will give me invaluable experience in managing many different sides of a bank that I do not get to see in my day-to-day role. The year-round assignments allow me to continue growing in my banking knowledge and learning new things to help my organization and my career.

I also want to attend the Mid-Atlantic School of Banking due to the exposure to other bank employees from around the region. I look forward to meeting a multitude of people from many different banks and many different departments. I look forward to learning how other banks operate and how I can learn and grow from that knowledge.

**Recommender Information**

Name <b>Matthew Hubbard</b>	Title/Position <b>Regional President Southwest Virginia</b>
E-mail Address <b>mhubbard@cffc.com</b>	Phone Number <b>15402388934</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Richard Noah Buehrer</b>	Date of Application <b>3/27/2026</b>
Bank <b>3/27/2026</b>	City <b>Roanoke</b>

**Timestamp of Receipt**

**10:22:08 27 Mar, 2026**

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Noah Buehrer Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Mid-Atlantic School of Banking Admissions Committee,

I am honored to write a letter of recommendation for Noah Buehrer, for admission to the the Mid-Atlantic School of Banking. I could not be more adamant in my endorsement of Noah, both personally and professionally as I know for a fact that he would be someone that would not only benefit from, but would significantly contribute to this program.

Noah current serves as a Portfolio Manager, here at C&F Bank, working directly with me and our commercial banking team out of our Roanoke, VA office. Since joining our Bank, he has proven to be an exceptional hire whose impact was immediate. Noah possesses as fantastic analytical and banking mind, and his level of understanding, judgment, and professionalism far exceeds what one would typically expect given his years in banking. He has already become an integral part of our team and someone we rely on on a day to day basis.

Before joining C&F Bank, Noah gained strong commercial banking experience serving as a Commercial Credit Analyst and Portfolio Manager at Burke & Herbert Bank as well as a Commercial Credit Analyst at National Bank of Blacksburg. Noah is a graduate of Virginia Tech where he earned a degree in Finance and Economics. Both this academic background, combined with his experience thus far in banking has allowed him to approach any banking challenges with a thoughtful and well-rounded perspective. Further, he has intellectual curiosity and a desire to understand the "why" behind decisions, while also providing his own insight, both of which are essential to not only be a successful banker, but also a successful leader one day. I can easily envision Noah being an internal part of our entire Bank for many years to come, which is based off of the contributions he is already making today. He is driven, highly capable, and deeply committed to continuing his professional development.


Despite his interest in continuing his professional development, he has not yet had the opportunity to attend this program through his previous institutions, even though he had sought to do so. I strongly believe now is the right time for him to attend. This program would give Noah valuable exposure to broader areas of banking beyond his current role, while deepening his industry knowledge and (honestly of utmost importance) allow him to make meaningful connections with fellow-bankers across the region. As someone who attend this program (then the Virginia Bankers School of Bank Management - 2016 Graduate), I can personally attest to the lasting value of this experience and connections. I am confident Noah would take full advantage of this opportunity and apply what he learns directly back to our institution.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew C.E. Hubbard Title: Regional President Southwest Virginia

Bank: C&F Bank Telephone: (540) 597-1104

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Angela Calloway	<b>Informal Name</b> Angela	<b>Email</b> angelac@bomva.com
<b>Bank Name</b> The Bank of Marion	<b>Title/Position</b> Office Manager	
<b>Phone</b> 15407441005		<b>Bank Asset Size</b> \$613.86 Million
<b>Bank Mailing Address</b> PO Box 1067, Marion VA 24354		

**Educational Background**

<b>Highest Level of Education Achieved</b> High School Graduate	<b>Institution</b> Christiansburg High School
<b>Major/Area of Study</b> General Studies	<b>Date Completed</b> 06/2000
<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> Breaking into Banking 101: Fundamentals of Commercial Banking Consumer Lending, CL166- starting 3/2/2026	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
The Bank of Marion	Cooper House	Brown Edwards
<b>Address</b>	<b>Address</b>	<b>Address</b>
220 W Main Street, Radford, VA 24141	305 Washington Street SW, Blacksburg, VA 24060	105 Arbor Drive, Christiansburg, VA 24073
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Office Manager	Administrative Assistant	Administrative Assistant
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
October 2024- present	May 2023 to Present	January 2022-March 2023

<b>Please describe, in detail, your role at the bank including key job functions.</b>
<ul style="list-style-type: none"> <li>* Oversee the day-to-day operations of the branch, ensuring a smooth and efficient workflow.</li> <li>* Maintain an organized and efficient filing system for important documents, records, and reports.</li> <li>* Manage office supplies inventory and procurement, ensuring timely and cost-effective replenishment.</li> <li>* Coordinate office maintenance, repairs, and facility management, ensuring a clean and safe working environment.</li> <li>* Serve as the main point of contact for visitors to the branch.</li> <li>* Administrative office duties.</li> </ul>

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- \* Organize and manage office events, meetings, and appointments.
- \* Provide exceptional customer service, addressing inquiries and concerns promptly and professionally.
- \* Assist in the preparation of reports and presentations as required.
- \* Prepare loan documents, as assigned, for lenders.
- \* Transaction processing and scanning.
- \* Training, as assigned.

<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	2	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	2	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

My desire to attend the Mid-Atlantic School of Banking is driven by a career-long dedication to financial accuracy and operational leadership. With a professional history spanning over 20 years, I have developed a robust skill set in high-stakes environments that require both meticulous attention to detail and strategic foresight. From my early experience at SunTrust Mortgage verifying home loan documentation to my time at Brown, Edwards & Company assisting with tax return assembly and financial reconciliations, I have consistently managed the critical 'back-office' functions that allow a business to thrive.

Currently serving as the Office Manager for The Bank of Marion, I oversee the day-to-day operations of our branch and work directly with lenders to prepare loan documentation and process transactions. This role has given me a deep appreciation for the vital role community banking plays in Southwest Virginia. While I have mastered the operational 'how' of banking, I am eager to master the 'why' behind executive-level decision-making. Specifically, I am looking to bridge my 20 years of administrative expertise with formal training in Asset/Liability Management (ALCO) and Credit Risk Analysis.

My background is uniquely characterized by high-level 'Fixer' roles. Whether I was navigating complex insurance authorizations in the medical field or managing donor data and accounts receivable for Cooper House Inc., I have always been the person who builds the systems that ensure efficiency and compliance. I am a self-motivated learner, as evidenced by my history of training new hires and cross-training coworkers throughout my career. I am fully committed to the rigors of the two-year program and the prerequisite accounting coursework. My goal is to return to the Bank of Marion not just as a manager of operations, but as a strategic leader capable of helping our institution navigate the complexities of the modern financial landscape.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> Chris Snodgrass	<b>Title/Position</b> CEO
<b>E-mail Address</b> Chriss@bomva.com	<b>Phone Number</b> 12767061986

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Angela Calloway	<b>Date of Application</b> 2/19/2026
<b>Bank</b> 2/19/2026	<b>City</b> Radford
<b>Timestamp of Receipt</b> 10:59:56 19 Feb, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Angela Calloway Bank Name: The Bank of Marion

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

April 8, 2026  
To the Admissions Committee,

It is with great enthusiasm that I recommend Angela Calloway for the 2026 Mid-Atlantic School of Banking. Our entire management team is genuinely impressed with Angela's performance and dedication. We believe she possesses the ideal combination of professional maturity and academic curiosity to excel in your program.

Angela consistently demonstrates an enthusiastic attitude and a sincere interest in refining her professional skills. What truly sets her apart is her exceptional coachability; she accepts feedback well, remains non-defensive, and actively asks questions to ensure continuous improvement. Furthermore, she displays a high level of accountability by taking full ownership of her mistakes and treating them as vital learning opportunities.

Angela's commitment to her career is evident through her:

- **Strong Desire to Learn:** She has a wonderful desire to learn and grow her skills.
- **Career Ambition:** She possesses a strong desire to learn more about the industry and progress in her banking career.
- **Inquisitive Nature:** Given her deep interest in banking, we are confident she will be a strong contributor to class discussions and debates.

Beyond her technical potential, Angela would bring a high level of positive energy to the 2026 School of Banking class. Her presence ensures a more dynamic and engaged learning environment for her peers and instructors alike.

In summary, Angela has our full support as she seeks to deepen her industry knowledge. She is a rising talent within our institution, and we are certain she will be an asset to your upcoming session.

Sincerely, Chris B. Snodgrass President and CEO

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Chris B. Snodgrass Title: President and CEO

Bank: The Bank of Marion Telephone: 276-783-3116

Signature: Chris B. Snodgrass  Digitally signed by Chris B. Snodgrass  
Date: 2026.04.08 09:46:55 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Tosha Carter	Informal Name Tosha	Email tcarter@mvpbanking.com
Bank Name MVB Bank	Title/Position Branch Manager	
Phone 15715264557	Bank Asset Size \$3.2B	
Bank Mailing Address 12100 Sunset Hills Road, Suite R13		

### Educational Background

Highest Level of Education Achieved High School Graduate	Institution Loudoun County High School
Major/Area of Study General	Date Completed 06/97
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: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
MVB BANK	SUMMIT COMMUNITY BANK	SUNTRUST BANK
Address 12100 SUNSET HILLS RD #R13	Address 204 CATOCTIN CIRCLE	Address 1007 EDWARDS FERRY RD LEESBURG VA
Position/Function BRANCH MANAGER	Position/Function CSR	Position/Function HEAD TELLER
Dates Employed 12/2019-PRESENT	Dates Employed 10/2010-08/2015	Dates Employed 1996-2010

<ul style="list-style-type: none"> <li>• Please describe, in detail, your role at the bank including key job functions.</li> </ul>
<ul style="list-style-type: none"> <li>• Branch Manager of the Reston Office - Managing a team of 3 bankers, providing coaching, development and achieving specific bank standard goals. Operational Management, Assisting clients daily financial needs, Managing portfolio of Reston base clients, Performance management, Deposit Growth, Community Development, Treasury Services</li> <li>• Monitoring daily transactions and handling large currency transactions, unusual activity, and suspicious activity reports as well as customer due diligence.</li> <li>• Training staff on daily teller transactions, account opening/closing processes, and Verafin and BizChex procedures.</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Acting as role model for in-aisle and counter sales to ensure the staff has skills and abilities to achieve established goals.
- Working with commercial, Mortgage, Treasury, and wealth management to cross-sell products and services and make referrals as appropriate.
- NOVA Banking
- Managed and lead the deposit and operational components in branches located in the tri-state area.
- Identified procedures to improve efficiency and productivity within branches that I managed.
- Worked closely with leadership team to identify resolutions for policy development, and analyzed transactions to improve overall efficiency
- Conducted in-depth analysis of risky financial accounts, and provided recommendations to improve bank turnover, and reduce the number of fraudulent transactions that occurred within the branches

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

Accounting	0	Marketing	0
Auditing	24	Money Management	25
General Management/ Administration	9	Operations	15
Human Resources	0	Trust	2
International Banking	0	Other	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	25

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am eager to attend the Mid Atlantic School of banking because I am ready to grow both professionally and personally. I aspire to deepen my knowledge across the full scope of the banking industry. To obtain a full understanding of all areas of the bank which would allow me to take on leadership roles and drive positive change within the industry. I want to deepen my knowledge to lead to more opportunities within the bank.

**Recommender Information**

Name Jessica Butler	Title/Position SVP, Director of Relationship Banking & Distribution
E-mail Address jbutler@mvpbanking.com	Phone Number 14435343742

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Tosha Carter	Date of Application 3/20/2026
Bank 3/20/2026	City RESTON

**Timestamp of Receipt**

01:11:39 20 Mar, 2026

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Tosha Carter Bank Name: MVB Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Tosha is a dedicated and high-performing Banking Center Manager who consistently demonstrates a commitment to both her team and her own professional growth. She leads with integrity, builds strong client relationships, and brings a collaborative spirit to everything she does.

Tosha has been identified as top talent within our organization, and her drive to grow in her career is both recognized and celebrated. The Mid-Atlantic School of Banking is a natural next step in her journey, and we are fully invested in supporting her success. I am confident she will be an engaged and motivated student who brings the insights she gains back to her team and our organization.

I fully support her attendance and am committed to ensuring bank obligations do not interfere with her participation in the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jessica L. Butler Title: SVP, Director Relationship Banking & Distri

Bank: MVB Bank Telephone: (304) 363-0168

Signature:   Digitally signed by Jessica L. Butler  
Date: 2026.03.23 12:39:09 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Lacie Cash Page	<b>Informal Name</b> Lacie	<b>Email</b> lpage@thefarmersbankva.com
<b>Bank Name</b> The Farmers Bank of Appomattox	<b>Title/Position</b> Branch Manager	
<b>Phone</b> 14343524367		<b>Bank Asset Size</b> \$358.10 million
<b>Bank Mailing Address</b> P.O. Box 319 Concord, VA 24538		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Liberty University
<b>Major/Area of Study</b> Psychology	<b>Date Completed</b> 06/11
<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> The Farmers Bank of Appomattox's Mentorship Program 2017	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
The Farmers Bank of Appomattox	Delta Response Team	Centra Health
<b>Address</b>	<b>Address</b>	<b>Address</b>
10272 Village Highway Concord, VA 24538	High Street Appomattox, VA 24522	Tate Springs Road Lynchburg, VA 24501
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Branch Manager / Loan Officer	Office Manager	Patient Access
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
12/16-current	3/13-12/16	8/03-3/13

<b>Please describe, in detail, your role at the bank including key job functions.</b>
My role within The Farmers Bank of Appomattox is Branch Manager and Loan Officer, maintaining staff and daily operations of our Concord location. Duties include but are not limited to the following: Timecards, security, maintenance, audits, sales, training, HR (minimal as we do have a dept. that assists), Notary, medallion stamping, lending (Consumer, Commercial, and Real Estate), and assist with account opening/maintenance (DDA, CD, and IRA). I can assist each employee with their positions within my Branch.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	9
General Management/ Administration	13	Operations	6
Human Resources	13	Trust	0
International Banking	0	Other	0
Investments	6	"Other" Description	0
Lending/Credit Analysis	6	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

There has always been a connection to budgeting and numbers, but I always saw myself working in the medical field because helping people was a passion of mine. In 2016, I went from working in the medical field to working directly under the CEO here at Farmers Bank. Within a year or less, there were many aspects of Banking that I picked up and began mastering. During the next 3 years, my mentor asked why I was a secretary and not something further as far as leadership and Banking. That put a fire under me to learn more about the industry and Farmers itself. In 2019, I began as an Assistant Branch Manager and quickly progressed to Branch Manager in 2024. Learning new skills is a passion of mine and by attending Bank school, I can further my career in Banking within my current company, as well as helping to grow our organization.

**Recommender Information**

Name <b>John H. Caldwell</b>	Title/Position <b>CEO</b>
E-mail Address <b>jcaldwell@thefarmersbankva.com</b>	Phone Number <b>14343527171</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Lacie C Page</b>	Date of Application <b>2/3/2026</b>
Bank <b>2/3/2026</b>	City <b>Concord, VA</b>
Timestamp of Receipt <b>11:35:55 03 Feb, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Lacie Cash Page Bank Name: The Farmers Bank of Appomattox

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Lacie Page is a very talented and dedicated officer of our Bank. She currently serves as Vice President and Manager of our Concord Branch. She has a strong desire to advance in her career and driven in her efforts to serve our customers well. She is an integral member of our management team. Being a graduate of this fine program, I value the benefit it provided for me, both personally and professionally. I desire that for Lacie to have the same experience. I can, without hesitation, give Lacie Page the highest of recommendations for the Mid-Atlantic School of Banking.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 R. Caldwell Title: President & CEO

Bank: The Farmers Bank of Appomattox Telephone: 434-352-4020

Signature: John R. Caldwell

 Digitally signed by John R. Caldwell  
Date: 2026.02.10 14:39:10 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Cynthia Cecil	Informal Name Cyndi	Email cindy.cecil@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Audit Manager	
Phone 18045365187	Bank Asset Size \$32,579,356,000	
Bank Mailing Address 4300 Cox Road, Glen Allen, VA 23060		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Virginia Commonwealth University
Major/Area of Study Accounting	Date Completed 04/2018
Please list any professional designations and/or certifications you hold: Certified Public Accountant (CPA) via Virginia Board of Accountancy	
Please specify in-bank training program or specialized bank school you have participated in: Completed Atlantic Union Bank Emerge Program for Emerging Leaders in 2023.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	I am willing to take an accounting course at the request of the admissions committee. No
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. I hold a Bachelors and Masters degree in Accounting. I have held an active CPA license since December 2019. I also worked in the accounting field for six years prior to transitioning to Internal Audit in 2023. I have an extensive accounting background and am attesting that I would not need an accounting primer course. However, please inform me if I am still required to take the Accounting Primer to qualify for admission. I am willing to do so if the requirement cannot be waived based on my educational and professional background.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	Equity Financial Services	Vogue Flowers and Gifts
Address 4300 Cox Road Glen Allen, VA 23060	Address 0 Court Square, Charlottesville, VA 22902	Address 1110 N Arthur Ashe Blvd, Richmond, VA 23230
Position/Function Audit Manager	Position/Function Staff Accountant	Position/Function Payroll and Receivables Clerk
Dates Employed December 2018 - Present	Dates Employed September 2016 - September 2018	Dates Employed May 2015 - September 2016

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

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

As an Internal Audit Manager, I am responsible for leading end-to-end audit engagements that assess the effectiveness of the bank’s risk management, internal controls, and governance practices. My role spans the full audit lifecycle, including planning, fieldwork, reporting, and follow-up, while also providing leadership, mentorship, and advisory support across the organization.

During the planning phase, I begin by developing a comprehensive understanding of the business line or operational area under review. This includes analyzing processes, identifying inherent and residual risks, and evaluating the control environment. Using this understanding, I develop the audit scope and create a detailed test plan aligned to key risks and controls. This ensures that the audit approach is appropriately targeted and covers regulatory, operational, and strategic considerations.

During fieldwork, I oversee the day-to-day execution of the audit. I assign testing responsibilities to auditors on my team and provide ongoing guidance to ensure the work progresses according to timeline, scope, and quality expectations. I regularly engage with the audit client to communicate status updates, clarify questions, and conduct inquiries when issues or anomalies are identified. A critical part of my role is reviewing all testing performed by my team for accuracy, completeness, and alignment with audit objectives. I ensure that conclusions are well-supported and that any potential findings are validated, documented, and communicated early.

In the reporting phase, I lead the process of synthesizing audit results, drafting findings, and articulating the root cause, risk implications, and recommended corrective actions. I present these results to our audit executive for review and discussion and subsequently meet with the audit client to walk through the issues and ensure alignment. Once the client develops remediation plans, I evaluate the plans for adequacy, feasibility, and alignment with risk mitigation expectations. After all elements are finalized, I prepare and issue the formal audit report for presentation to the Audit Committee.

Beyond managing individual audits, I also contribute to strengthening the department and the bank as a whole. I train and develop junior team members by coaching them on audit methodology, critical thinking, documentation standards, and communication skills. I help schedule audits, run team meetings, and contribute to process improvements within the audit department. Throughout the year, I also provide consultative support to business partners across the bank, offering insights on controls, risks, and best practices to help them enhance their operations and prepare for future regulatory or audit scrutiny.

### Please indicate the numbers of years of experience in each bank management area.

Accounting	6	Marketing	0
Auditing	3	Money Management	0
General Management/ Administration	4	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	“Other” Description	
Lending/Credit Analysis	0	Total years in banking industry	7

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I want to attend the Mid-Atlantic School of Banking to deepen my banking business acumen so I can bring a more holistic perspective to my audit work. In internal audit, it is easy to become narrowly focused on risks, controls, and compliance requirements. While those elements are critical, they do not exist in a vacuum, each process we evaluate is driven by broader business objectives, revenue strategies, and operational priorities. Strengthening my understanding of how banks make money, how strategies are formed, and how decisions are made at an enterprise level will enable me to add more meaningful value as an audit leader. Gaining this higher-level perspective will help me better partner with my audit clients and approach engagements with an appreciation for both the control environment and the business realities they manage. I want to enhance my ability to assess and weigh risks across different lines of business while maintaining an understanding of how those risks interact with strategic goals. This broader viewpoint will allow me to design more effective audits, communicate more insightfully, and make recommendations that reflect both strong risk management and practical business considerations.

I already bring strong communication and leadership skills to my role. Expanding my banking knowledge through the Mid-Atlantic School of Banking will complement those strengths and help me continue growing as a well-rounded audit professional. Ultimately, attending bank school will equip me to deliver greater value in my current role and better prepare me for future leadership opportunities within the organization.

**Recommender Information**

Name Evan Martin	Title/Position Chief Audit Executive
E-mail Address evan.martin@atlanticunionbank.com	Phone Number 17577172893

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Cynthia Cecil	Date of Application 3/24/2026
Bank 3/24/2026	City Richmond
Timestamp of Receipt 12:32:01 24 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Cyndi Cecil Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

To Whom It May Concern,

I am pleased to recommend Cyndi Cecil, Audit Manager at Atlantic Union Bank, for admission to the Mid-Atlantic School of Banking.

In her role within Corporate Assurance and Advisory Services (Internal Audit), Cyndi has demonstrated strong leadership, sound judgment, and consistently high performance. She manages complex audit engagements efficiently, balances competing priorities effectively, and communicates clearly with both her teams and business partners. She brings a practical, cooperative approach to her work—one that supports timely progress, thoughtful issue resolution, and productive working relationships—while maintaining the rigor and independence expected of the audit function.

As Cyndi continues to expand her responsibilities, this opportunity represents a natural and valuable next step in her professional development. Deeper exposure to bank operations, strategy, and the broader business environment will strengthen the context behind the risks and processes her team evaluates and enhance her ability to plan and execute audits with greater perspective. This additional business acumen will also enable her to engage even more effectively with business leaders and to deliver balanced, well-reasoned audit insights that consider both control objectives and strategic realities.

I am confident that Cyndi will contribute meaningfully to the Mid-Atlantic School of Banking experience and will leverage what she gains to further enhance her effectiveness as an internal audit leader. I strongly support her application and recommend her without reservation.

Please feel free to contact me if additional information would be helpful.

Sincerely,

Evan Martin  
EVP, Chief Audit Executive  
Atlantic Union Bank

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Evan Martin Title: EVP, Chief Audit Executive

Bank: Atlantic Union Bank Telephone: 757-717-2893 (mobile)

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Bronson Contic	<b>Informal Name</b> Bronson	<b>Email</b> bcontic@bankofclarke.com
<b>Bank Name</b> Bank of Clarke	<b>Title/Position</b> Senior Credit Officer	
<b>Phone</b> 17036873276		<b>Bank Asset Size</b> \$1,888,626
<b>Bank Mailing Address</b> 2 E Main St., Berryville, VA 22611		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> West Virginia University
<b>Major/Area of Study</b> Finance	<b>Date Completed</b> 05/2016
<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> United Bank Leadership Development Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Bank of Clarke	United Bank	
<b>Address</b> 2 E Main St., Berryville, VA, 22611	<b>Address</b> 300 United Center 500 Virginia St., East Charleston, WV 25301	<b>Address</b>
<b>Position/Function</b> Senior Credit Officer	<b>Position/Function</b> Credit Department Manager - WV	<b>Position/Function</b>
<b>Dates Employed</b> 09/13/2022-Present	<b>Dates Employed</b> 06/13/2016 - 08/26/2022	<b>Dates Employed</b>

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

Newly-promoted to Senior Credit Officer role (accepted position as of 02/05/2026). I will be primarily tasked with reviewing and approving loans, monitoring, developing, and executing work-out plans for special assets, and formulating new and revising existing loan policy, and completing annual reviews of large lending relationships. In previous roles, I have a breadth of experience in C&I and CRE underwriting that includes both conducting directly and guiding, revising, and reviewing in a supervisory role: 1. value-added analysis (summary of terms, background, market/industry data, market support, sufficiency and sustainability of repayment sources, and credit enhancement recommendations) of prospective and existing loans; 2. reviews of existing lending relationships; and 3. template creation (including spreading bundles and excel worksheets) useful to the end of assessing creditworthiness of prospective and existing bank customers.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	10	Total years in banking industry	10

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

To better understand and to become a more effective operator in the broader operation of a commercial bank. Specifically, I'd like to take away a keen understanding of best practices for a commercial bank's credit department in consideration of everchanging regulatory environments, accounting frameworks, macro- and microeconomic cycles, and industry trends.

**Recommender Information**

<b>Name</b> Brandon Lorey	<b>Title/Position</b> President & CEO
<b>E-mail Address</b> blorey@bankofclarke.com	<b>Phone Number</b> 15409555227

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Bronson Contic	<b>Date of Application</b> 4/13/2026
<b>Bank</b> 4/13/2026	<b>City</b> Berryville
<b>Timestamp of Receipt</b> 15:56:28 13 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Bronson Contic Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Bronson has been an integral part of our portfolio management team since joining the Bank in 2022. He was recently promoted to a senior credit officer role and is a rising star. While Bronson is extremely adept at analyzing financial information, the Mid-Atlantic School of Banking is an important part of his development plan as he will gain valuable insight into the overall operation of a bank. I believe that Bronson will be an engaged participant, if accepted.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Brandon Lorey Title: CEO

Bank: Bank of Clarke Telephone: \_\_\_\_\_

Signature: Brandon Lorey

Digitally signed by Brandon Lorey  
DN: cn=Brandon Lorey, o=COBDO, ou=Users, email=BLorey@bankofclarke.com  
Reason: I am the author of this document  
Location:  
Date: 2026.04.14 08:35:17-0400  
Full PDF Reader Version: 2025.1.0

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Logan Cooper	Informal Name Logan	Email lcooper@nbbank.com
Bank Name National Bank of Blacksburg	Title/Position Collections Manager	
Phone 15409516251	Bank Asset Size 1.82 Billion	
Bank Mailing Address 100 South Main Street, Blacksburg, VA 24060		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Polytechnic Institute & State University
Major/Area of Study Business Management	Date Completed 05/2024
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Management Trainee Program (06/17/2024 - 04/01/2025)	
AIB Certificate Earned Basic or Pre-Standard	
Please select your accounting background: College Course within the last five years	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 Polytechnic Institute & State University ACIS 2504: Introduction to Accounting Analytics Fall Semester 2021 (August - December)	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
National Bank of Blacksburg		
Address 100 South Main Street, Blacksburg, VA 24060	Address	Address
Position/Function Collections Manager	Position/Function	Position/Function
Dates Employed 06/17/2024 - Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<ul style="list-style-type: none"> <li>- Contacting customers who are past due on loans, credit cards, overdrawn checking accounts.</li> <li>- Preparing monthly reports, including recommended accounts to be charged off, credit cards 60+ days past due, recovery report for payments to charged off checking accounts</li> <li>- Filing Warrant-In-Debts to customers who are not correcting their accounts. This includes attending court monthly for those cases to be heard.</li> <li>- Handle bankruptcy notices, which include attending Creditor Meetings with the debtor and trustees.</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0.5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	1 year + 2 months
Investments	0	"Other" Description	Collections: 3 months as Management Trainee + 5 months as Assistant Manager + 6 months as Manager
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am interested in attending the Mid-Atlantic School of Banking, due to the overall knowledge that I will receive about banking. When hired as a Management Trainee in 2024, the overall description of the role, is to rotate amongst all of the bank's departments/jobs, to understand fully how the bank operates. The role commonly was referred to as a "2-3 year program" to give enough time to learn all aspects. I was only a Management Trainee for 9 months, before I got offered the position of Assistant Manager in our Collections Department. Being strictly in one department now for the last year, I have gained extensive knowledge, primarily on the loan side, but I still am eager to learn a lot more about the overall scope of banking. I feel this experience will allow myself to grow personally, and in my career.

**Recommender Information**

Name <b>Bob Sanders</b>	Title/Position <b>SVP/Chief Credit Officer</b>
E-mail Address <b>bsanders@nbbank.com</b>	Phone Number <b>18283712617</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Logan Cooper</b>	Date of Application <b>3/10/2026</b>
Bank <b>3/10/2026</b>	City <b>Blacksburg</b>
Timestamp of Receipt <b>13:04:51 10 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Logan Cooper Bank Name: National Bank of Blacksburg ("NBB")

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Logan has been with NBB for two years. He began his career with us as a Management Trainee, where he rotated between departments and had access to various leaders within our organization. He excelled. I hired him as our Collections Manager in September 2025 after our prior manager retired. Logan adapted quickly to the new role and currently has four subordinates. I recently promoted him to Collections & Special Assets Manager as we continue developing his skills. Logan can be firm when needed balanced well with a compassionate spirit, building both trust and respect amongst his coworkers, as well as our more difficult customers. I believe Logan has tremendous potential and a long future with NBB.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Bob Sanders Title: Chief Credit Officer

Bank: National Bank of Blacksburg Telephone: 540.951.6392

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Casey Cudney	<b>Informal Name</b> Casey	<b>Email</b> casey.cudney@southernbank.com
<b>Bank Name</b> Southern Bank	<b>Title/Position</b> Vice President/Community Banker	
<b>Phone</b> 17576468515		<b>Bank Asset Size</b> \$6 Billion
<b>Bank Mailing Address</b> 403 Boush St, Norfolk, VA 23510		

**Educational Background**

<b>Highest Level of Education Achieved</b> Some College	<b>Institution</b> Tidewater Community College / Center for Financial Training
<b>Major/Area of Study</b> Business / Economics	<b>Date Completed</b> 2013
<b>Please list any professional designations and/or certifications you hold:</b> Hampton Roads Chamber of Commerce - LEAD757 Class of 2025 RMA Commercial Lending Certificate - Completed 3 years of RMA Commercial Lending School with Certificate (2023-2025) AMERICAN INSTITUTE OF BANKING / AMERICAN BANKERS ASSOCIATION - Completed 12-Week Executive Development Program for Certification in Bank Leadership (2014) - Sales Accelerated Academy Certificate (2018-2019)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Southern Bank Training Programs - Deposit Compliance - Consumer Lending - Small Business Underwriting - Sales Development Sales Referral - Cash Flow Analysis - Supervisory - Commercial Lending (3 courses) - Bank Leadership RMA Commercial Lending Certificate - Completed 3 years of RMA Commercial Lending School with Certificate (2023-2025) VBA - Bank Management	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Understanding Bank Performance within the last five years	<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> February 2022, February 2023, February 2024, February 2025, February 2026	

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Southern Bank	Monarch Bank	SouthTrust Bank
Address	Address	Address
403 Boush St. Norfolk, VA 23510	100 Lynnhaven Pkwy Virginia Beach, VA 23452	2203 E Little Creek Rd Norfolk, VA 23518
Position/Function	Position/Function	Position/Function
Community Banker II / Commercial and Retail Lending / Business Development	Personal Banker / Branch Manager / Commercial and Retail Lender	Teller / Teller Supervisor
Dates Employed	Dates Employed	Dates Employed
42944	2004-2017	2001-2004

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

- Identify potential clients, initiate contacts and obtain appointments to establish new relationships.
- Insure all loans made or rejected comply with laws and regulations.
- Administer rates fairly and price according to bank policy for risk and credit quality.
- Cross sell / Business Development
- Underwrite and assist with loan applications.
- Make regular business development calls to solicit new business or referrals and improve services to existing clients.
- Improve community awareness of the Bank. Participate in community activities to increase the Bank's visibility and to generate new business opportunities.
- Commercial / Retail Lending Officer / Underwriter
- Directly accountable for energizing a strong, client-focused culture to promote sales, expand the organizations values, ensure customer retention.
- Assessed program needs and recommended best combination of products, services and resources to effectively address them. Liaised with representatives from all Southern Departments to optimize deliverables and services to clients.

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

Accounting	17	Marketing	0
Auditing	22	Money Management	25
General Management/ Administration	11	Operations	23
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	16	Total years in banking industry	25

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I am interested in attending the Mid-Atlantic School of Banking to further strengthen my knowledge in commercial lending, credit analysis, and risk management. As a Vice President and Community Banker, I am consistently looking to deepen my understanding of complex financial structures and enhance my ability to serve clients at a higher level. This program would provide valuable insight into advanced banking concepts while also allowing me to collaborate with peers across the region. I am committed to continued professional growth and believe this experience will directly benefit both my clients and my institution.

### Recommender Information

Name Trent Dudley	Title/Position Regional Executive / Executive Vice President
E-mail Address trent.dudley@southernbank.com	Phone Number 17572864853

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Casey Cudney	Date of Application 3/31/2026
Bank 3/31/2026	City Norfolk
Timestamp of Receipt 11:38:59 31 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Casey Cudney Bank Name: Southern Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Casey for the Mid-Atlantic School of Banking. She has a wide range of banking experience. She came up through various branch roles. She joined Southern Bank as a branch manager in 2017. Casey demonstrated an interest in being engaged in the community and active in outside calling efforts. In 2022, she transitioned to the role of Community Banker, which is akin to the role of small business and private banking at many banks. Casey has completed RMA commercial lending schools as well as recently participated in and graduated from LEAD 757. Casey has a lot of energy, is enthusiastic and I believe she would be a great addition to the next MASB class.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Trent Dudley Title: Regional Executive

Bank: Southern Bank Telephone: 757-286-4853

Signature: Trent Dudley

 Digitally signed by Trent Dudley  
Date: 2026.04.01 09:03:16 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Kimberley Davis	<b>Informal Name</b> Kim	<b>Email</b> kdavis@arundelfederal.com
<b>Bank Name</b> Arundel Federal Savings Bank	<b>Title/Position</b> VP, Director of Human Resources	
<b>Phone</b> 14108637023		<b>Bank Asset Size</b> \$500 Million
<b>Bank Mailing Address</b> 655 Crain Highway, South, Glen Burnie, MD 21061		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Saint Francis University
<b>Major/Area of Study</b> Master of Arts, Human Resources Management/Industrial Relations	<b>Date Completed</b> 6/1999
<b>Please list any professional designations and/or certifications you hold:</b> Senior Professional in Human Resources Certification (SPHR) SHRM Senior Certified Professional (SHRM-SCP)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> N/A	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Arundel Federal Savings Bank	GRF CPAs & ADVISORS (formerly Gelman, Rosenberg & Freedman)	CAPITAL REGION HEALTH SYSTEM (CRHS)-Hamilton Health Center (HHC)
<b>Address</b> 655 Crain Highway, South, Glen Burnie, MD 21061	<b>Address</b> 4550 Montgomery Avenue, Suite 800N, Bethesda, MD 20814	<b>Address</b> Harrisburg, PA
<b>Position/Function</b> VP, Director of Human Resources	<b>Position/Function</b> Director of Human Resources	<b>Position/Function</b> Human Resources Manager
<b>Dates Employed</b> 06/02/2025 - Present	<b>Dates Employed</b> 08/2006- 08/2024	<b>Dates Employed</b> 5/2000-8/2006

<b>Please describe, in detail, your role at the bank including key job functions.</b>
As Vice President and Director of Human Resources for Arundel Federal Savings Bank, I provide strategic and operational HR leadership for the institution, supporting the bank's mission, regulatory obligations, and business objectives. I serve as a trusted advisor to executive leadership, managers, and staff while overseeing all core human resources functions in a highly regulated community banking environment.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

I act as a trusted consultant to the leadership team, managers, and employees, providing guidance and direction on performance management, employee relations, and workplace issues. This includes advising on the resolution of complex performance concerns, disciplinary matters, organizational challenges, and employee relations issues, while ensuring decisions are consistent, equitable, and aligned with employment laws and bank policies.

I am responsible for overseeing all aspects of Human Resources regulatory compliance, including preparation for and management of 401(k) audits, administration of annual compensation and salary review processes, EEOC reporting, and Workers' Compensation administration. I work closely with internal stakeholders and external partners to ensure compliance with federal, state, and regulatory requirements applicable to a federally regulated financial institution.

I manage the annual performance management and evaluation process, including the development and administration of performance review tools, timelines, and manager guidance. I support leadership in setting performance expectations, evaluating employee performance, and linking performance outcomes to compensation, development, and succession planning efforts.

A key component of my role involves facilitating training and development initiatives for managers, supervisors, and staff. I design and lead training sessions focused on leadership skills, performance management, compliance awareness, workplace conduct, and risk mitigation. These efforts are intended to strengthen management effectiveness, enhance employee engagement, reduce organizational risk, and foster a positive and productive workplace culture.

I also research, analyze, and develop proposals for cost-effective employee benefit programs, ensuring competitiveness while exercising responsible fiscal stewardship. I partner directly with insurance brokers and third-party administrators to administer and manage medical, dental, COBRA, and 401(k) benefit programs, addressing employee needs while supporting the bank's financial and risk management objectives.

Additionally, I lead full-cycle recruitment for all banking staff across the institution, overseeing workforce planning, sourcing, selection, and onboarding. I work closely with senior leadership and hiring managers to ensure recruiting strategies align with regulatory requirements, business strategy, and organizational culture. My recruitment responsibilities support both current staffing needs and long-term succession and leadership development goals within the bank.

Through these responsibilities, I play a critical role in aligning human capital strategy with the bank's operational, regulatory, and strategic priorities.

<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	31	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	1 year in June 2026

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I am seeking the opportunity to attend the Mid-Atlantic School of Banking (MASB) because it represents a uniquely rigorous and well respected program designed to develop well rounded banking professionals who are prepared for leadership in an increasingly complex financial services environment. As someone deeply committed to continuous professional development and to making a meaningful impact within my organization, I believe MASB offers the depth of instruction, practical application, and peer collaboration necessary to strengthen my effectiveness and broaden my strategic perspective.

A primary motivation for applying to MASB is my desire to gain a comprehensive education in banking that will enhance my effectiveness as Vice President and Director of Human Resources at Arundel Federal Savings Bank (AFSB). While my professional expertise is rooted in human resources, I recognize that strategic HR leadership within a financial institution requires a strong and practical understanding of banking operations, financial performance, risk management, regulatory expectations, and lending fundamentals. MASB's curriculum will enable me to better align human capital strategy with the bank's overall business objectives, ensuring that workforce decisions support safety, soundness, growth, and long-term sustainability.

I am particularly drawn to MASB's integrated and immersive curriculum, which combines core banking disciplines such as credit analysis, asset-liability management, compliance, and financial performance with leadership and strategic management principles. Exposure to these areas will allow me to engage more effectively with executive leadership, speak a common language with operational partners, and contribute more meaningfully to strategic discussions. The program's emphasis on case based learning and real-world scenarios will further strengthen my ability to analyze complex issues from an enterprise-wide perspective—an essential skill for an HR leader supporting executive decision-making and organizational governance.

Equally important to me is MASB's strong focus on leadership development. Community banks face unique challenges related to workforce planning, talent retention, succession planning, and cultural alignment, particularly in an environment of regulatory change and evolving workforce expectations. MASB's emphasis on ethical leadership, communication, and change management will enhance my ability to lead through complexity, support a strong risk-aware culture, and develop future leaders across all areas of the bank.

Another compelling aspect of MASB is the opportunity to learn alongside a diverse group of banking professionals from across the Mid Atlantic region. The collaborative learning environment and peer-to-peer exchange of ideas will be invaluable in broadening my understanding of how different institutions approach similar challenges. Building relationships with peers from lending, operations, finance, and executive management will also strengthen my perspective as an HR leader and provide a lasting professional network that extends beyond the classroom.

The Mid-Atlantic School of Banking's strong reputation and legacy of developing future bank leaders further reinforces my desire to attend. Participation in MASB would demonstrate my commitment not only to my own professional growth, but also to the success of AFSB and the communities it serves. I view this program as a long-term investment that will enable me to better support strategic planning, leadership development, and organizational resilience within a community banking environment.

In summary, I am seeking admission to the Mid-Atlantic School of Banking to obtain a well-rounded, comprehensive understanding of banking that will strengthen my effectiveness as Vice President and Director of Human Resources. MASB's curriculum, leadership focus, and collaborative learning environment will equip me with the knowledge, perspective, and relationships necessary to contribute more strategically to my institution and to the broader banking industry.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> Matthew Mullen	<b>Title/Position</b> President & CEO of Arundel Federal Savings Bank
<b>E-mail Address</b> mmullen@arundelfederal.com	<b>Phone Number</b> 14439070788

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Kimberley Jewell Davis	<b>Date of Application</b> 4/15/2026
<b>Bank</b> 4/15/2026	<b>City</b> Glen Burnie
<b>Timestamp of Receipt</b> 17:44:16 15 Apr, 2026	

**Mid-Atlantic School of Banking  
Recommendation Form**

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

Applicant Name: Kimberly Davis Bank Name: Arundel Federal Savings Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

- 1. I authorize this submission to the Admission Committee for its consideration.
  
- 2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew Mullen Title: President & CEO  
Bank: Arundel Federal Savings Bank Telephone: 443-907-0788  
Signature: 



**April 16, 2026**

Admissions Committee  
Mid-Atlantic School of Banking

Dear Members of the Admissions Committee,

I am pleased to offer my strong recommendation for Kimberly Davis, Director of Human Resources at Arundel Federal Savings Bank, for admission to the Mid-Atlantic School of Banking.

In her role, Kim is a trusted senior leader within our organization, working closely with executive management and the Board of Directors on matters critical to the Bank's long-term success. She brings a clear strategic mindset, sound judgment, and a deep appreciation for the regulatory and operational environment in which community banks operate.

Kim consistently demonstrates strong leadership and professionalism in overseeing human resources, organizational development, and management support functions. Her work requires a solid understanding of bank governance, risk management, regulatory compliance, and workforce strategy—areas that align directly with the curriculum and objectives of the Mid-Atlantic School of Banking. I am confident that the program will further enhance her ability to contribute at a higher strategic level within our institution.

Beyond her technical capabilities, Kim is highly collaborative, respected across all levels of the organization, and committed to continuous learning. She approaches complex issues thoughtfully and balances operational discipline with a forward-looking perspective—qualities essential for future bank leaders.

I strongly believe that Kim will be an engaged and valuable participant in the Mid-Atlantic School of Banking program and that she will bring the insights and skills gained back to our institution and the broader banking community.

Thank you for your consideration of this recommendation. Please feel free to contact me if additional information would be helpful.

Sincerely,

A handwritten signature in black ink, appearing to read "Matt Mullen", written over a white background.

**Matt Mullen**

President & Chief Executive Officer  
Arundel Federal Savings Bank



**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Gregory Day Jr	Informal Name Greg	Email GREG.DAY@PRIMISBANK.COM
Bank Name Primis Bank	Title/Position Loan Servicing Team Lead	
Phone 18044438435	Bank Asset Size \$4.05billion	
Bank Mailing Address 9706 ATLEE COMMONS DR. ASHLAND, VA 23005		

**Educational Background**

Highest Level of Education Achieved Some College	Institution South University
Major/Area of Study Business Administration	Date Completed 08/2017
Please list any professional designations and/or certifications you hold: I hold the following ABA Certifications Digital Banker Certificate Supervisor/Team Certificate Certificate in Lending Core Compliance Concepts Small Business Banker Certificate	
Please specify in-bank training program or specialized bank school you have participated in: AIB Certificate Earned Basic or Pre-Standard	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	SouthState Bank	BB&T
Address 9706 Atlee Commons Dr., Ashland, Va 23005	Address 901 E. Cary St., Suite 210, Richmond, VA 23219	Address 901 E. Byrd St., Suite 600, Richmond, Va 23219
Position/Function Loan Servicing Team Lead	Position/Function Loan Assistant	Position/Function Loan Assistant
Dates Employed 45845	Dates Employed 11/29/2021 - 06/23/2025	Dates Employed 04/27/2012 - 03/06/2021

Please describe, in detail, your role at the bank including key job functions.
In my role as Loan Servicing Team Lead at Primis Bank, I am responsible for overseeing the full scope of loan servicing operations across a diverse commercial and consumer portfolio. I lead a team that supports the bank's lending activities by ensuring accuracy, regulatory compliance, and exceptional service delivery. My work requires a balance of technical expertise, operational leadership, and cross-departmental collaboration to support the bank's strategic objectives.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Key Responsibilities

#### Leadership & Team Development:

- I supervise and mentor the Loan Servicing team, providing daily guidance, coaching, and performance management. I establish clear expectations, develop training resources, and promote a culture focused on accuracy, accountability, and continuous improvement.

#### Operational Oversight:

- I manage the end-to-end servicing process, including loan booking, funding, maintenance, renewals, modifications, and payoffs. I ensure data integrity within the bank's core system and maintain strong controls around documentation, collateral, escrow, and insurance tracking.

#### Regulatory Compliance & Risk Management:

- I ensure that all servicing activities align with federal and state regulations, internal policies, and investor guidelines. I work closely with Compliance, Audit, and Risk teams to prepare for examinations, address findings, and strengthen operational controls.

#### Cross-Functional Collaboration:

- I serve as a key liaison between Loan Servicing and departments such as Lending, Credit, Treasury, Accounting, and IT. I support lenders by resolving complex servicing issues and participate in system enhancements, process improvements, and strategic initiatives.

#### Customer & Stakeholder Support:

- I provide high-level support to internal and external customers, addressing escalated inquiries with professionalism and urgency. I maintain strong relationships with third-party vendors, attorneys, and service providers to ensure smooth operational workflows.

#### Reporting & Process Improvement:

- I prepare operational reports and performance metrics for senior leadership, using data to identify trends, improve efficiency, and reduce risk. I actively contribute to projects aimed at enhancing loan servicing processes and supporting the bank's growth.

### Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	14

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I am seeking admission to the Mid-Atlantic School of Banking to continue advancing my career and strengthen the leadership skills needed to contribute at a higher level within my institution. With five years in retail banking, four years in commercial banking, and one year in loan operations, I have developed a broad understanding of how different areas of the bank work together to support customers, manage risk, and drive performance.

As I take on greater responsibility, I recognize the importance of deepening my knowledge in bank management, financial analysis, and strategic decision-making. The School’s practical curriculum and emphasis on leadership development align directly with my goals. I am eager to learn from industry experts, collaborate with peers, and bring back insights that will enhance my effectiveness as a leader and support my long-term growth in community banking.

**Recommender Information**

Name Kenny Parkhurst	Title/Position SVP, Director of Loan Operations
E-mail Address Kenny.Parkhurst@Primisbank.com	Phone Number 14345318150

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Gregory Day Jr	Date of Application 2/3/2026
Bank 2/3/2026	City Ashland
Timestamp of Receipt 13:52:56 03 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Greg Day Bank Name: Primis

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to offer my strongest recommendation for Greg Day for acceptance into the VBA Bank School program. Greg is our Loan Servicing Team Lead at Primis.

Since joining the Bank last year, Greg has consistently excelled in his role and has quickly demonstrated a natural ability to lead. He brings a thoughtful, solutions-oriented mindset to his work and is not afraid to think outside the box or challenge the status quo when opportunities for improvement arise. His approach has had a positive impact not only on operational outcomes, but also on the engagement and development of his team.

Greg is a collaborative and supportive leader who actively mentors his team members and works daily to bring out the best in them. He balances accountability with approachability and has earned the respect of both peers and colleagues through his integrity, work ethic, and willingness to step up when needed.

With a diverse background in lending and loan servicing, Greg brings valuable perspective to his leadership role. Attendance at Bank School would provide an excellent opportunity for him to further develop his technical knowledge, broaden his strategic understanding of banking, and continue maturing as a leader within our organization. I am confident he would actively contribute to classroom discussions and fully engage in the program.

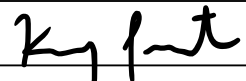
I strongly recommend Greg Day for acceptance into the VBA Bank School. I believe the instructors, program leaders, and his fellow classmates will greatly enjoy Greg's presence, and that he would be a positive and impactful addition to the next cohort.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Kenny Parkhurst Title: Director of Loan Operations

Bank: Primis Bank Telephone: 4345318150

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Catherine Dombroski	<b>Informal Name</b> Cathy	<b>Email</b> cdombroski@bogb.net
<b>Bank Name</b> The Bank of Glen Burnie	<b>Title/Position</b> Director of Human Resources	
<b>Phone</b> 14107688855		<b>Bank Asset Size</b> 360 million
<b>Bank Mailing Address</b> 106 Padfield Boulevard, Glen Burnie, MD 21061		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> UMGC
<b>Major/Area of Study</b> Human Resources Management	<b>Date Completed</b> 12/2020
<b>Please list any professional designations and/or certifications you hold:</b> SHRM-CP	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> I have not been in banking training programs but have a 20+ year career in Human Resources and some Financial Management for several MD State Government Agencies.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 - I may have taken basic finance course in college prior to 2020 but would like to take the refresher held in June, since I do not have understanding bank performance or accounting experience.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
The Bank of Glen Burnie	Maryland Department of Commerce	Register of Wills - State of Maryland (Anne Arundel, Prince George's, and Baltimore Counties)
<b>Address</b> 106 Padfield Blvd, Glen Burnie MD 21061	<b>Address</b> World Trade Center, Baltimore MD	<b>Address</b> Annapolis MD, Largo, MD and Towson, MD Circuit Courthouses
<b>Position/Function</b> SVP, Director of Human Resources	<b>Position/Function</b> Director of Human Resources	<b>Position/Function</b> Director of Human Resources
<b>Dates Employed</b> 10/2025 to present	<b>Dates Employed</b> 4/2025 to 10/2025	<b>Dates Employed</b> 7/2011 to 2025

<b>Please describe, in detail, your role at the bank including key job functions.</b>
I am the Human Resources Director for The Bank of Glen Burnie and responsible for both the strategic and day-to-day aspects of human resources, including benefits, payroll, employee relations, recruiting, compliance, compensation, and training. The Director of HR works closely with senior management in all aspects of the bank and the board.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	20+ (not in banking)	Operations	0
Human Resources	20+ (not in banking)	Trust	0
International Banking	0	Other	Strategic Planning
Investments	0	"Other" Description	Responsible for helping departments across the agency work on strategic planning.
Lending/Credit Analysis	0	Total years in banking industry	0.25

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

As the new Human Resources Director and new to the banking industry, this schooling provides a valuable opportunity to deepen my understanding of the bank's functional areas and how the organization operates. Gaining this insight will enable me to better support our bank and its leadership team in driving performance, growth, and long-term success. While I recognize that extensive banking experience is typically expected, my position on the senior leadership team requires me to learn quickly, adapt effectively, and contribute meaningfully.

**Recommender Information**

Name Mark Hanna	Title/Position President/CEO
E-mail Address mchanna@bogb.net	Phone Number 14107688877

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Catherine Dombroski	Date of Application 4/15/2026
Bank 4/15/2026	City Glen Burnie
Timestamp of Receipt 12:58:40 15 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Cathy Dombroski Bank Name: The Bank of Glen Burnie

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Cathy Dombroski is The Bank of Glen Burnie's HR Director. She is an experienced HR professional with many years of valuable experience in high level roles and was the Chair of the Anne Arundel SHRM association. She joined The Bank of Glen Burnie in October of 2025 and this is her first experience in banking.

Over the last few months, Cathy has impressed her colleagues with her knowledge and leadership. She is establishing several internal training programs for leadership and to change management. Cathy was recently promoted to Senior Vice President and is a member of the bank's Senior Leadership Team.


I feel the Mid-Atlantic School of Banking will assist with Cathy's transition to the banking industry and expose her to other peers in VA and MD. As she increases her understanding of banking strategy, she will continue to refine her leadership skills at the bank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Mark Hanna Title: President & CEO

Bank: The Bank of Glen Burnie Telephone: 410-768-8877

Signature: Mark Hanna  Digitally signed by Mark Hanna  
Date: 2026.04.17 16:43:22 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Kevin Filiberto	<b>Informal Name</b> Kevin	<b>Email</b> kevinfiliberto@1stnatbk.com
<b>Bank Name</b> First National Bank	<b>Title/Position</b> Real Estate Lending Manager	
<b>Phone</b> 14344775885		<b>Bank Asset Size</b> \$1,000,000,000
<b>Bank Mailing Address</b> 3401 Odd Fellows Road, Lynchburg VA 24501		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Liberty University
<b>Major/Area of Study</b> Business Marketing	<b>Date Completed</b> 12/2017
<b>Please list any professional designations and/or certifications you hold:</b> Graduate with distinction Board member Virginia Mortgage Bankers Association	
<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> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 National Bank	Luper Team Mortgage	
<b>Address</b> 3401 Odd Fellows Road	<b>Address</b> 105 Hexham Dr, Lynchburg VA 24502	<b>Address</b>
<b>Position/Function</b> Real Estate Lending Manager	<b>Position/Function</b> Loan Officer	<b>Position/Function</b>
<b>Dates Employed</b> 45460	<b>Dates Employed</b> 08/20-06-24	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
The Real Estate Lending Manager serves as a trusted advisor and subject matter expert in consumer real estate lending products and processes. This role focuses on providing ongoing coaching and training to consumer lenders, enhancing their proficiency and confidence in originating mortgage and real estate loans. This role is responsible for supporting the Bank's consumer real estate lending delivery model by ensuring loans are originated, disclosed, and prepared for closing in a compliant, consistent, and customer-focused manner.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	2
Auditing	0	Money Management	0
General Management/ Administration	2	Operations	2
Human Resources	0	Trust	2
International Banking	0	Other	NA
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Hello,  
 I am excited for the opportunity to engage in the Mid-Atlantic School of Banking. I have been working in real estate lending and mortgages for the past 7 years. When I joined First National Bank, I became exposed to a plethora of disciplines within banking that I have not had previous exposure to or experience in. As I continue to learn more about the different lines of business and operations and their roles in the organization, I have become aware of the importance of gaining understanding and expertise in the different areas. I am currently serving in a leadership role as a Real Estate Lending Manager and want to continue my career in banking, being able to serve in more areas. To be successful I will need to be able to take on more responsibilities in helping the organization with its continued success. I believe to continue my leadership track I will need to increase my knowledge and skills to be able to provide long term and high-level insight. The Mid-Atlantic School of Banking comes highly recommended from mentors in banking to get more hands-on experience in banking.

**Recommender Information**

<b>Name</b> Tracie Gallahan	<b>Title/Position</b> Chief Customer Experience Officer
<b>E-mail Address</b> traciegallahan@1stnatbk.com	<b>Phone Number</b> 14344775886

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Kevin Filiberto	<b>Date of Application</b> 4/9/2026
<b>Bank</b> 4/9/2026	<b>City</b> Lynchburg
<b>Timestamp of Receipt</b> 13:59:23 09 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kevin Filiberto

Bank Name: First National Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Kevin Filiberto, Real Estate Lending Manager at First National Bank, for admission to the Mid-Atlantic School of Banking. Kevin has a strong appetite for growth—both as a leader and as a banker—and is intentionally deepening his understanding of the broader role and responsibility of community banking. Having come from a mortgage broker background, he recognizes the significantly larger opportunity that exists in serving customers, teams, and communities through a full-service community bank, and he is eager to continue building the skills required to lead effectively in that environment.

Kevin has a natural gift as a coach and leader, and this formal education will strengthen those instincts with structure, discipline, and a broader banking perspective. He engages deeply in learning, applies concepts thoughtfully, and looks for ways to elevate others while driving results for the Bank. The Mid-Atlantic School of Banking will both challenge Kevin and sharpen his capabilities, ultimately increasing his contribution to our organization's long-term success.

As a graduate of the program, I know first hand Kevin will gain much from the program including a significant network of smart bankers.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Tracie A. Gallahan

Title: SVP, Chief Customer Experience Officer

Bank: First National Bank

Telephone: 434-477-5886

Signature: Tracie A. Gallahan

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Kristi Foley	<b>Informal Name</b> Kristi	<b>Email</b> kristi.foley@cbtcares.com
<b>Bank Name</b> Carter Bank	<b>Title/Position</b> Loan Operations Deputy Director	
<b>Phone</b> 12762091819		<b>Bank Asset Size</b> \$4.9B
<b>Bank Mailing Address</b> 320 College Drive		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Averett University
<b>Major/Area of Study</b> Paralegal	<b>Date Completed</b> April 1994
<b>Please list any professional designations and/or certifications you hold:</b> Completed VBA's Management Development Program, 2025 Certificate in Paralegal Studies	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> VBA's Management Development Program, 2025	
<b>AIB Certificate Earned</b> Basic or Pre-Standard	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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	BHG Financial	Carter Bank
<b>Address</b> 320 College Drive, Martinsville VA 24112	<b>Address</b> Syracuse NY	<b>Address</b> 320 College Drive, Martinsville VA 24112
<b>Position/Function</b> Loan Operations Deputy Director	<b>Position/Function</b> Loan Servicing Clerk	<b>Position/Function</b> Loan Servicing Supervisor
<b>Dates Employed</b> April 2023 to present	<b>Dates Employed</b> Nov. 2021 - April 2023	<b>Dates Employed</b> June 2006 - November 2021

<b>Please describe, in detail, your role at the bank including key job functions.</b>
The Loan Operations Deputy Director assists the Loan Operations Director with the strategic direction of Loan Operations. This position authors policies and procedures governing Carter Bank's Loan Operations function and is a subject matter expert on the bank's core lending system, including plan design to support portfolio management and analysis. The Loan Operations Deputy Director develops processes to support compliance with various lending regulations and interagency guidance and is responsible for development of control environment and reconcilements. This position also develops processes to provide superior customer support and provides oversight to Loan Operations Supervisors.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**ESSENTIAL JOB FUNCTIONS:**

- Diagnose and resolve issues related to the core system, which includes direct communication with core system vendor and various members of senior and executive management
- Develop tracking systems to manage the portfolio used by Loan Operations, Lenders and Senior/Executive management
- Provide direction to Loan Operations supervisors to support day to day management and support of loan processing, closing, servicing departments
- Directs staff regarding preparation of loan documents, responsible for decisions regarding adequacy of loan documents, including proposed changes by lenders
- Assists Loan Operations Director with development of service level agreements and oversees compliance with service level agreements
- Develop and train staff on new processes and procedures, while also continuing routine training on various job functions
- Ensures adequate control environment. Establish workflows and processes to streamline loan processing and documentation for purchased and consumer lending staff
- Serve on committees and special projects as needed
- Provide technical support on the loan system for Lenders, Branch Managers and Senior/Executive management

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	15	Money Management	0
General Management/ Administration	10	Operations	25
Human Resources	0	Trust	0
International Banking	0	Other	Loan Operations
Investments	0	"Other" Description	Escrow Analysis, Boarding of new loans, HMDA, Purchased Loans, Credit Disputes, Participations, Real Estate Closings, etc.
Lending/Credit Analysis	3	Total years in banking industry	25

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I always look for new opportunities to grow my skillset and my mindset. I firmly believe that obtaining knowledge is a life long experience and, at this time in my life, I now have more time to focus on my career as my children are grown.

I love meeting others within the banking world and learning from their shared insights and knowledge to help me become a better leader, employee, coworker and overall person.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> Matthew Speare	<b>Title/Position</b> Chief Operating Officer
<b>E-mail Address</b> matt.speare@cbtcares.com	<b>Phone Number</b> 12762262111

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Kristi L. Foley	<b>Date of Application</b> 12:00:00 AM
<b>Bank</b> 12:00:00 AM	<b>City</b> Martinsville VA
<b>Timestamp of Receipt</b> 13:46:39 18 Feb, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kristi Foley Bank Name: Carter Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Kristi Foley, Carter Bank's Loan Operations Deputy Director, for the 2026 Mid-Atlantic School of Banking.

Kristi is an exceptional banking professional whose leadership, technical expertise, and commitment to operational excellence distinguish her as a high-potential leader within our organization. In her role overseeing Loan Operations, she manages complex processes that directly impact credit quality, regulatory compliance, customer experience, and overall institutional risk. She approaches these responsibilities with precision, accountability, and a forward-thinking mindset.

Kristi consistently demonstrates strong analytical judgment and a deep understanding of loan documentation, servicing, and operational controls. She is highly respected for her ability to identify process improvements, strengthen internal controls, and implement solutions that increase efficiency while maintaining strict compliance standards. Her leadership style is collaborative and empowering—she develops her team members, fosters accountability, and promotes a culture of continuous improvement.

Beyond her technical capabilities, Kristi exhibits the strategic curiosity and growth orientation that make her an ideal candidate for the Mid-Atlantic School of Banking. She seeks to better understand the broader financial, regulatory, and economic forces shaping our industry, and she actively looks for ways to align operational execution with long-term institutional strategy. Her participation in this program would not only enhance her own leadership development but also bring significant value back to Carter Bank.

Kristi represents the integrity, professionalism, and forward-thinking leadership that the Mid-Atlantic School of Banking cultivates. I strongly support her candidacy and am confident she will contribute meaningfully to the program while continuing to grow as a strategic leader within our organization.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Speare Title: SEVP & COO

Bank: Carter Bank Telephone: 276-226-2111

Signature: Matthew Speare  Digitally signed by Matthew Speare  
Date: 2026.02.20 15:51:04 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Rena Inez Friend	Informal Name	Email <a href="mailto:Rena.Friend@shoreunitedbank.com">Rena.Friend@shoreunitedbank.com</a>
Bank Name Shore United Bank	Title/Position AVP, Accounting Manager	
Phone 410-819-8283	Bank Asset Size	
Bank Mailing Address 30 E. Dover St. Easton MD 21601		

**Educational Background**

Highest Level of Education Achieved Bachelor of Arts	Institution University of Arizona Global Campus/Formally Forbes School of Business and Technology
Major/Area of Study Major: Finance / Minor: Accounting	Date Completed 08.2016
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	
Please select your accounting background:	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 I & II, Intermediate Accounting I & II, Cost Accounting I, Federal Income Taxes I	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Shore United Bank	The Bank of Delmarva	Hebron Savings Bank
Address	Address	Address
30 E Dover St. Easton MD 21601	Salisbury MD	Hebron MD
Position/Function	Position/Function	Position/Function
AVP, Accounting Manager	VP, Accounting Manager	Operations Specialist
Dates Employed	Dates Employed	Dates Employed
2022 - Present	2015-2022	2011-2015

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

Managing day-to-day functions of Accounting/Finance team, Project management, Team training, Develop/plan departmental objectives, Audit support, Preparation of monthly, quarterly, and yearly financial statements, Analyze excel master workbooks, Prepare/review journal entries, Prepare and review general ledger and deposit account reconciliations, Month end close, Managing accounts payable processes, Managing corporate credit card program, Assist with developing and implementing strong internal controls to ensure compliance, Processing payroll, Analyzing accounting data for problem resolutions, Processing sale of securities, Account funding, and other responsibilities as assigned or required.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	11	Marketing	
Auditing		Money Management	
General Management/Administration	3	Operations	4
Human Resources		Trust	
International Banking		Other (please specify the area below)	
Investments		"Other" Description	
Lending/Credit Analysis		Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I'm seeking to attend the Mid-Atlantic School of Banking to continue growing as a leader and expand my understanding of the industry as a whole. Over my 18-year career, and in my current role as AVP Accounting Manager, I've built a strong foundation in financial reporting, internal controls, and team leadership.

While I'm confident in my technical experience, I'm looking to expand my perspective beyond accounting and gain a deeper understanding of how all areas of the bank work together to drive growth and performance. I believe attending this school will help me strengthen my strategic thinking and better position me for continued growth into senior leadership.

I've wanted to attend this school for many years, so being nominated is both an honor and an opportunity. I'm excited to learn from others in this industry and bring back knowledge that will benefit my team, and Shore United Bank.

**Recommender Information**

Name <b>Meera Parikh</b>	Title/Position <b>Chief Accounting Officer</b>
E-mail Address <b>Meera.Parikh@shoreunitedbank.com</b>	Phone Number <b>240-210-9606</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Rena Friend</b>	Date of Application <b>April 14, 2026</b>
Bank <b>Shore United Bank</b>	City <b>Easton</b>
Timestamp of Receipt	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: R e n a F r i e n d \_\_\_\_\_ Bank Name: S h o r e U n i t e d B a n k \_\_\_\_\_

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Rena's leadership and contributions have had a meaningful and lasting impact on Shore United Bank. Rena consistently demonstrates a strong alignment with the Bank's core values through her integrity, transparency, and collaborative approach to leadership.

Rena leads by example and fosters a respectful, high-performing culture within her team. Even during periods of change, she remains steady and thoughtful, creating an environment where collaboration and trust thrive. Her leadership positively influences not only her immediate team but also cross-functional partners, strengthening relationships across the organization.

Her depth of knowledge, coupled with a genuine willingness to learn and adapt to new systems and processes, is a tremendous asset. Rena is proactive in her own professional development and is equally committed to ensuring her team is well-trained, supported, and positioned for success. Her ability to identify opportunities for improvement and implement practical solutions has contributed to increased operational efficiency and sustained team growth.

Rena places a strong emphasis on goal setting and accountability, which is evident in her regular one-on-one meetings and her consistent encouragement of reflection and prioritization. This focus has driven reliable performance and measurable progress toward departmental objectives, reinforcing a culture of ownership and continuous improvement.

Her initiative and sense of responsibility are particularly noteworthy. Rena has successfully led several complex initiatives. She approaches these challenges with confidence, clarity, and determination, while continuing to motivate her team to grow alongside her. Her energy, commitment, and leadership are clearly reflected in the department's accomplishments.

Rena would be an asset to the Mid-Atlantic School of Banking and will learn and thrive in the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Meera Parikh \_\_\_\_\_ Title: Chief Accounting Officer \_\_\_\_\_

Bank: Shore United Bank \_\_\_\_\_ Telephone: 240-462-3332 \_\_\_\_\_

Signature: M. Parikh 4/15/2025

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Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Denep Gonzalez	Informal Name Denep	Email Denep.Gonzalez@townebank.net
Bank Name TowneBank	Title/Position Treasury Management Advisor	
Phone 17572497613	Bank Asset Size \$19.69 billion	
Bank Mailing Address 1 Old Oyster Point Rd, Ste 300 Newport News, VA 23602		

### Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Miami Dade College
Major/Area of Study Business Administrations	Date Completed 12/14
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 Bank	
Address 1 Old Oyster Point Rd, Newport News VA 23602	Address 440 Monticello Ave, Norfolk VA	Address
Position/Function Treasury Management Advisor	Position/Function Treasury Management Analyst	Position/Function
Dates Employed 11/2022- Present	Dates Employed 07/2010-11/2022	Dates Employed

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

As a Treasury Management Advisor at TowneBank, I partner with our Commercial and Private Bankers to support business clients with their cash management needs. My role focuses on understanding how businesses manage incoming and outgoing payments, reconcile accounts and protect themselves against fraud. I provide our members with treasury solutions such as our Business Online Banking Platform, ACH Origination, Wire services, Remote Deposit Services, Lockbox, Specialized or Custom Reporting and Fraud Protection Tools. I conduct relationship reviews for existing clients to identify opportunities for revenue growth.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

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

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am interest in attending this program because I want to continue building a stronger foundation in the banking industry. This program will give me the opportunity to see the bigger picture and help me understand areas of the bank I am not exposed to on a regular basis. The more I understand how different parts of the bank work together, the better I can position treasury solutions in a way that really adds value and contributes to the overall success of the bank.

**Recommender Information**

Name <b>Allyson Reese</b>	Title/Position <b>Director of Treasury Sales</b>
E-mail Address <b>allyson.reese@townebank.net</b>	Phone Number <b>17576286366</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Denep Gonzalez</b>	Date of Application <b>4/1/2025</b>
Bank <b>4/1/2025</b>	City <b>Newport News</b>
Timestamp of Receipt <b>15:52:51 01 Apr, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Denep Gonzalez Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to write this letter of recommendation on behalf of Denep Gonzalez. As a dedicated employee, she has consistently demonstrated remarkable commitment to her role and to the success of our team. Her reliability and loyalty are evident in every aspect of her work, making her an invaluable asset to both her partners and members.

Denep stands out for her exceptional leadership qualities. She is able to inspire those around her, fostering a collaborative and positive work environment. Her ability to take initiative, address challenges proactively, and drive projects forward with determination has greatly contributed to our collective achievements. She consistently upholds the highest professional standards, ensuring that our organization operates with integrity and excellence.

One of her defining characteristics is her eagerness to learn and grow professionally. She actively seeks opportunities to expand her knowledge and skills, embracing new challenges with enthusiasm. This drive for continuous improvement is complemented by her willingness to share insights and mentor others, further strengthening our team.

With her initiative, unwavering dedication, and passion for professional development, I am confident that Denep would be a valuable addition to the Mid-Atlantic School of Banking program. She possesses the qualities that align with your mission and would undoubtedly contribute to the learning community. I strongly recommend her for admission and am certain she will excel in your program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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, Director of Treasury Sales

Bank: TowneBank Telephone: 757-628-6366

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name William Gorman	Informal Name Will	Email wgorman@founders.bank
Bank Name Founders Bank	Title/Position Vice President, Commercial Lending	
Phone 12409975535	Bank Asset Size \$400,000,000	
Bank Mailing Address 5101 Wisconsin Avenue NW, Suite 400, Washington, DC 20016		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Trinity College, Hartford Connecticut
Major/Area of Study American Studies	Date Completed 05/2015
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: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Founders Bank	Country Bank / Ocean First Bank	
Address 5101 Wisconsin Avenue NW, Suite 400, Washington, DC 20016	Address 655 Third Avenue, New York, NY 10017	Address
Position/Function Vice President, Commercial Lending	Position/Function Credit Analyst / Underwriter	Position/Function
Dates Employed 6/1/2020 - Current	Dates Employed 11/2016-5/2020	Dates Employed

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

I am a Vice President on the Commercial Lending Team. I am responsible for the acquisition of new commercial banking clients and the expansion/retention of existing relationships. Will help structure, underwrite, negotiate and manage complex credit relationships. Responsible for developing and executing relationship management plans for high value clients; this includes effectively collaborating with client support and product teams as well as senior management. Commercial Lenders will act in compliance with all Bank policies and procedures, as well as, all applicable state and federal banking regulations. This employee must promote and maintain positive relationships with teammates and members at all times, along with setting positive tone and professional example for others and collaborate cohesively with other departments, specifically credit and loan operations.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### ESSENTIAL FUNCTIONS AND RESPONSIBILITIES:

#### Business development:

- Maintains and grows a profitable book of business through disciplined and proactive business development and relationship management.
- Is highly focused on our target client profile; understands their financial needs and effectively communicates our value proposition.
- Develops an in-depth knowledge of Bank products and services. Analyzes the needs of clients and prospects in order to effectively recommend appropriate products or services.
- Attains established Bank production goals through active participation in sales management process.
- Participates in community events and networking activities to increase awareness and presence of The Bank in the community.

#### Underwriting:

- Effectively identifies key risk factors associated with business opportunities and clearly articulates a thorough credit recommendation.
- Prepares credit presentations and participate in the underwriting and credit approval process.
- Structures, underwrites and obtains credit approval, negotiates terms, and effectively documents credit actions and agreements.
- Ensures that all loans are documented completely.

#### Relationship management

- Takes ownership for client relationship with the Bank.
- Prioritizes relationships effectively and has an appropriate relationship management plan for each customer.
- Takes a consultative approach to understanding our client's objectives, effectively identifies their financial needs, implements appropriate financial solutions, and undertakes ongoing review and assessment to ensure plan execution.
- Effectively collaborates with client service team, product team and senior management to ensure an excellent client experience.
- Maintains a working knowledge of bank operating policies and procedures which impact commercial relationships.

#### Portfolio management

- Accountable for overall portfolio management, compliance and risk.
- Monitors direct and operating exposures of portfolio to ensure actual performance is consistent with approved limits and loan structures and consistent with the understanding or expectations that informed our credit approval.
- Initiates timely changes to risk ratings to reflect changes in conditions that impact our customers and the Banks risk exposure, including regulatory compliance.
- Completes accurate and timely credit actions, including periodic reviews, renewals and modifications.

#### Compliance

- Comply with all requirements, policies and procedures of the Bank, including Bank Secrecy Act/Anti-Money Laundering, and successfully complete all mandatory compliance training within assigned deadlines.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	10

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

To help further my Banking Career and expand on the knowledge I have already obtained in the last decade of my career. I also want to help with my career advancement and I feel as if attending the Mid-Atlantic School of Banking will help with career trajectory. The Executives at my company had all attended some sort of Banking School and have let me know how valuable it was for their Banking knowledge as well as the networking aspect. They have let me know they made great, lasting relationships with many successful Bankers and I hope to do the same.

**Recommender Information**

<b>Name</b> Martin McCarthy	<b>Title/Position</b> Chief Executive Officer
<b>E-mail Address</b> mmccarthy@founders.bank	<b>Phone Number</b> 12027921633

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> William James Gorman	<b>Date of Application</b> 4/8/2026
<b>Bank</b> 4/8/2026	<b>City</b> Washington, DC
<b>Timestamp of Receipt</b> 11:59:51 08 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Will Gorman Bank Name: Founders Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

It is with great enthusiasm that I write this letter of recommendation for Will Gorman for admission to The Mid-Atlantic School of Banking. As the co-founder and CEO of Founders Bank, I have had the pleasure of working directly with Will since our bank's inception in 2020.

Will has consistently been a top producer and currently has the largest portfolio of customers of anyone at the bank. I can confidently state that Will is an invaluable asset to our institution and an ideal candidate for your program. In his time at Founders Bank, Will has developed a reputation for meticulous credit analysis and client-centric relationship management. Will is well liked by all his colleagues and has consistently set a great example for newer employees of the culture we hold so dear. He is deeply embedded in our local community, embodying the spirit of community banking. As a trusted advisor to local small business owners and entrepreneurs, Will is highly regarded by our board of directors for his integrity, analytical skill, and professional conduct.

I believe Will will greatly benefit from, and contribute to, the curriculum at The Mid-Atlantic School of Banking. He is driven by a desire to bring more advanced commercial banking strategies back to our community bank. I see him benefitting in the areas of organizational behavior and performance management which will allow him to gain more responsibility within our organization. The well-rounded curriculum will provide Will with the experience and knowledge that will allow him to become a senior leader at Founders Bank.

I give Will Gorman my highest recommendation for admission to your program. I am confident that he will be a top performer and a valuable representative of your school. Should you have any questions regarding this recommendation, please do not 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Martin McCarthy Title: CEO

Bank: Founders Bank Telephone: 202-617-1964

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Peyton Goslee	Informal Name Peyton	Email pgoslee@taylorbank.com
Bank Name Taylor Bank	Title/Position Market Branch Manager	
Phone 14106411700	Bank Asset Size 968.4 million	
Bank Mailing Address 24 N. Main St Berlin, MD 21811		

### Educational Background

Highest Level of Education Achieved Some College	Institution Wor-Wic Community College
Major/Area of Study General Studies	Date Completed 01/2018
Please list any professional designations and/or certifications you hold: None related to banking - First Aide, CPR	
Please specify in-bank training program or specialized bank school you have participated in: None other than normal training received when hired	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 I will be taking the accounting primer in June	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Taylor Bank	Bank of America	Tidal Health
Address	Address	Address
50 Atlantic Ave Ocean View, DE 19970	2412 Pine Ridge Rd Naples, FL 34109	11101 Carthage Rd. Suite 102, Berlin, MD 21811
Position/Function	Position/Function	Position/Function
Market Branch Manager	Assistant Manager	Medical Assistant
Dates Employed	Dates Employed	Dates Employed
July 2024 - Current	August 2021 - July 2024	April 2018 - August 2021

Please describe, in detail, your role at the bank including key job functions.
<p>My role encompasses comprehensive operational management to ensure the branch operates smoothly and securely, including oversight of opening and closing procedures, cash management, and adherence to full security protocols. I provide staff leadership by hiring, training, coaching, and evaluating the performance of associates at all levels, while also driving sales and growth through the development of strategies to meet individualized goals across each branch. I am responsible for delivering exceptional customer service by handling complex customer inquiries and resolving complaints to maintain high satisfaction levels. Additionally, I oversee compliance and risk management by ensuring all transactions align with banking</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

regulations, safety procedures, and internal policies; I have also taken the initiative to update branch procedures to strengthen compliance and expand my own regulatory expertise, a responsibility assumed in addition to my managerial duties. My role further includes financial reporting, preparing, monitoring, and analyzing branch performance and budget reports to ensure we remain on track. Lastly, I prioritize community involvement by building strong relationships with local businesses and community members to enhance the bank’s reputation, which is especially vital in a small-town community banking environment.

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

Accounting	0	Marketing	0.5
Auditing	5	Money Management	5
General Management/ Administration	3	Operations	5
Human Resources	0	Trust	5
International Banking	0	Other	Retail banking, risk management, business banking, fraud/scams, customer.
Investments	0	“Other” Description	I have touched on each of the categories, listed above throughout the five years of banking that I have experienced.
Lending/Credit Analysis	1	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am interested in attending the Mid-Atlantic School of Banking because, although I have worked in the banking industry for nearly five years, I entered the field without any prior banking experience. I am deeply passionate about the work I do and am committed to continuing to build a long-term career in banking. I believe attending the Mid-Atlantic School of Banking would be an important step in further developing my knowledge and skills to better prepare me for sustained professional growth. After reviewing the course descriptions, it is clear that the program would provide valuable education and practical insight that will enable me to better serve both my organization and the communities we support.

**Recommender Information**

<b>Name</b> M Dean Lewis	<b>Title/Position</b> Chief Executive Officer/President
<b>E-mail Address</b> Mlewis@taylorbank.com	<b>Phone Number</b> 14106411700

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Peyton L Goslee	<b>Date of Application</b> 2/11/2026
<b>Bank</b> 2/11/2026	<b>City</b> Berlin
<b>Timestamp of Receipt</b> 10:21:03 11 Feb, 2026	



## Executive Recommendation for Mid-Atlantic Banking School

Good morning,

I am pleased to offer my recommendation for **Peyton Goslee** to attend the **Mid-Atlantic Banking School**. In her role as **Market Branch Manager & Relationship Officer**, Peyton has consistently demonstrated exceptional leadership, operational discipline, and a deep commitment to serving both our customers and our organization at the highest level.

Peyton is a standout performer with a proven ability to drive branch performance, develop and motivate her team, and maintain strong, trust-based relationships with customers and community partners. She brings a strategic mindset to her work—balancing growth, risk management, and customer experience with remarkable clarity and professionalism. Her contributions have strengthened our retail division and advanced key initiatives across the market.

What truly sets Peyton apart is her integrity, her eagerness to learn, and her willingness to step forward and lead. She is disciplined, solutions-oriented, and consistently seeks opportunities to enhance her knowledge and capabilities. These qualities make her not only a strong candidate for the Mid-Atlantic Banking School, but an ideal representative of our institution.

I am confident that Peyton will excel in the program and bring back valuable insights that will directly benefit our teams, customers, and strategic priorities. I strongly endorse her participation without reservation.

Sincerely,

A handwritten signature in blue ink that reads "M. Dean Lewis".

**M. Dean Lewis**

Chief Executive Officer

President

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Joshua Graham	<b>Informal Name</b> Josh	<b>Email</b> joshua.graham@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> Vice President, Branch Manager	
<b>Phone</b> 17576731700		<b>Bank Asset Size</b> As of December 31, 2025 - \$19.69 Billion
<b>Bank Mailing Address</b> 5200 Providence Rd, VA 23464		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Strayer University
<b>Major/Area of Study</b> Masters of Business Administration with a concentration in Accounting	<b>Date Completed</b> 06/16
<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> Leadership Exploration and Development Program (TowneBank). Various CFTEA classes.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
TowneBank		
<b>Address</b> 5200 Providence Road, Virginia Beach, VA 23464	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Branch Manager	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> July 1, 2008 - Current	<b>Dates Employed</b>	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Directing and coordinating the daily activities of the Member Service Representatives and Member Service Specialists including, but not limited to, quality member service, cross-selling activities and adherence to bank standards. Identifying opportunities for expansion of existing member relations for additional deposits and personal loans. Identifying opportunities to our family of companies to Towne Wealth Management, Mortgage, Merchant Services, Towne Benefits and Towne Insurance. Developing new business for the branch by calling on prospective members and businesses, seeking out referrals and encouraging cross-selling by team members. Interviewing, reviewing, analyzing and making decisions on requests from members for home equity loans, lines of credit, overdraft protection, term loans, etc. Reviewing small business loans and "partner" loans. Performing scheduled audits, preparing required reports, reviews

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

appropriate daily accounts and sending out member correspondence. Recommending personnel action such as promotions, transfers, disciplinary measures, etc. and supervises on-the-job training of new employees at the branch.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	5	Marketing	0
Auditing	1	Money Management	8
General Management/ Administration	10	Operations	12
Human Resources	2	Trust	0
International Banking	0	Other	N/A
Investments	1	"Other" Description	
Lending/Credit Analysis	8	Total years in banking industry	21

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

The Mid-Atlantic School of Banking has a stellar reputation for providing a comprehensive, well-rounded course load for students to broaden their horizons outside of their day-to-day profession. I am a life-long student and my passion for learning has brought me success in my personal life and professionally. I am seeking an education experience where I can use my knowledge and personal skills to make connections that will last a lifetime.

**Recommender Information**

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

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Joshua Oliver Graham	<b>Date of Application</b> 4/3/2026
<b>Bank</b> 4/3/2026	<b>City</b> Virginia Beach
<b>Timestamp of Receipt</b> 17:36:45 03 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Joshua Graham Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Joshua Graham for the Mid-Atlantic School of Banking. Joshua is the TowneBank Kempsville Branch Manager in Virginia Beach. Joshua has been with the Company since 2008, serving in a variety of roles that have given him a well-rounded understanding of banking. In 2017, he transitioned into branch operations and later expanded his impact by working in human resources as a Talent Acquisition Officer. In 2021, Joshua was promoted to Branch Manager, where his leadership and performance have been exemplary. Over the past two years, he has been named a Chairman's Club winner, TowneBank's highest recognition for top-tier performers, and notably exceeded all associated goals during each year of qualification. Joshua is professional, poised, and a true pleasure to work with, and I am confident that his experience and insight will be accretive to discussions and learning at the Mid-Atlantic School of Banking. Thank you for your consideration of his participation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Buffy Barefoot Title: President Virginia Beach

Bank: TowneBank Telephone: 757-417-6361

Signature: BUFFY BAREFOOT  Digitally signed by BUFFY BAREFOOT  
Date: 2026.04.14 14:58:07 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Stephanie Greenwell	Informal Name Stephanie	Email stephanie.greenwell@fmb1919.bank
Bank Name Farmers & Merchants Bank	Title/Position AVP Branch Manager	
Phone 14103741510	Bank Asset Size \$871,958,000	
Bank Mailing Address 4510 Lower Beckleysville Rd Suite H, Hampstead MD 21074		

**Educational Background**

Highest Level of Education Achieved High School Graduate	Institution Westminster High School
Major/Area of Study general	Date Completed 06/06
Please list any professional designations and/or certifications you hold: NMLS Public notary	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Farmers & Merchants Bank	SWBC Mortgage	BB&T (now Truist)
Address 275 Clifton Blvd, Westminster, MD 21157	Address	Address
Position/Function AVP Branch Manager	Position/Function Loan Coordinator	Position/Function Branch Banker III
Dates Employed 02/22/2023- current	Dates Employed 08/2020-09/2022	Dates Employed 03/2017-08/2020

Please describe, in detail, your role at the bank including key job functions.
My responsibilities as AVP Branch Manager include oversight of daily operations and staff at the Westminster branch and the Carroll Lutheran Village location. This includes coaching and developing branch employees, monitoring deposit balances, and tracking progress toward team sales goals. On a daily basis, I monitor balance fluctuations, new account openings, overdraft reports, past-due safe deposit boxes, and other reports essential to branch operations. As the branch manager, I am responsible for building and maintaining consumer and business relationships, including opening accounts, originating consumer loans and HELOCs, and referring customers for credit cards, treasury management, and mortgage services. I serve as the primary point of contact for customer complaints or service issues requiring resolution. I perform regular audits of cash, internal logs, and branch processes, maintain documentation for compliance, and

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

manage risk-related activities. My responsibilities also include monitoring accounts for potential fraud, contacting customers regarding suspicious activity, and reporting concerns to the BSA department as required.			
<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	5
General Management/ Administration	3	Operations	0
Human Resources	0	Trust	5
International Banking	0	Other	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	6

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

While I really love working in the banking industry, I also recognize that there is far more to banking than the day to day operations of a branch. Attending banking school will allow me to understand the full picture, and gain a deeper appreciation for the important role banks play within their communities, as well as my role as a leader within the industry. Growing up, we could not afford for me to attend college and I entered the workforce immediately. Being selected for this program would not only provide me with the chance to pursue higher education, but also allow me to focus that education on the career path I've chosen. It will help me continue developing my leadership abilities and strengthen my skills as a banker. I believe this opportunity will open my eyes to new possibilities within the banking industry, while helping me grow as a valuable asset to Farmers & Merchants Bank. Sharing knowledge and information is important to me as a leader and to be able to gain more knowledge to share with my peers and colleagues is rewarding in itself. I would like to build relationships with other banking professionals across the region because the opportunity to learn from others, exchange ideas, and gain new insights will be invaluable to my growth and success.

**Recommender Information**

<b>Name</b> Barry Luciani	<b>Title/Position</b> Executive Vice President, Chief Retail Banking Officer
<b>E-mail Address</b> barry.luciani@fmb1919.bank	<b>Phone Number</b> 14434182959

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Stephanie Greenwell	<b>Date of Application</b> 2/13/2026
<b>Bank</b> 2/13/2026	<b>City</b> Hampstead
<b>Timestamp of Receipt</b> 12:27:53 13 Feb, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Stephanie Greenwell Bank Name: Farmers & Merchants Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I recommend Stephanie Greenwell for admission to the Maryland Bankers School. Stephanie is a high-performing professional who consistently demonstrates strong judgment, accountability, and a commitment to excellence.

She brings a solid foundation in banking, a customer-focused mindset, and a proactive approach to learning and development. Stephanie's ability to collaborate effectively and her natural leadership presence position her well for continued growth within our organization.

Stephanie also exemplifies leadership potential. She leads by example through her work ethic, dependability, and professionalism. Her communication skills and collaborative approach make her a valued member of the organization and position her well for future leadership roles.

I am confident she will both contribute to and benefit from this program, and I recommend her 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Luciani Title: EVP, Chief Retail Banking Officer

Bank: Farmers & Merchants Bank Telephone: 443-418-2959

Signature: Barry Luciani  Digitally signed by Barry Luciani  
Date: 2026.04.03 07:29:50 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Qiandra Gunn	Informal Name Moe	Email qiandra.gunn@primisbank.com
Bank Name Primis Bank	Title/Position Customer Care Center Lead	
Phone 18042978915	Bank Asset Size \$4 Billion	
Bank Mailing Address 9710 Atlee Commons Dr, Ashland, VA 23005		

**Educational Background**

Highest Level of Education Achieved Some College	Institution Strayer University
Major/Area of Study Business Administration	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: Throughout my nine years in banking, I have actively pursued internal development opportunities to strengthen both my operational expertise and leadership capabilities. I have completed my bank's in-house leadership development programs focused on branch management, coaching, performance management, and regulatory compliance. In addition, I participated in specialized training centered on consumer and small business lending, risk management, and customer experience strategy. When I transitioned into call center leadership, I completed training specific to contact center operations, workforce management, and quality assurance standards. Each of these programs helped me broaden my understanding of how different banking channels must work together to deliver consistent client experiences and drive performance.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Wells Fargo	Atlantic Union Bank
Address 9710 Atlee Commons Dr, Ashland VA 23005	Address	Address
Position/Function Customer Care Center Team Lead	Position/Function Small Business Consultant	Position/Function FSA II & Lead Teller
Dates Employed June 20, 2023 - Current	Dates Employed October 2021- June 2023	Dates Employed June 2017 - October 2021

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

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

Over the past nine years, I have progressed from branch leadership into call center leadership, gaining broad experience across retail banking channels. In the branch, I was responsible for overall performance, including deposit and loan growth, consumer and small business lending, operational integrity, compliance oversight, and team development. I coached staff, managed risk, resolved complex client issues, and built community relationships to support growth.

In my current call center leadership role, I oversee daily operations, service performance, and quality assurance. I lead and develop team members, analyze performance metrics, and partner cross-functionally to ensure a consistent client experience and alignment with the bank's strategic objectives.

Throughout my career, my focus has remained on developing people, managing risk responsibly, and driving sustainable performance.

### Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	4
Auditing	3	Money Management	4
General Management/ Administration	5	Operations	9
Human Resources	1	Trust	1
International Banking	0	Other	0
Investments	1	"Other" Description	
Lending/Credit Analysis	1	Total years in banking industry	9

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I want to attend the Mid-Atlantic School of Banking to further develop my leadership and banking expertise in a structured, industry-focused environment. With nine years of progressive experience in both branch and call center leadership, I have a strong foundation in operations, team development, and client relationship management. I see this program as an opportunity to deepen my knowledge in areas such as strategic management, financial analysis, risk mitigation, and multi-channel banking leadership.

Additionally, I value the chance to learn from experienced instructors and peers across the region. Exposure to diverse perspectives and best practices will enhance my ability to make informed decisions, drive performance, and contribute to my organization's long-term success. My ultimate goal is to leverage this advanced training to strengthen my leadership impact, support team development, and deliver exceptional client experiences across all banking channels.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> McLean Bean	<b>Title/Position</b> Director of Customer Service & Talent Development/SVP
<b>E-mail Address</b> mclean.bean@primisbank.com	<b>Phone Number</b> 12059081715

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Qiandra Gunn	<b>Date of Application</b> 2/17/2026
<b>Bank</b> 2/17/2026	<b>City</b> Ashland
<b>Timestamp of Receipt</b> 17:20:10 17 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Qiandra "Moe" Gunn

Bank Name: Primis

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

During her nearly three year stint as a Teal Lead in our Customer Care Center, Moe has made a material impact on the culture of the department. Specifically she coaches our team to partner banking expertise with an empathetic, human touch in order to deliver an outstanding customer experience. Moe has been able to gain the trust of her team not only by coaching them, but also by leading by example. She doesn't hesitate to jump in the trenches when necessary. In this way she lives a "customer first" mentality and also builds even more trust with her team.

Moe has also shown a strong learning agility in how she has learned and adapted to management approaches and concepts that may have been new to her. As a member of our leadership team she has shown strong collaboration by bringing her experience and recommendations to the table, while also keeping an open mind to other ways of doing things. These traits are sure to lead her to success in this program.

While Moe's experience with banking is deep, she is primed to take this knowledge to an even deeper level. Executing on the customer facing components of banking is second nature for her, but understanding at a deeper level the back end of banking operations, along with a basic understanding of the financial components of banking will help her to deliver an even deeper level of leadership with her team. In a very real way Moe's acceptance and successful completion of this program will pay dividends to a large swath of our customer facing associates.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: McLean Bean

Title: SVP, Director of Customer Care & Talent Development

Bank: Primis

Telephone: 205-908-1715

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Kendall Halsey	Informal Name Kendall	Email Kendall.Halsey@townebank.net
Bank Name TowneBank	Title/Position Assistant Vice President / Internal Audit Supervisor	
Phone 17576731662	Bank Asset Size Approximately \$20 Billion	
Bank Mailing Address 6013 Harbour View Boulevard, Suffolk, VA 23435		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Elizabeth City State University
Major/Area of Study Accounting	Date Completed 46159
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 Management Development Academy	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	N/A - Temp Agency Work	
Address 6013 Harbour View Boulevard, Suffolk VA, 23435	Address	Address
Position/Function Internal Auditor	Position/Function Temp	Position/Function
Dates Employed February 2019 - Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
Responsible for assisting the Internal Audit Manager/Audit Director and Chief Audit Executive, in planning and conducting financial audits to determine the adequacy of the financial institution's systems of internal control and the degree of compliance with these controls, and to determine compliance with generally accepted accounting principles (GAAP) as well as applicable federal and state laws and regulations. Responsible for making recommendations for improved controls, operating procedures, accounting records, and systems designs.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Essential Responsibilities:**

- Design, supervise and/or perform audits; evaluate systems of internal controls and operational and administrative functions; test for compliance with institutional policies and procedures, state and federal laws and regulations, contractual requirements, and GAAP.
- Actively manages workload for audit staff in assigned team to ensure utilization of team members and effective completion of all audits in assigned team.
- Leads coordination of activities related to assigned audits including discussions with management, preparation of reports, review of management responses, and monitoring of implementation of audit recommendations.
- Lead effort, with guidance from Audit Management, for training and mentoring Internal Auditors.

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

Accounting	0	Marketing	0
Auditing	2	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	BSA
Investments	0	"Other" Description	BSA Specialist - Alert Reviewer 1.5 Years
Lending/Credit Analysis	3.5	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I feel that attending the Mid-Atlantic School of Banking would benefit me and therefore benefit my financial institution. I want to continue my journey in leadership and management development with showing commitment to self-improvement and learning more about the banking industry as I continue to grow in my role. This would consist of gaining technical knowledge and any industry best practices, from a new network of experienced individuals, that can be learned and applied to my role in Internal Audit so that I can continue to help my team provide value to our bank.

**Recommender Information**

<b>Name</b> Justine Lee	<b>Title/Position</b> Senior Vice President / Internal Audit Manager
<b>E-mail Address</b> Justine.Lee@townebank.net	<b>Phone Number</b> 17576731725

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Kendall Halsey	<b>Date of Application</b> 3/27/2026
<b>Bank</b> 3/27/2026	<b>City</b> Suffolk, Virginia

**Timestamp of Receipt**

10:56:37 27 Mar, 2026

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kendall Halsey Bank Name: Towne Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

To the Admissions Committee:

I am pleased to offer my recommendation for Kendall Halsey for acceptance into the Mid-Atlantic School of Banking. Kendall is an exceptional Supervisor for the Internal Audit department. His work ethic, integrity, and commitment to professional growth distinguishes him as an ideal candidate for this program. As Kendall's Manager, I have consistently observed a high level of analytical ability, accountability, and initiative. Kendall demonstrates a solid understanding of Generally Accepted Accounting Principles, while also showing a proactive interest in expanding his knowledge of regulatory requirements, risk management, and operational efficiency. He approaches complex audit issues with thoughtful analysis and a solutions-oriented mindset that is critical for success in today's evolving banking and financial services environment.

Kendall also exhibits strong interpersonal and communication skills. He collaborates effectively with colleagues across the audit department, communicates clearly with audit clients, and demonstrates professionalism in all interactions. His ability to balance attention to detail with a broader strategic perspective makes him both dependable and forward-thinking.

Participation in the Mid-Atlantic School of Banking would not only support Kendall's professional development, but he would also contribute meaningfully to the learning environment through his engagement, perspectives, and dedication. I am confident that Kendall will take full advantage of the curriculum and collaborative environment offered by the Mid-Atlantic School of Banking. He possesses the discipline, curiosity, and leadership potential to excel in the program and to continue making valuable contributions to our company and the banking industry.

Thank you for your consideration of this recommendation. I offer my full support for Kendall's application and would be happy to provide additional information if needed.

Sincerely,

Heuston Hall

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Heuston Hall Title: SVP, Internal Audit

Bank: Towne Bank Telephone: 757-673-1562

Signature: Heuston Hall  Digitally signed by Heuston Hall  
Date: 2026.04.14 17:28:52 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Daniel Hampton	<b>Informal Name</b> Dan	<b>Email</b> dhampton@bankofclarke.com
<b>Bank Name</b> Bank of Clarke	<b>Title/Position</b> Senior Vice President, Head of Government Contractor Banking	
<b>Phone</b> 17032917587		<b>Bank Asset Size</b> \$1.89 Billion
<b>Bank Mailing Address</b> 504 East Market Street, Leesburg, VA 20176		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Elon University
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 05/2004
<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> Various RMA classes over the past 20+ years	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Bank of Clarke	Summit Community Bank	
<b>Address</b> 1313 Dolley Madison Blvd, McLean, VA 22101	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> SVP, Head of Government Contractor Banking	<b>Position/Function</b> SVP, Commercial Banker	<b>Position/Function</b>
<b>Dates Employed</b> August 15, 2022 - Present	<b>Dates Employed</b> Dec 2019 - August 2022	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
<p>I am responsible for running the Government Contractor Banking Unit at the Bank of Clarke. We are a specialized unit that works exclusively with the GovCon community to meet their unique banking needs. In addition to business development, credit risk, and commercial banking I am responsible for the growth of my team. I am also a member of the Bank's leadership team and have been part of new projects, including the project lead for a new vertical.</p> <p>My key job functions are: Business Development, Portfolio Management, Risk Mitigation, Client Service, Professional Development for my team, Process Management, Subject Matter Expert</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	3	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	22	Total years in banking industry	22

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am fortunate to be at a Bank that is investing in my personal development and providing me with a career development plan. Part of that plan is growing my management skills and getting a better overall understanding of other functions within the Bank. My career goal is to become an EVP and run C&I Banking for my Bank; while I have a deep understand of the commercial lending side, I want to have deeper understanding of other aspects of banking and continue to build the skills that I do have. In addition, to be a more effective leader I know that I need to keep developing my skills as a manager and want to learn how to better manage my team to be the best mentor that I can be.

I have a number of teammates that have successfully completed banking school and all have shared how amazing their experience was. I have watched them grow quickly in their roles as a result of their banking school which is why I reached out internally saying that I wanted to attend. I am looking forward to my continued growth and always looking for opportunities to learn new things.

**Recommender Information**

Name <b>Joe Zmitrovich</b>	Title/Position <b>President, Chief Banking Officer</b>
E-mail Address <b>jzmitrovich@bankofclarke.com</b>	Phone Number <b>15406644942</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Daniel Hampton</b>	Date of Application <b>4/14/2026</b>
Bank <b>4/14/2026</b>	City <b>Leesburg</b>
Timestamp of Receipt <b>09:18:28 14 Apr, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Dan Hampton Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

To Whom It May Concern,

I am pleased to write this letter of recommendation for Dan Hampton as he applies to the VA Banking School. Over the past several years, I have had the privilege of working closely with Dan and have witnessed firsthand his dedication, professionalism, and strong work ethic. Dan consistently demonstrates a deep understanding of banking principles and a commitment to continuous learning.

Dan's ability to lead and collaborate with colleagues is exceptional. He approaches challenges with a positive attitude and is always willing to take initiative, making him a valuable asset to any team. His analytical skills and attention to detail have contributed greatly to the success of our organization, and I am confident he will excel in the rigorous academic environment of VA Banking School.

I wholeheartedly recommend Dan Hampton for admission to the VA Banking School. I am certain he will make meaningful contributions to your program and uphold the high standards expected of your students. If you have any questions or require further information, please feel free 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Joe Zmitrovich Title: President and Chief Banking Officer

Bank: Bank of Clarke Telephone: 540-664-4942

Signature: Joe Zmitrovich

Digitally signed by Joe Zmitrovich  
DN: cn=Joe Zmitrovich, o=Bank of Clarke County, ou=Lending, email=zmitrovich@bankofclarke.com  
Reason: I am the author of this document  
Location:  
Date: 2026.04.14 09:58:58-0400  
Email PDF Reader Version: 2025.3.0

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Pamela Harris	Informal Name Pam	Email pharris@bankofbotetourt.com
Bank Name Bank of Botetourt	Title/Position VP - Head of Deposit Services, BSA, and Fraud	
Phone 15405915080	Bank Asset Size \$875 million	
Bank Mailing Address 19800 Main Street, Buchanan, VA, USA 24066		

**Educational Background**

Highest Level of Education Achieved High School Graduate	Institution Parry McCluer High School
Major/Area of Study general studies	Date Completed 06/1994
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 and completed the 2024 VBA's Management Development Program.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Bank of Botetourt		
Address 19800 Main Street, Buchanan, VA 24066	Address	Address
Position/Function VP - Head of Deposit Services, BSA, and Fraud	Position/Function	Position/Function
Dates Employed 02/17/2004 - current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
As VP - Head of Deposit Services, BSA, and Fraud, my role focuses on protecting the bank and our customers while ensuring our core deposit operations run smoothly. I oversee teams responsible for deposit account operations, regulatory compliance related to anti-money laundering laws, and fraud detection and prevention. On a daily basis, I balance operational oversight with risk management. That includes reviewing reports, monitoring fraud trends, ensuring regulatory compliance, supporting staff with complex issues, and working with other departments like Lending, IT, and Retail Banking.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	Risk and Compliance
Investments	0	"Other" Description	My primary areas of experience within the financial industry have been Retail, Fraud, and Risk and Compliance.
Lending/Credit Analysis	0	Total years in banking industry	22

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Participating in the Virginia Bankers Association’s Management Development Program in 2024 was a valuable experience that strengthened my interest in continuing to grow within the banking industry. Since then, I have been eager to further expand my understanding of banking beyond my primary areas of experience in BSA and Fraud prevention. While my role has provided significant exposure to risk management and regulatory expectations, I am interested in developing a broader perspective on how these functions connect to the overall financial, operational, and strategic aspects of a banking organization. Attending the Mid-Atlantic School of Banking would provide an opportunity to deepen my knowledge of core banking functions while learning from experienced faculty and peers across the industry. I believe the program would help me develop a more comprehensive understanding of the banking industry and allow me to contribute more effectively within my organization as I continue to grow in my career.

**Recommender Information**

Name <b>Barbara Anderson</b>	Title/Position <b>EVP - Chief Administration Officer</b>
E-mail Address <b>banderson@bankofbotetourt.com</b>	Phone Number <b>15405915022</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Pamela L. Harris</b>	Date of Application <b>3/9/2026</b>
Bank <b>3/9/2026</b>	City <b>Buchanan</b>
Timestamp of Receipt <b>14:43:36 09 Mar, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Pam Harris Bank Name: Bank of Botetourt

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to give my strongest recommendation for Pam Harris's admission to the Mid-Atlantic School of Banking. Pam is a high-performing member of Bank of Botetourt's management team. She consistently demonstrates exceptional industry knowledge, strong leadership capabilities, and a genuine commitment to the development of other employees. Pam demonstrates a strong understanding of multiple areas of bank operations and oversees several critical organizational functions. She leads by example, consistently upholding high standards of professionalism, integrity, and accountability. Her ability to motivate and develop others has had a positive and lasting impact on her team, fostering both individual growth and overall organizational success.

Building on her current accomplishments, Pam actively seeks opportunities to further expand her expertise in bank management. She has a clear desire to grow within our bank and has shown the initiative, discipline, and curiosity necessary to benefit fully from the rigorous curriculum of Bank School. I am confident that she will actively contribute to the program while gaining insights that will further enhance her effectiveness as a leader.

Pam represents the very best of our organization, and I have no doubt that she will continue to excel as she advances in her career. I give her my strongest recommendation and believe she will be an outstanding participant and future leader in the banking industry.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Barbara G. Anderson Title: EVP, Chief Administration Officer

Bank: Bank of Botetourt Telephone: 540-591-5022

Signature: Barbara G. Anderson  Digitally signed by Barbara G. Anderson  
Date: 2026.03.24 16:24:24 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Simeon Harris	<b>Informal Name</b> Simeon	<b>Email</b> simeon.harris@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> SVP, Commercial Banker	
<b>Phone</b> 18049729955		<b>Bank Asset Size</b> 20 Billion
<b>Bank Mailing Address</b> 8401 MacAndrew Terrace		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Old Dominion University
<b>Major/Area of Study</b> Marketing	<b>Date Completed</b> 05/2004
<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> Omega Lending Training Certificate Commercial Cash Flow Training	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
TowneBank	SunTrust/Truist	AVP, Village Bank
<b>Address</b>	<b>Address</b>	<b>Address</b>
9961 Ironbridge Road, Chesterfield, VA 23832	919 East Main Street, Richmond, VA 23219	1650 Willow Lawn Drive, Richmond, VA 23230
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
SVP, Commercial Banker	SVP, Commercial Banker	Branch Manager
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
May 2022 - Present	August 2010 - May 2022	August 2009- August 2010

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Commercial Banker at TowneBank - I am responsible for taking my 22 years of banking experience to growing deposits, loans and treasury management relationships while delivering cross functional referrals to TowneBank affiliates, including insurance benefits, merchant services, mortgages, wealth management and trust. I advise businesses with five million + in revenue, partnering with owners and C-suite leaders to improve cash flow, banking efficiency and capital structures to support sustainable growth. I have a specialization in the Not for Profit and Governmental sector as well, with over ten years of experience and deep expertise responding to RFPs for municipalities and large Not for Profits organizations. I review

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

profit/loss, balance sheets and audits to better understand the trends of companies and organizations to advise them accordingly and make sound lending decision to protect the risks of the bank.			
<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	16	Marketing	0
Auditing	0	Money Management	22
General Management/ Administration	6	Operations	22
Human Resources	0	Trust	0
International Banking	0	Other	General
Investments	0	"Other" Description	<p>I bring 22 years of banking experience, including six years of retail banking after being hired out of college into a branch manager program. As a branch manager, I oversaw daily operations including audits, HR responsibilities, performance management, sales leadership, cash controls, account openings, loan closings and financial wellness education.</p> <p>In commercial banking I have a broad experience advising both small and large businesses, reviewing financial statements, audits to structure credit and liquidity solutions to meet client needs.</p>
Lending/Credit Analysis	22	Total years in banking industry	22

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am driven to understand the why behind executive decisions. As a former branch manager, I consistently communicated the rationale for change to my team, which improved alignment and accelerated the adoption of bank initiatives. With over two decades in banking, I seek deeper insight into strategic decision making to better position myself for future leadership roles and make sound, well-grounded decisions supported by the foundation and tools provided by the Mid-Atlantic School of Banking.

**Recommender Information**

Name Brian Skinner	Title/Position President of Virginia and Northeastern North Carolina
E-mail Address Brian.Skinner@TowneBank.net	Phone Number 17576386748

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Simeon Harris	Date of Application 4/10/2026
Bank 4/10/2026	City Richmond
Timestamp of Receipt 12:36:28 10 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Simeon Harris Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to strongly recommend Simeon Harris for the 2026 Mid-Atlantic School of Banking at the University of Virginia.

Simeon has been with TowneBank for the past 4 years as Senior Vice President of Commercial Lending. Since transitioning from a large national bank, he has quickly established himself as one of our top performers. His consistent excellence and strong production have made a significant impact to our Bank. Simeon also possess great, long-term potential for our Bank and his growth and development is well supported by Leadership.

Simeon particularly excels in relationship banking with non-profits, municipalities, and middle market businesses. He brings deep expertise, sound judgment, and a member-first approach that consistently delivers results while building long-term partnerships.

I am confident that Simeon will bring the same level of dedication, professionalism, and intellectual curiosity to the Mid-Atlantic School of Banking. He will both benefit from and contribute meaningfully to the program.

Please feel free to contact me if you would like any additional information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Brian K. Skinner Title: President

Bank: TowneBank Telephone: 757-560-1609

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Danielle Hartberger	<b>Informal Name</b> Danielle	<b>Email</b> dhartberger@bankofbotetourt.com
<b>Bank Name</b> Bank of Botetourt	<b>Title/Position</b> Financial Recovery & Collections Specialist	
<b>Phone</b> 15405915035		<b>Bank Asset Size</b> \$925,000
<b>Bank Mailing Address</b> PO Box 647 Troutville VA 24175		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Bridgewater College
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 05/2014
<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> N/A	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Bank of Botetourt		
<b>Address</b>	<b>Address</b>	<b>Address</b>
PO Box 647 Troutville, VA 24175		
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Financial Recovery & Collections Specialist		
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
04/2019 - present		

<b>Please describe, in detail, your role at the bank including key job functions.</b>
I work active loans and accounts to try to get them current or payment plans set up to prevent charge offs. I also collect on charged off accounts. I file judgments, liens, garnishments, etc. to try to collect. I also handle foreclosures, repossessions, bankruptcies, and estate accounts. I also handle all Legal Order Processing - garnishments, liens, levies, subpoenas and child support enforcement orders.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	7
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	Collections/Recovery
Investments	0	"Other" Description	7
Lending/Credit Analysis	0	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I want to attend the Mid-Atlantic School of Banking because I want to broaden my banking education, in hopes that one day, I will be in management at Bank of Botetourt. I know this program would deepen my knowledge and help my long-term growth for my role. I am excited for the opportunity to learn from some of the best banking leaders. I know I will also learn new things from my peers in the program and broaden my prospective. This program will be a huge investment in my professional growth.

**Recommender Information**

<b>Name</b> Garland Humphries	<b>Title/Position</b> VP - Head of Credit Administration
<b>E-mail Address</b> ghumphries@bankofbotetourt.com	<b>Phone Number</b> 15405915016

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Danielle Hartberger	<b>Date of Application</b> 3/2/2026
<b>Bank</b> 3/2/2026	<b>City</b> Troutville, VA
<b>Timestamp of Receipt</b> 09:21:19 02 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Danielle N Hartberger Bank Name: Bank of Botetourt

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I hired Danielle in April 2019 and she has progressed and grown both within her assigned job function and as an ambassador of the Bank during this time. She consistently gets great job performance reviews and has grown in both her depth and breathe of knowledge in the industry. She is an eager learner and has attended many courses and classes to further her self development. Most recently she completed the 2025 VBA Management Development Program. She has been involved in numerous volunteer activities on behalf of the bank, such as Habitat for Humanity. She has shown loyalty to the Bank and the willingness to go the extra mile in work projects and assisting others in their efforts as well. She has demonstrated an aptitude for leadership and has a bright future with our Bank. I feel this is the next logical step in her career development and hope she will be given the opportunity to participate in the school.

Thanks 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Garland L. Humphries Title: Vice President - Head of Credit Administratio

Bank: Bank of Botetourt Telephone: (540) 591-5016

Signature: Garland L. Humphries

 Digitally signed by Garland L. Humphries  
Date: 2026.03.10 15:24:04 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Christopher Hayslett	<b>Informal Name</b> Matt	<b>Email</b> matt.hayslett@ridgeviewbank.bank
<b>Bank Name</b> Ridge View Bank, a Division of CNB Bank	<b>Title/Position</b> AVP	
<b>Phone</b> 15407930104		<b>Bank Asset Size</b> \$8 billion
<b>Bank Mailing Address</b> 3529 Franklin Rd, Roanoke, VA 24014		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Virginia Tech
<b>Major/Area of Study</b> Finance	<b>Date Completed</b> 12/2009
<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> Moody's CRE Lending	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 Note - 9 credit hours of accounting at Virginia Tech through sophomore and junior years in 2007-2008. Direct experience reviewing operating company financials for a \$3B healthcare operating company from 2015-2022. Underwriting and credit experience from 2023-current at Ridge View Bank.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Ridge View Bank	Wessex Capital	
<b>Address</b>	<b>Address</b>	<b>Address</b>
3529 Franklin Rd Roanoke, VA 24014	4423 Pheasant Ridge Rd	
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
AVP Commercial Relationship Manager	Director, Finance	
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
January 2023 - current	September 2015 - January 2023	

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>• Source and originate commercial loans through business development and relationship management</li> <li>• Structure and deliver customized credit solutions for commercial clients</li> <li>• Compose term sheets outlining terms, covenants and conditions and lead client negotiations</li> <li>• Generate credit presentations and present to executive loan committee</li> </ul>
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Work with credit analysts to evaluate financials, assess risk and support sound underwriting decisions
- Facilitate the closing of complex commercial real estate loans, ensuring protection of the bank’s position

<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	Borrower experience
Investments	0	“Other” Description	I previously worked for a \$3B senior living development and operating company, where I managed a \$1.5B loan portfolio. Mentioning this in regards to banking industry experience, as I have been on the bank/lending side for 3 years but certainly bring a broad understanding of capital markets beyond those 3 years of experience.
Lending/Credit Analysis	3	Total years in banking industry	3

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have a good understanding of commercial real estate and those specific lending practices, but I am eager to enhance that knowledge and learn more well-rounded bank management and strategy principles outside of CRE. I am excited about the opportunity to do so from industry leaders, and build a network with them and my fellow peers/classmates. I am aware of the impact and value this program has had on previous graduates, including several that I work for. I plan to leverage this opportunity and apply knowledge learned throughout my future career.

**Recommender Information**

<b>Name</b> Carrie McConnell	<b>Title/Position</b> President
<b>E-mail Address</b> carrie.mcconnell@ridgeviewbank.bank	<b>Phone Number</b> 15403149650

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Matt Hayslett	<b>Date of Application</b> 2/19/2026
<b>Bank</b> 2/19/2026	<b>City</b> Roanoke
<b>Timestamp of Receipt</b> 16:44:12 19 Feb, 2026	



Mid-Atlantic School of Banking  
Charlottesville, VA

February 18, 2026

To Whom It May Concern,

I am pleased to provide this letter of recommendation for Matt Hayslett, who currently serves as AVP, Commercial Relationship Manager at Ridge View Bank. Matt has been a valued member of our team for more than three years. He is a graduate of Virginia Tech, where he earned his bachelor's degree in Finance. Matt joined Ridge View Bank with an impressive background in commercial real estate, having worked with a major development firm focused on large-scale senior living facilities along the East Coast. This experience provided him with a unique borrower-side perspective that has proven deeply beneficial in his lending role. Since transitioning into commercial lending, Matt has consistently demonstrated strong credit underwriting skills, excellent communication abilities, and a remarkable talent for articulating complex project details with clarity and confidence.

Throughout his time with Ridge View Bank, Matt has played an integral role in several large, complex development projects that many commercial lenders may never have the opportunity to tackle in their entire careers. Despite working on sophisticated and high-profile transactions, he remains equally committed to supporting smaller commercial and small-business clients, recognizing the essential role these businesses play in the communities we serve. Matt approaches every relationship with professionalism, genuine care, and a strong understanding of capital needs and business cycles. He has also expanded his expertise into Commercial and Industrial space, demonstrating a natural ability to assess operational dynamics and economic impacts on a wide range of businesses. His analytical mindset and dedication to serving Virginia's workforce-driven enterprises continue to elevate our team.

Matt's personal qualities make him an exceptional teammate and an emerging leader within our organization. He is consistently attentive to the needs of others and treats every colleague with respect, professionalism, and genuine kindness. His commitment to personal growth and to uplifting those around him reflects the core values of our bank.

I offer my highest recommendation for Mr. Matt Hayslett's admission to the 2026 session of the Mid Atlantic School of Banking.

Sincerely,

Carrie T. McConnell  
President

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Julia Hershman	<b>Informal Name</b> Julia	<b>Email</b> jhershman@mybank.com
<b>Bank Name</b> First United Bank & Trust	<b>Title/Position</b> Wealth Advisor	
<b>Phone</b> 13013876893		<b>Bank Asset Size</b> \$2 billion
<b>Bank Mailing Address</b> 19 S 2nd St Oakland, MD 21550		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Frostburg State University
<b>Major/Area of Study</b> Business Administration & Economics	<b>Date Completed</b> 05/2021
<b>Please list any professional designations and/or certifications you hold:</b> CERTIFIED FINANCIAL PLANNER™ FINRA SIE, Series 7, Series 66 Life & Health Insurance Producer in MD, WV, and PA	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> I have participated in my bank's leadership program.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 United Bank & Trust		
<b>Address</b> 38 Vacation Way McHenry, MD 21541	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Wealth Advisor	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 11/21-Present	<b>Dates Employed</b>	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
In my role as a Wealth Advisor, I am responsible for soliciting, developing, and maintaining trust and investment relationships with both existing clients and prospective customers. I actively cultivate referral sources, and I maintain a structured calling program to stay engaged with my book of business. As part of the sales process, I prepare financial plans, present recommendations, and help clients understand the full range of bank products and services. I also stay current on relevant laws, regulations, and investment policies so I can provide accurate guidance, especially in the areas of trust and estate administration. I assist with the onboarding of new accounts, and I provide administrative support when needed. I am also involved in

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

community activities that help strengthen the bank’s visibility and support my business development efforts. I help maintain compliance with all regulatory requirements, such as CRA, BSA, and FINRA, and I model adherence to internal policies and procedures. I communicate regularly with the Senior Trust Officer and other leaders to align goals, coordinate activities, and provide required reporting.

<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	4.5
International Banking	0	Other	0
Investments	4.5	“Other” Description	n/a
Lending/Credit Analysis	0	Total years in banking industry	4.5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am interested in attending banking school because I want to broaden my knowledge and develop a more comprehensive understanding of the industry as a whole. My career so far has given me deep experience in wealth management, client relationships, and fiduciary responsibilities, but I recognize that to continue growing and to serve clients at the highest level, I need a stronger foundation in other core areas of banking. Banking school offers a broader perspective which will help me better understand how different parts of the bank interact and contribute to our strategic goals. It will also enhance my ability to collaborate effectively across departments, identify new opportunities, and provide more holistic guidance to clients. Ultimately, I want to develop into a well-rounded banking professional who brings value far beyond my current specialty. Banking school will give me the skills, insight, and broader institutional knowledge to contribute more meaningfully to the organization and to prepare myself for future leadership opportunities.

**Recommender Information**

Name <b>Keith Sanders</b>	Title/Position <b>Chief Wealth Officer</b>
E-mail Address <b>ksanders@mybank.com</b>	Phone Number <b>13015332350</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Julia Hershman</b>	Date of Application <b>3/13/2026</b>
Bank <b>3/13/2026</b>	City <b>McHenry, MD</b>
Timestamp of Receipt <b>15:23:59 13 Mar, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Julia Hershman Bank Name: First United Bank & Trust

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Members of the Admissions Committee,

I am pleased to offer my strong recommendation for Julia Hershman to attend the Mid Atlantic School of Banking. I have had the opportunity to work closely with Julia for the past five years and have directly observed her professional growth, leadership development, and commitment to excellence within the banking and wealth management profession.

Over the last five years, Julia has demonstrated exceptional dedication to her career and to advancing her knowledge of financial services. She has steadily expanded both her technical expertise and her leadership capabilities, consistently exceeding expectations in increasingly complex roles. Her growth has been the result of disciplined effort, intellectual curiosity, and a clear commitment to long-term professional development.

Julia's accomplishments reflect this focus and determination. She has successfully obtained her FINRA Series 7 and Series 66 licenses, demonstrating strong proficiency in investment products, regulatory standards, and client advisory responsibilities. In addition, she has completed the Certified Financial Planner™ (CFP®) education program, a rigorous course of study that underscores her depth of knowledge in comprehensive financial planning, fiduciary responsibility, and ethical standards. Beyond her technical credentials, Julia has also invested significantly in her leadership development. She has completed both internal Bank Leadership programs, where she has shown the ability to think strategically, collaborate effectively with peers, and contribute meaningfully to organizational initiatives. She approaches leadership and community involvement with humility, accountability, and a genuine desire to serve clients and colleagues at a high level.

Julia consistently demonstrates sound judgment, professionalism, and a strong work ethic. She is respected by her peers, trusted by leadership, and valued for her thoughtful approach to problem-solving and client service. I am confident that she would be an engaged and capable participant in the Mid Atlantic School of Banking and that she would contribute both to and benefit from the program's curriculum and peer network.

I recommend Julia without reservation. She has the character, capability, and commitment necessary to succeed at the Mid Atlantic School of Banking and to continue growing as a leader within our industry. Please feel free to contact me if additional information would be helpful.

Sincerely,



PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Keith R. Sanders Title: EVP & Chief Wealth Officer

Bank: First United Bank & Trust Telephone: 301.533.2350

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

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

Keith R. Sanders, MBA  
Executive Vice President & Chief Wealth Officer  
First United Bank & Trust  
19 South 2nd Street  
Oakland, Md. 21550  
ksanders@mybank.com  
301-533-2350

4/6/2026

Admissions Committee  
Mid Atlantic School of Banking  
4490 Cox Road  
Glen Allen, VA 23060

Dear Members of the Admissions Committee,

I am pleased to offer my strong recommendation for Julia Hershman to attend the Mid Atlantic School of Banking. I have had the opportunity to work closely with Julia for the past five years and have directly observed her professional growth, leadership development, and commitment to excellence within the banking and wealth management profession.

Over the last five years, Julia has demonstrated exceptional dedication to her career and to advancing her knowledge of financial services. She has steadily expanded both her technical expertise and her leadership capabilities, consistently exceeding expectations in increasingly complex roles. Her growth has been the result of disciplined effort, intellectual curiosity, and a clear commitment to long-term professional development.

Julia's accomplishments reflect this focus and determination. She has successfully obtained her FINRA Series 7 and Series 66 licenses, demonstrating strong proficiency in investment products, regulatory standards, and client advisory responsibilities. In addition, she has completed the Certified Financial Planner™ (CFP®) education program, a rigorous course of study that underscores her depth of knowledge in comprehensive financial planning, fiduciary responsibility, and ethical standards.

Beyond her technical credentials, Julia has also invested significantly in her leadership development. She has completed both internal Bank Leadership programs, where she has shown the ability to think strategically, collaborate effectively with peers, and contribute meaningfully to organizational initiatives. She approaches leadership and community involvement with humility, accountability, and a genuine desire to serve clients and colleagues at a high level.

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I recommend Julia without reservation. She has the character, capability, and commitment necessary to succeed at the Mid Atlantic School of Banking and to continue growing as a leader within our industry. Please feel free to contact me if additional information would be helpful.

Sincerely,

Keith R. Sanders

Senior Vice President & Chief Wealth Officer

First United Bank & Trust

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Lauren Hicks	<b>Informal Name</b> Lauren	<b>Email</b> lhicks@pioneerbks.com
<b>Bank Name</b> Pioneer Bank	<b>Title/Position</b> AVP, Risk & Compliance Officer	
<b>Phone</b> 15407786331		<b>Bank Asset Size</b> \$365M
<b>Bank Mailing Address</b> 252 E Main Street Stanley, VA 22851		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> James Madison University
<b>Major/Area of Study</b> Hospitality Business Management	<b>Date Completed</b> 12/2018
<b>Please list any professional designations and/or certifications you hold:</b> Certified Community Bank Compliance Officer (CCBCO) Certified BSA/AML Professional (CBAP)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> VACB Compliance School and Quarterly Compliance Forum ICBA Compliance Institute ICBA BSA Institute	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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> I took Accounting for my business minor at JMU in 2018.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Pioneer Bank	Hotel Laurance	
<b>Address</b>	<b>Address</b>	<b>Address</b>
2552 E Main Street Stanley, VA 22851	2 South Court Street Luray, VA 22835	
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Risk & Compliance Officer	General Manager	
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
June 13, 2022 - Present	2017-2022	

<b>Please describe, in detail, your role at the bank including key job functions.</b>
As Risk & Compliance Officer, I am responsible for the bank's Compliance Management System and Enterprise Risk Management. I perform all of the bank's annual compliance audits and either oversee, assist with, or complete the bank's risk assessments, I run the bank's Management level and Board level Risk & Compliance Committees. I am also the Audit Liasson and run the Audit Committee for the Board oof Directors. My department also consists of BSA and Fraud, so my duties include ensuring compliance with the Bank Secrecy Act and protecting the bank and its customers from loss.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	3	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	4

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have been fortunate enough to rise through the bank from a teller with no banking experience or knowledge to a member of senior staff within 3 years. Along the way, and particularly in the last year since taking on the management role, I have tried to learn as much as i can about banking as it pertains to my department as well as general bank management. Since this time last year, I have been through two Federal examinations, joined a compliance forum, attended Compliance school, earned a scholarship to attend a Bank Leadership conference, and have become certified in BSA. My future goal is to shift into an operational role, and I believe the Mid-Atlantic school of Banking will help fill the gaps in my banking knowledge, build a network of my peers, and be the foundation to reaching my career goals.

**Recommender Information**

Name Mark Reed	Title/Position President/CEO
E-mail Address mnreed@pioneerbks.com	Phone Number 15407786301

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Lauren Hicks	Date of Application 4/1/2026
Bank 4/1/2026	City Stanley, Virginia
Timestamp of Receipt 10:36:24 01 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Lauren Hicks Bank Name: Pioneer Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Lauren Hicks serves as Pioneer Bank's Assistant Vice President for Risk and Compliance. In this role, she oversees the Bank's BSA/AML program, risk assessments, and regulatory compliance matters, and she provides direction and leadership to two employees in her department.

Ms. Hicks assumed her risk and compliance duties last year, which included supporting the Bank through Federal Reserve safety and soundness and consumer affairs examinations. She performed all assigned duties in an excellent manner and consistently demonstrated a high level of professionalism and maturity.

She is a graduate of James Madison University with a Bachelor of Science degree, and she has excellent verbal and written communication skills.

Senior management has identified Ms. Hicks as a highly motivated and talented manager with significant potential for greater executive responsibility. I am confident that the knowledge and skills she will gain through your program will broaden her understanding of banking and further prepare her for expanded responsibilities at Pioneer.

I highly recommend Lauren Hicks for the VBA Management Development Program. I believe she will not only benefit from the program but also contribute meaningfully to it.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Mark N. Reed Title: President/CEO

Bank: Pioneer Bank Telephone: 540-778-6301

Signature: *Mark N. Reed - منر*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Tiffany Higdon	<b>Informal Name</b> Tiffany	<b>Email</b> thigdon@bankofcharlotte.com
<b>Bank Name</b> The Bank of Charlotte County	<b>Title/Position</b> AVP & Branch Manager	
<b>Phone</b> 14345689090		<b>Bank Asset Size</b> \$220,000,000
<b>Bank Mailing Address</b> P O Box 336 Phenix VA 23959		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Southside Virginia Community College
<b>Major/Area of Study</b> Accounting	<b>Date Completed</b> 05/2012
<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> VBA Management Development Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
The Bank of Charlotte County	Bank of America	
<b>Address</b> 101 Berkley St Phenix VA 23959	<b>Address</b> 201 South Main St Farmville VA 23901	<b>Address</b>
<b>Position/Function</b> AVP & Branch Manager	<b>Position/Function</b> Teller/CSR	<b>Position/Function</b>
<b>Dates Employed</b> 2016-Present	<b>Dates Employed</b> 2012-2016	<b>Dates Employed</b>

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

I am the Branch Manager of our Drakes Branch location. I manage the employees there and help in all areas from the teller line to lending. I also manage our Secondary Market Mortgage program and have been doing that since 2020.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	6	Operations	9
Human Resources	0	Trust	0
International Banking	0	Other	The retail side of banking for 10+ years
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking the opportunity to attend the Mid-Atlantic School of Banking to further develop both my technical expertise and leadership capabilities within the banking industry. As someone who is committed to long-term growth in the financial services, I recognize the importance of gaining a deeper understanding of all facets of banking. I want to expand my knowledge not only within my current role, but across the broader operational, regulatory, and strategic landscape.

**Recommender Information**

<b>Name</b> Dexter Gilliam	<b>Title/Position</b> CEO/President
<b>E-mail Address</b> dgilliam@bankofcharlotte.com	<b>Phone Number</b> 14345425111

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Tiffany Higdon	<b>Date of Application</b> 3/26/2026
<b>Bank</b> 3/26/2026	<b>City</b> Phenix
<b>Timestamp of Receipt</b> 10:00:35 26 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Tiffany Higdon Bank Name: The Bank of Charlotte County

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to provide this Letter of Recommendation on behalf of Tiffany Higdon for acceptance into the Mid-Atlantic School of Banking.

Tiffany joined The Bank of Charlotte County (BCC) in 2016 and has over 14 years of banking experience. She currently serves as the Branch Manager of the Drakes Branch office and has prior experience as a teller, customer service representative, and assistant branch manager. In addition to her duties as a Branch Manager, Tiffany manages BCC's secondary market mortgage lending and its new project/product implementation process. Tiffany has completed the VBA Management Development Program and holds a Bachelors Degree in Business Administration from Devry University.

Tiffany is the epitome of a community banker and currently coaches two softball teams for the youth in our area.

I am confident that Tiffany is qualified and prepared to successfully complete the Mid-Atlantic School of Banking curriculum and that she will be a positive addition to this years incoming class.

Should you desire any further information do not hesitate to let me know.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Dabney T. P. Gilliam, Jr. Title: Chairman, President, and CEO

Bank: The Bank of Charlotte County Telephone: 434-542-5111 ext. 253

Signature: Dabney T. P. Gilliam, Jr.

 Digitally signed by Dabney T. P. Gilliam, Jr.  
Date: 2026.03.30 12:13:46 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Lindsey Humphreys	Informal Name Lindsey	Email humphreys.lindsey@yahoo.com
Bank Name Primis Bank	Title/Position Payment Services Manager/AVP	
Phone 18043855022	Bank Asset Size 4 Billion	
Bank Mailing Address 9706 Atlee Commons Dr		

**Educational Background**

Highest Level of Education Achieved Associate's Degree	Institution J Sargeant Reynolds Community College
Major/Area of Study Business	Date Completed 05/2015
Please list any professional designations and/or certifications you hold: Management Development Program	
Please specify in-bank training program or specialized bank school you have participated in: Mentor/Mentee Program VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Union Bank and Trust	n/a
Address 9706 Atlee Commons Dr Ashland VA 23005	Address Westbroad Village	Address n/a
Position/Function Payment Services Manager	Position/Function Teller	Position/Function n/a
Dates Employed March 2016-present	Dates Employed 2014-2016	Dates Employed n/a

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

As Payment Services Manager / AVP, I am a senior operations leader responsible for overseeing the bank's payment and deposit operations functions, ensuring accuracy, compliance, efficiency, and service excellence across customer-facing and back-office payment activities.

I operate at both a strategic and hands-on level, serving as:

- A manager of people and processes
- A subject-matter expert for payment systems and deposit operations
- A cross-functional escalation point for branches, IT, mortgage, and operations teams

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- A risk and compliance steward for payment-related activity

My role bridges daily operational execution with leadership, oversight, and continuous improvement.

### Core Functional Responsibilities

1. Payment & Deposit Operations Management - I lead and oversee functions related to:

- ACH processing, including early ACH and maintenance reviews
- Debit card operations and POS transaction oversight
- Stop payments, including review standards, exception handling, and archival verification
- Account maintenance monitoring and operational reporting
- Federal payment handling and reclamation processes
- I am directly involved in policy interpretation, exception resolution, and regulatory alignment for these activities.

2. Team Leadership & People Management - I function as a manager of managers and senior staff, with responsibilities that include:

- Direct oversight of Payment Services Team Leads and Officers
- Reviewing salary planning and performance-related documentation
- Providing feedback and approval on staffing and compensation materials
- Coordinating training schedules, PTO visibility, and operational coverage
- I maintain accountability for both team performance and employee development.

3. Operational Risk, Compliance & Audit Support - I play a key role in:

- Responding to audit requests and compiling audit documentation
- Ensuring payment-related controls are followed and properly documented
- Reviewing exception reports and system maintenance logs
- Verifying regulatory handling of deceased accounts and federal reclamations
- I am accountable for compliance outcomes, not just operational execution.

4. Cross-Departmental Coordination & Escalation Handling - I serve as a primary escalation point for:

- IT and Help Desk requests involving payment systems
- Branch and Mortgage teams requiring payment or vendor access
- Bank Operations Management and Deposit Operations coordination
- I routinely triage requests, assign work to appropriate teammates, and redirect issues to the correct operational owner, ensuring timely and accurate resolution.

5. Vendor & System Oversight - I am actively involved in:

- Vendor communications related to payment platforms (e.g., Fiserv, Juniper)
- Reviewing and distributing system and payment-related change requests
- Evaluating operational and risk impacts of core or routing changes
- Supporting system transitions that affect payment processing or deposit operations
- I provide governance and oversight for payment infrastructure changes.

6. Training, Culture & Knowledge Sharing - I also serve as a culture and knowledge leader, including:

- Organizing and hosting "Spend a Day with Deposit Operations" sessions
- Setting expectations for visiting bankers and cross-team learning
- Communicating logistics, dress code, and agenda details
- Acting as a visible representative of Deposit and Payment Operations
- This role supports education, transparency, and collaboration across the bank.

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

Accounting	6	Marketing	4
Auditing	8	Money Management	5

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

General Management/ Administration	6	Operations	10
Human Resources	4	Trust	0
International Banking	4	Other	n/a
Investments	2	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	12

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Attending VBA Banking School would provide me with a comprehensive, industry-specific education designed to strengthen both my technical banking knowledge and my leadership effectiveness. The Virginia Bankers Association structures its banking schools and leadership programs to support bankers at advanced career stages by expanding understanding of core banking functions, regulatory expectations, risk management, and strategic decision-making, all within the context of today's evolving banking environment. As a Payment Services Manager and Assistant Vice President, VBA Banking School would allow me to broaden my perspective beyond my current operational specialty and deepen my understanding of how payment services, deposit operations, compliance, risk, and financial performance intersect across the bank. VBA's education programs are intentionally designed to build well-rounded banking leaders who can think holistically about the business of banking, not just their individual department.

In addition, VBA Banking School emphasizes leadership development, collaboration, and peer engagement, creating an environment where experienced bankers learn alongside colleagues from institutions across the region. This exposure supports the exchange of best practices, emerging industry trends, and real-world solutions to shared challenges, which is a key benefit of VBA's cohort-based learning model.

VBA also positions its advanced banking education as preparation for expanded leadership responsibility, supporting bankers who are managing teams, overseeing risk-sensitive functions, and contributing to strategic initiatives. The curriculum's focus on leadership, decision-making, and organizational impact aligns directly with my role overseeing payment services, operational risk, and cross-functional coordination. Overall, attending VBA Banking School would strengthen my ability to lead effectively at a senior operational level, apply a broader, bank-wide perspective to payment and deposit operations, enhance my readiness for continued leadership growth, and bring back practical insights and best practices that benefit my team and the bank as a whole.

**Recommender Information**

Name <b>Tyanna Chandler</b>	Title/Position <b>Director of Deposit Operations/SVP</b>
E-mail Address <b>tyanna.chandler@primisbank.com</b>	Phone Number <b>18044455738</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Lindsey Humphreys</b>	Date of Application <b>2/9/2026</b>
Bank <b>2/9/2026</b>	City <b>Ashland</b>

**Timestamp of Receipt**

**17:51:31 09 Feb, 2026**

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Lindsey Humphreys Bank Name: Primis Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Lindsey is a strong, dependable leader who consistently delivers high-quality work and sets a standard of professionalism across our team.

Lindsey completed the three-month Management Development Program, where she demonstrated excellent follow-through, strong communication skills, and a genuine commitment to growing as a leader. She takes what she learns and applies it immediately—whether improving processes, guiding teammates, or strengthening cross-department relationships. As a high-performing teammate, Lindsey is someone we count on daily. She handles core operational tasks with accuracy and urgency, manages vendor issues from start to finish, and serves as a trusted escalation point for complex or time-sensitive matters. Her ability to stay composed, organized, and solutions-focused is one of her greatest strengths.

Lindsey also leads through partnership and clarity. She collaborates closely with Deposit Operations, Fraud, Treasury, IT, and Retail to resolve issues and keep workflows moving smoothly. She is approachable, communicative, and always willing to share knowledge—whether through coaching, helping refine procedures, or supporting training efforts. She makes sure her team understands not just what to do, but why it matters.

Lindsey brings maturity, initiative, and a true leadership mindset to everything she does. I am confident she will excel in Bank Management School and continue to grow into an even stronger leader for our organization.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Tyanna Chandler Title: Director of Deposit Operations/SVP

Bank: Primis Telephone: 804-550-5959

Signature: *Tyanna Chandler*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Sajid Jannaty	<b>Informal Name</b> Sajid	<b>Email</b> sajid.jannaty@bankwithunited.com
<b>Bank Name</b> United Bank	<b>Title/Position</b> Branch Manager	
<b>Phone</b> 17032680957		<b>Bank Asset Size</b> 33.7B
<b>Bank Mailing Address</b> 4307 Williamsburg Rd Richmond VA 23231		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Reynolds Community College
<b>Major/Area of Study</b> Social Science	<b>Date Completed</b> 01/2020
<b>Please list any professional designations and/or certifications you hold:</b> Licensed for life, health insurance and annuities in Virginia	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Customer Service, Get banking right, Coaching employees, and business development	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Understanding Bank Performance within the last five years	<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> I have taken some math classes in college, but I have good understanding of bank performance in the past 9 years	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
United Bank	Truist Bank	Wells Fargo
<b>Address</b>	<b>Address</b>	<b>Address</b>
4307 Williamsburg Rd Richmond VA 23231	4030 Glenside Dr, Richmond, VA 23228	81 S Airport Dr, Highland Springs, VA 23075
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Branch Manager	Branch Leader	Service Manager
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
12/2023- current	03/2022-11/2023	11/2016-03/2022

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>Leads by example and proactively builds existing retail and business customer relationships and develops new consumer relationships</li> <li>Develops new business relationships by identifying qualified prospects, using pre-call planning tools and resources, and following up with all external business development calls</li> <li>Achieves sales performance goals and objectives relating to, deposit growth, investment and fee income, and cost control</li> </ul>
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## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- 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
- Has knowledge of and complies with Bank security and operating policies and procedures, as well as compliance regulations including KYC, OFAC, CIP, and Information Security policies and procedures
- Ensures that dual control is in place for all vaults/safes containing cash/negotiables
- 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
- Provides regular team meetings for branch personnel to convey information received in seminars, manager’s meetings, conference calls and other sources
- Refers customers to wealth management, brokerage and commercial representatives as appropriate
- Manages the approval of all new accounts, the approval of checks for cashing, and the signing of official checks and certificates of deposit
- Manages overall responsibility for settlement of branch cash;
- Conducts audits and oversees completion of monthly and quarterly branch audits
- Opens and closes branch office adhering to bank’s security policy and procedures
- 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
- May be responsible for managing more than one Branch
- As business needs arise, ability to open and/or close the Branch and may require working hours outside normal scheduled work hours.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	1	Marketing	0
Auditing	3	Money Management	9
General Management/ Administration	6	Operations	5
Human Resources	3	Trust	1
International Banking	0	Other	N/A
Investments	2	“Other” Description	
Lending/Credit Analysis	5	Total years in banking industry	10

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I want to attend Mid-Atlantic School of Banking because I want to gain industry connections, personal growth, understanding the operation of a financial institution, and how a manage crisis.

### Recommender Information

Name Amy Tanner	Title/Position SVP Regional Sales and Service Manager
E-mail Address Amy.Tanner@bankwithunited.com	Phone Number 17035054511

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Sajid Jannaty	Date of Application 4/7/2026
Bank 4/7/2026	City Richmond
Timestamp of Receipt 13:23:41 07 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Sajid Jannaty Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Sajid Jannaty has been with United Bank since December 11, 2023, starting as a branch manager of the Mechanicsville Office, his first role with the company. He jumped in at once, leading a fast-paced branch with sales, service, and operations. Sajid excels in management by building trust, holding himself and his team accountable for both sales and service, and giving back to the community he serves.

In February 2025, he opened a de novo branch from scratch in a low-income area, partnering with the White Oak office. He builds a qualified team, self-sourced business and is now seeing a strong second year of success. Clients trust him, and he has established some remarkable relationships at both branches.

He is a mover and shaker, posed for growth in management, leadership, sales, and service. Sajid recently earned his brokerage license and passed the test on his first attempt, and we at United are extremely proud.

I recommend Sajid Jannaty for the Va. Bankers School for the 2026 class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Amy Tanner Title: Regional Retail Sales Manager-SVP

Bank: United Bank Telephone: 703-584-6011

Signature: *Amy Tanner*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Martha Johnson	<b>Informal Name</b> Martha	<b>Email</b> mjohnson@fbvirginia.com
<b>Bank Name</b> First Bank	<b>Title/Position</b> AVP, Banking Center Manager	
<b>Phone</b> 15406881010		<b>Bank Asset Size</b> 2 Billion
<b>Bank Mailing Address</b> 112 W. King Street Strasburg, VA 22657		

**Educational Background**

<b>Highest Level of Education Achieved</b> Some College	<b>Institution</b> Brentsville District High School
<b>Major/Area of Study</b> Advanced Diploma - General Studies	<b>Date Completed</b> 06/1994
<b>Please list any professional designations and/or certifications you hold:</b> MLO NMLS registered Medallion Signature Guarantee certified Notary Public	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> LRCC Workforce Solutions Power Leaders graduate LRCC Workforce Solutions Leadership Institute graduate Grow UP Consulting Sales and Service Excellence Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 Bank	Bank of America	N/A
<b>Address</b> 112 W. King Street Strasburg, VA 22627	<b>Address</b> 100 North Tryon Street Charlotte, NC 28255	<b>Address</b> N/A
<b>Position/Function</b> AVP, Banking Center Manager	<b>Position/Function</b> AVP, Banking Center Manager	<b>Position/Function</b> N/A
<b>Dates Employed</b> April 18, 2015 - current	<b>Dates Employed</b> October 15, 2007 - April 17, 2015	<b>Dates Employed</b> N/A

<b>Please describe, in detail, your role at the bank including key job functions.</b>
As an AVP/Banking Center Manager my role is to provide leadership to the staff, foster a positive environment, ensure the highest level of service, and to continually increase performance of my banking center. I am results-driven and customer-focused, possess strong service skills, am actively involved in the community, and have expert knowledge of every aspect of branch operations.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Essential Duties:**

- Oversee and guide banking center staff in their day-to-day operations and tasks
- Lead sales efforts inside the Banking Center and conduct outbound sales activities
- Effectively communicate and work with staff through training, coaching, development and motivation in order to continually increase branch performance and ensure a high level of service
- Actively participate in the community to ensure the company and the banking center are visible and continue to have a strong positive image
- Identify areas of improvement and implement corrective actions that meet challenges and leverage growth opportunities
- Share knowledge with other branches and Retail Management on effective practices, competitive intelligence, business opportunities and needs
- Oversee general condition and maintenance of the Banking Center, ensuring safety and security of customers, employees and branch assets
- Possess a strong knowledge of the company's products and services
- Possess strong knowledge and understanding of bank deposit operations, lending activities, and other related consumer banking services
- Familiarity with banking laws, regulations, and branch security protocols
- Monitor and control all branch expenditures, including staff salary expense
- Effective face-to-face interaction with co-workers and partners and the ability to work in a team environment
- Excellent written and oral communication skills, analytical and critical thinking skills, and problem-solving skills
- Model excellent customer service skills and hold the team to these standards

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

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	15	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	Retail Management
Investments	0	"Other" Description	All of my management experience is in Retail Banking within the Banking Center, which includes aspects of lending and HR as it pertains to my employees.
Lending/Credit Analysis	0	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I started my banking career over eighteen years ago as a Part-Time Teller at Bank of America. I moved into a leadership role within a few years and have now served in various leadership capacities for over fifteen years, thirteen of them as a Banking Center Manager. In April of 2015, Bank of America sold a cluster of banking centers which transferred my employment to First Bank. I fell in love with banking for the

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

relationships that can be built with my customers and within my community. The past eleven years working for a Virginia community bank have enriched that experience and deepened that commitment immeasurably.

I have extensive experience and depth of knowledge with the retail side of banking, which is but a small fraction of the functions required to operate a successful financial institution. The Mid-Atlantic School of Banking is an opportunity to broaden my knowledge base into those other aspects of community banking, putting new skills to use through the immersive summer sessions and home study problems. These new skills and a deeper understanding of the strategies employed by successful institutions will benefit me personally as well as enhance my contributions to First Bank. I am eager to learn from the instructors and to meet other bankers from across Virginia and the Mid-Atlantic Region, making meaningful connections and drawing on their collective experience.

Attending the School of Bank Management has long been a goal of mine. I am excited for the potential to learn and grow as a banker to more fully serve my team, my clients and First Bank as a whole. I will forever be grateful to Bank of America for the foundation they provided and to First Bank for allowing me to build on that foundation with opportunities for career growth such as this.

### Recommender Information

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

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Martha L. Johnson	Date of Application 4/10/2026
Bank 4/10/2026	City Waynesboro
Timestamp of Receipt 17:36:41 10 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Martha Johnson Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Martha for attendance at Bank School. As a Branch Manager, she demonstrates strong leadership, sound judgment, and a deep commitment to both client service and team development. She has successfully balanced the demands of daily branch operations with a forward-looking mindset, identifying opportunities for growth, strengthening community relationships, and driving performance across key metrics.

Bank School will further enhance Martha's strategic perspective and equip her with additional tools to contribute at an even higher level within our organization.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Christina White Title: EVP/HR Director

Bank: First Bank Telephone: 540-465-6131

Signature: Christina White  Digitally signed by Christina White  
Date: 2026.04.13 10:27:28 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Michelle Jones	Informal Name Michelle	Email michelle.jones@bcbforlife.bank
Bank Name Benchmark Community Bank	Title/Position AVP/Residential Lender	
Phone 14344474256	Bank Asset Size 1.37B	
Bank Mailing Address P O Box 428 South Hill VA 23970		

### Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Southside Virginia Community College
Major/Area of Study Marketing/Business Administration	Date Completed 05/2005
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:  I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 905 N Mecklenburg Ave South Hill VA 23970	Address	Address
Position/Function AVP/Residential Lender	Position/Function	Position/Function
Dates Employed 4/10/2006 to Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
I am responsible for in-house mortgage lending and continuing relationship with local builders to ensure referrals to Benchmark. I am also responsible for creating customer relationships, as in a full relationship not just specific to lending.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	7	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	7
Human Resources	0	Trust	0
International Banking	0	Other	I started as a teller and have been in several areas of the bank. Back office, retail, Administration, IT, and many roles
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	20

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to meet other professionals in the banking realm. I am interested in learning different ways of helping my customers. I would like to learn from people that are in the same field that I am and better myself in creating relationships. I look forward to this opportunity and hope to bring some knowledge to the program myself.

**Recommender Information**

<b>Name</b> Holly McFarland	<b>Title/Position</b> SVP/Regional Manager
<b>E-mail Address</b> holly.mcfarland@bcbforlife.bank	<b>Phone Number</b> 14344474256

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Michelle Jones	<b>Date of Application</b> 3/30/2026
<b>Bank</b> 3/30/2026	<b>City</b> South Hill VA
<b>Timestamp of Receipt</b> 12:40:53 30 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Michelle Jones Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

It is my pleasure to recommend Michelle Jones for the 2026 Mid-Atlantic School of Banking. Over the past 20 years, Michelle has been an invaluable employee of Benchmark Community Bank, consistently demonstrating dedication, adaptability, and a strong commitment to excellence.

Throughout her career with us, Michelle has successfully taken on a wide range of roles, each time bringing a high level of productivity and a willingness to grow. Her ability to learn quickly, embrace new challenges, and contribute meaningfully across departments speaks to both her work ethic and her character. Michelle is dependable and a well respected employee.

I have no doubt Michelle will be an excellent addition to this program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Billie Jo Bailey Title: VP/Residential Lending Manager

Bank: Benchmark Community Bank Telephone: 434-392-9088 ext 1509

Signature: Billie Jo Bailey  Digitally signed by Billie Jo Bailey  
Date: 2026.03.30 16:31:30 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Barri Karpewicz	<b>Informal Name</b> Barri	<b>Email</b> bkarpewicz@harfordbank.com
<b>Bank Name</b> Harford Bank	<b>Title/Position</b> AVP, Senior Credit Analyst	
<b>Phone</b> 14109942225		<b>Bank Asset Size</b> \$728,360,000
<b>Bank Mailing Address</b> 8 W Bel Air Ave		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Bloomsburg University
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 08/1995
<b>Please list any professional designations and/or certifications you hold:</b> President, Fallston High School PTSA Fashion Committee Member, Chesapeake Professional Women's Network	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Maryland Banker's Association - 2023-2024 Emerging Leaders Champion Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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> RMA Accounting and Ratios class - December 2021	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Harford Bank		
<b>Address</b>	<b>Address</b>	<b>Address</b>
42 N Main Street, Bel Air, MD 21014		
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
AVP, Senior Credit Analyst		
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
3/1/21 - present		

<b>Please describe, in detail, your role at the bank including key job functions.</b>
<ul style="list-style-type: none"> <li>- Assess, analyze and interpret financial spreads, global cash flows, and personal financial information to determine the degree of risk involved in extending credit.</li> <li>- Prepare detailed narrative reports to effectively communicate the degree of risk involved in extending credit.</li> <li>- Research and evaluate borrower's industry, analyze industry trends, and compare borrower to appropriate peers.</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Utilize information from internal and external sources to support recommendations on credit risk rating, collateral quality and adequacy, credit structure, and policy compliance.
- Provide guidance and instruction to more junior credit analysts.
- Attend Loan Committee meetings as needed to support loan requests.
- Utilize H360 reporting to create reports for Senior Management, the Board of Directors, and external examiners to include the quarterly credit report package.
- Create and maintain spreadsheet records of new commercial loan or renewal requests, commercial line of credit renewals, and commercial real estate modifications.
- Complete annual loan reviews to include a review of the risk rating.

**Please indicate the numbers 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	Asset Evaluation - Remarketing - Online Auctions - 7 years
Investments	0	"Other" Description	
Lending/Credit Analysis	8	Total years in banking industry	15 years Banking and Finance

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Continued growth and knowledge of the Banking Industry. I believe the School of Banking will increase my knowledge. I am someone who likes to have continued growth. Banking School will expose me to area of Banking that I am not familiar with and in turn me a better asset for the Bank.

**Recommender Information**

<b>Name</b> Reid Edwards	<b>Title/Position</b> Chief Credit Officer
<b>E-mail Address</b> redwards@harfordbank.com	<b>Phone Number</b> 14102725000

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Barri Karpewicz	<b>Date of Application</b> 4/15/2026
<b>Bank</b> 4/15/2026	<b>City</b> Aberdeen, MD

**Timestamp of Receipt**

13:14:45 15 Apr, 2026

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Barri Karpewicz Bank Name: Harford Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I've had the opportunity to work closely with Barri since she came to Harford Bank as a credit analyst in 2021. In that time Barri has become an integral part of the team and in doing so her responsibilities and role in the Bank grow. She is currently has the title of AVP, Senior Credit Analyst, but in the very near future will be taking on the newly created role of Loan Review Manager in which she'll have the opportunity to build from the ground up.

Barri is an exceptional professional with the technical skills and intellectual curiosity needed to benefit from the Banking School. Barri is committed to continuous learning and professional growth, actively seeking new training, growth opportunities and deepening her understanding of banking principles.

Barri is a collaborative and reliable team member who communicates effectively across departments. Her professionalism and positive attitude make her a valuable member of our team.

In 2024 Barri completed the MBA's Emerging Leaders "Champion" Program. She was extremely engaged in this program and got a lot out of being a part of it. Since completing this program Barri has shown interest in also doing the Banking School to further her professional development.

I strongly support Barri's pursuit of the Banking School and am confident that they will represent both Harford Bank and the program with distinction.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Reid Edwards Title: Chief Credit Officer

Bank: Harford Bank Telephone: 410-881-2260

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Joshua Karrer	Informal Name Josh	Email joshua.karrer@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Business Banking Relationship Manager II	
Phone 18044753680	Bank Asset Size 40,000,000,000	
Bank Mailing Address 9665 Sliding Hill Road, Ashland VA 23005		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Evangel University
Major/Area of Study Communications	Date Completed 05/2003
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Commercial Banking School - University of Richmond, Robins School of Business	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Valley Star Credit Union	Henrico County
Address 9665 Sliding Hill Road, Ashland VA 23005	Address 1801 Dabney Road, Richmond VA	Address 4317 E. Parham Road, Henrico VA 23228
Position/Function Business Banking Relationship Manager OII	Position/Function Business Development	Position/Function Law Enforcement
Dates Employed Feb 2016 - Present	Dates Employed Oct 2013 - Feb 2016	Dates Employed Oct 2011 - Oct 2013

Please describe, in detail, your role at the bank including key job functions.
As a business banker, I manage a \$30MM portfolio of business clients with revenues under \$10MM. I am responsible for expanding their relationship with the bank, as well as adding to my client list by bringing in new deposit and lending dollars. I am also looking for treasury and fee income opportunities. My goal is to be a clients one-stop-shop for all their banking needs.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	5	Marketing	0
Auditing	0	Money Management	2
General Management/ Administration	4	Operations	5
Human Resources	1	Trust	1
International Banking	0	Other	0
Investments	1	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have been relationship manager for more than a decade and am wanting to learn more about the banking industry that falls outside my immediate experience. How are banks profitable? What federal regulations are in place to keep banks sound. Where are the low hanging fruit that help banks pivot to better engagement and impact in their community.

**Recommender Information**

Name Katrice Howard	Title/Position Senior Vice President - Business Banking Team Leader
E-mail Address Katrice.Howard@atlanticunionbank.com	Phone Number 18045507225

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Josh Karrer	Date of Application 3/9/2026
Bank 3/9/2026	City Richmond
Timestamp of Receipt 13:53:11 09 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Josh Karrer Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I strongly recommend Josh Karrer for participation in Banking School. Josh is a Highly Effective Business Banking Relationship Manager who consistently demonstrates strong production results, disciplined credit knowledge, and a clear commitment to continuous professional growth.

During 2025, Josh exceeded key performance goals, including achieving 118% of his loan production goal and 315% of his loan growth goal, while maintaining sound credit judgment and strong client relationships. He has demonstrated an increasing ability to understand and structure complex credit opportunities, balance risk appropriately, and effectively partner with our credit teams to deliver well-reasoned solutions that align with both client needs and bank objectives.

Beyond his results, Josh consistently exemplifies Atlantic Union Bank's Core Values. He is a collaborative and dependable teammate, serves as a trusted advisor to his clients, and actively contributes to a positive team environment by sharing best practices and supporting peers. His proactive outreach, community involvement, and relationship-building efforts reflect maturity and intentionality in his approach to business development.

Josh has shown a clear desire to deepen his technical banking knowledge and further develop his long-term career within Business Banking. Participation in Banking School would be a timely and valuable next step, providing structured education that aligns with his demonstrated performance, growth mindset, and increasing responsibility. I am confident that Josh will fully engage in the program, apply the learning immediately to his role, and continue to positively represent Atlantic Union Bank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Katrice N. Howard Title: SVP, Business Banking Team Leader  
Bank: Atlantic Union Bank Telephone: 804.550.7226  
Signature: Katrice N. Howard

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by April 15, 2026.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Corey Kazak	<b>Informal Name</b> Corey	<b>Email</b> corey.kazakr@rich.frb.org
<b>Bank Name</b> Federal Reserve Bank of Richmond	<b>Title/Position</b> Senior Financial Regulatory Analyst	
<b>Phone</b> 18047622397		<b>Bank Asset Size</b> \$546.77 Billion
<b>Bank Mailing Address</b> 701 E Byrd Street, Richmond VA 23219		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Johns Hopkins University
<b>Major/Area of Study</b> Applied Economics	<b>Date Completed</b> 12/2016
<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>	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Federal Reserve Bank of Richmond	Federal Reserve Bank of New York	
<b>Address</b>	<b>Address</b>	<b>Address</b>
701 E. Byrd Street, Richmond, VA 23219	33 Liberty Street, New York, NY 10045	
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Senior Financial Regulatory Analyst/Supervision & Regulation	Engagement Management Associate/ Research and Statistics	
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
10/1/2023 - Present	9/25/2017 - 9/30/2023	

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

Manage the analysis of economic and financial data, participate in multiple regulatory reporting examinations annually, analyze banking regulations, industry trends, and developments on behalf of a wide range of internal and external stakeholders.

- Lead (EIC) onsite financial condition and liquidity regulatory reporting (FR Y-9C, FFIEC 002 and 2052a) exams as part of the National Review Program and local Supervision by managing teams through the execution of data quality and data management framework assessments that support the issuance and closure of supervisory findings (i.e., MRAs or MRIAs).
- Effectively review and challenge remediation and corrective action efforts of financial institutions of all sizes as it relates to data management, regulatory reporting, and controls.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Facilitate and present exam results and recommended supervisory findings to senior management and Reserve Bank Supervision groups.
  - Provided guidance, coaching, and training to exam team colleagues and other employees in the department. Managed projects, requiring responsibility of delegating work and reviewing others' work products.
  - Experience partnering and interacting with members across the Federal Reserve System and business lines within the Federal Reserve Bank of New York on projects through guidance and providing effective challenge.
  - Represent the New York Fed Data & Statistics function on a national committee for Regional and Community Banking; Discussing policy, regulatory reporting requirements, and broad clarifications.
  - Co-lead a Future of Regulatory Reporting objective within the Data and Statistics function by identifying opportunities for process improvements.
  - Utilize data management principles and concepts to meet regulatory commitments in the financial services industry
- Leveraged financial institution data from financial condition, international/domestic market, and monetary reports before creating/delivering highly visual presentations to the Board of Governors and other senior leaders. Automated several manual processes and operations within the role.
- Analyzed and researched interpretive inquiries for complex data series, reporting issues, and data concepts.
  - Conducted data analysis and visualization to support client outputs, including guidance on reporting issues to respondents and stakeholders
  - Provided extended analysis and questioned respondents on data quality items of note.
  - Co-created a dashboard for senior leaders to track and evaluate systemically important financial institutions foreign currency exposure during global events.
  - Analyzed and researched complex inquiries on assigned data concepts to provide clear and concise memoranda for management review.
  - Provided guidance, coaching, and training to colleagues and other employees in the department. Managed projects, requiring responsibility of delegating work and reviewing others' work products.
  - Participated in multiple exam remediations which consisted of transaction testing, policies and procedures review, and documenting and presenting findings to the Data and Statistics Exam Unit and the institution.

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

Accounting	5	Marketing	0
Auditing	5	Money Management	0
General Management/ Administration	4	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	3	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	8.5

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

Attending the State Banking School would have a direct impact on my current role as a Senior Financial Regulatory Analyst and Examiner. Specifically, attending the school would allow me to continue to build knowledge around regulatory strategies, risk assessments, and strategic thinking. Attending a program like this would expose me to the latest banking frameworks, advanced methodologies, and improve strategic thinking. I would be able to apply and disperse what I've learned immediately through internal discussions/presentations and apply the advanced regulatory strategies to my regulatory report exams. For example, understanding new banking strategies would allow me to improve my evaluation of an institution's financial condition reporting or improve my risk assessment during exams. Finally, the program would allow me to expand my professional network as well as enhance cross-functional collaboration with the other members of SRC attending and individuals across the 5th district. Â

**Recommender Information**

Name Carlyle Powell	Title/Position Vice President Statistics, Credit and Reserves
E-mail Address Carlyle.Powell@rich.frb.org	Phone Number 18046636090

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Corey Kazak	Date of Application 3/12/2026
Bank 3/12/2026	City Richmond, VA
Timestamp of Receipt 09:45:35 12 Mar, 2026	

**Mid-Atlantic School of Banking**  
INTERNAL FR/OFFICIAL USE // EXTERNAL  
**Recommendation Form**

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

Applicant Name: Corey Kazak Bank Name: Federal Reserve Bank of Richmond

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I fully support Corey's desire and willingness to participate in State Banking School this year and know he would be a great addition to the program. The opportunity to attend State Banking School directly aligns with Corey's development plan. The State Banking school will provide Corey with a broad range of skills and knowledge that would directly apply to his current role as a Senior Regulatory Data analyst and examiner in charge within the Statistics National Review Program (NRP). Additionally, attending State Banking school aligns with his long-term leadership goals. For example, he will gain specific skills in the functional areas of banking, communication and organizational strategies, risk management, problem solving, and the evolving regulatory landscape. It is critically important that Corey has a strong understanding of how banks conduct business, but equally important is his ability to adequately assess risk and/or material data quality findings.

As a senior member of the Statistics, Credit and Reserves function, Corey leads both locally and nationally. For example, Corey leads regulatory reporting examinations across the Global Systematically Important Banks (G-SIB) and the Large and Foreign Banking Organizations (LFBO) portfolios. The primary objective of these reviews is to assess the quality of an institution's reported data and evaluate the effectiveness of the data reporting process, including an assessment of governance, internal controls, data infrastructure, and internal audit. Corey also represents FRB Richmond Statistics on the Regional and Community Banking Organizations (RCBO) portfolio governance group. The system wide governance group focuses on identifying unique and systemic data quality challenges within financial institutions in the portfolio. Furthermore, Corey is the Call Report coordinator for FRB Richmond. He ensures that submitted data is fit-for-use through data validation and analysis.

Finally, attending Banking School would allow Corey continued growth in fostering a collaborative working environment, strengthening communication, strategic thinking and problem-solving skills. Additionally, this program would allow him to build relationships with other counterparts in FRB Richmond Supervision & Regulation, build his professional network, and partner with individuals across the Mid-Atlantic and the Federal Reserve's 5th district.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Carlyle Powell Title: Vice President - Statistics, Credit, Reserves

Bank: Federal Reserve Bank of Richmond Telephone: 804-663-6090

Signature: Carlyle Powell - NRAS User

 Digitally signed by Carlyle Powell - NRAS User  
Date: 2026.04.10 08:17:24 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

<b>Full Name</b> Christian Kent	<b>Informal Name</b> Christian	<b>Email</b> ckent@ches.bank
<b>Bank Name</b> Chesapeake Bank	<b>Title/Position</b> Business Application Administrator	
<b>Phone</b> 17576341650		<b>Bank Asset Size</b> 1,600,000,000
<b>Bank Mailing Address</b> 35 School Street		

### Educational Background

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Thomas Nelson Community College
<b>Major/Area of Study</b> Business	<b>Date Completed</b> 06/2016
<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>	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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
Chesapeake Bank		
<b>Address</b> 35 School Street, Kilmarnock, VA 22482	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Business Application Administrator	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 06/2015 to current	<b>Dates Employed</b>	<b>Dates Employed</b>

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

As a Business Application Administrator, I support and manage a wide range of the bank's core systems including Deposit Account Origination, CRM, Document Storage, and our Core banking platform. I partner closely with departments across the organization to help them optimize how they use their applications, keep processes organized, and ensure our systems stay current and running smoothly. In addition to core systems, I also jump in to support other key applications when needed, such as Marketing Automation, Audit, and Loan Origination. My focus is always on improving efficiency, maintaining system reliability, and helping teams get the most value out of the tools they rely on every day.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	7
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other	1
Investments	0	"Other" Description	Retail
Lending/Credit Analysis	0	Total years in banking industry	11

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I enjoy learning new things that help me grow and be more effective in my role. Attending Bank School would provide an excellent opportunity to expand my professional network, gain deeper insight into bank operations, and develop a broader understanding of the financial industry. This experience would not only strengthen my current skill set but also support my long-term career advancement within banking.

**Recommender Information**

Name <b>Paula Milsted</b>	Title/Position <b>Cheif Experience Officer, EVP</b>
E-mail Address <b>pmilsted@ches.bank</b>	Phone Number <b>18044354248</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Christian Kent</b>	Date of Application <b>3/13/2026</b>
Bank <b>3/13/2026</b>	City <b>Kilmarnock</b>
Timestamp of Receipt <b>15:47:11 13 Mar, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Christian Kent Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

It is my pleasure to recommend Christian Kent for admission to the Mid-Atlantic School of Banking at the University of Virginia. Having had the opportunity to manage Christian during a pivotal period in his career, I have witnessed firsthand the remarkable growth Christian has achieved as a banking professional. Through dedication, curiosity, and an eagerness to challenge himself, Christian has evolved into a resourceful, insightful, and dependable member of our organization.

Christian consistently demonstrates impressive analytical skills, and a genuine passion for the field of banking and finance. Over time, his ability to collaborate effectively within teams and communicate complex ideas with clarity has only deepened, making Christian an outstanding candidate for your program.

Christian is always striving to learn and improve. I am confident that Christian will contribute greatly to your school and thrive in the rigorous and rewarding environment at UVA.

Thank you for considering this application.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Milsted Title: CXO, EVP

Bank: Chesapeake Bank Telephone: 804-435-4248

Signature: Paula Milsted

 Digitally signed by Paula Milsted  
Date: 2026.04.08 16:08:05 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Kaitlyn King	<b>Informal Name</b> Kaitlyn	<b>Email</b> Kaitlyn.king@bankwithunited.com
<b>Bank Name</b> United Bank	<b>Title/Position</b> Branch Manager I	
<b>Phone</b> 15409675900		<b>Bank Asset Size</b> 34 Billion
<b>Bank Mailing Address</b> 217 East Main Street Louisa, Virginia 23093		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Reynolds Community College
<b>Major/Area of Study</b> Horticulture	<b>Date Completed</b> 12/2013
<b>Please list any professional designations and/or certifications you hold:</b> Certificate of Floral Design ABA Certificate Leadership in Action Leadership Louisa Graduate Class of 2024	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> ABA Certificate Leadership in Action	
<b>AIB Certificate Earned</b> Basic or Pre-Standard	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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	Down Home Floral Arrangements LLC	Orange Madison Cooperative
<b>Address</b> 217 East Main Street Louisa, Virginia 23093	<b>Address</b> 209 East Main Street Louisa, Virginia 23093	<b>Address</b> 3772 Davis Highway Louisa, Virginia 23093
<b>Position/Function</b> Branch Manager I	<b>Position/Function</b> Head Florist/ Owner	<b>Position/Function</b> Garden Center Supervisor
<b>Dates Employed</b> 11/2020 to present	<b>Dates Employed</b> November 2016- April 2020	<b>Dates Employed</b> May 2013- September 2016

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

As the branch manager at the Louisa location for United Bank, my role is to manage the daily operations of the branch, while focusing on building and maintaining customer relationships, and growing deposits to meet sales and performance goals. I lead and support a staff of four employees and help coach and develop their independent skills to enhance our customer service and the customer experience. My role also requires that I monitor and ensure branch security, audits, and compliance with all bank policies and regulations to maintain a high-performing branch. I work collaboratively with internal and external partners to build

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

stronger customer relationships for brokerage, mortgages, commercial lending, and insurance. My role expands outside of the branch as I also participate in community events, committees, and boards to promote United Bank as a community partner.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	4	Marketing	6
Auditing	2	Money Management	5
General Management/ Administration	6	Operations	10
Human Resources	5	Trust	0
International Banking	0	Other	N/A
Investments	1	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am eager to attend the Mid-Atlantic School of Banking to further expand my knowledge of the banking industry and to continue advancing my career with United Bank. I am consistently seeking opportunities to enhance my education and grow both personally and professionally. I view banking school as an important stepping-stone toward a long and successful career in the financial industry and with United. I look forward to the opportunity to learn, grow and collaborate over the three-year program alongside other leaders and professionals.

**Recommender Information**

<b>Name</b> Amy Tanner	<b>Title/Position</b> Regional Retail Sales Manager, SVP.
<b>E-mail Address</b> amy.tanner@bankwithunited.com	<b>Phone Number</b> 17035054511

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Kaitlyn King	<b>Date of Application</b> 4/7/2026
<b>Bank</b> 4/7/2026	<b>City</b> Louisa
<b>Timestamp of Receipt</b> 12:38:13 07 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kaitlyn King Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Kaitlyn has been with United Bank since November 9,2020 starting at a Universal Banker, moving to Sales and Service Representative, and currently Branch Manager 1 all positions at our Louisa office.

Kaitlyn excels in Leadership, Sales, Service and community engagement. She works closely with her team to assist with everyday needs, helps them grow daily in there rolls and works with them to move to the next level. Since she has been the BM at Louisa she has promoted her UB to SSR, SAS to UB and her PT-SA to FT-SA. She cares to much about her staff.

Kaitlyn gives back in the community working with the following organizations:

- Fluvanna Louisa Housing Foundation-Board Member
- Louisa Chamber of Commerce-Board Member
- She completed the Louisa County Leadership Development
- She assisted Louisa with getting grants for the Dolly Parton's Imaginary Library

Kaitlyn will gain valuable skills through this program in Management, Financial Analysis and Leadership. She is the next generation of banking. She will be able to grow in all of these areas and then bring this information back to her team and market.

I recommend Kaitlyn for the (3) Year Program of Va Bankers School starting: August 2-7, 2026.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Amy Tanner Title: SVP

Bank: United Bank Telephone: 703-584-6011

Signature: *Amy Tanner*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name	Informal Name	Email
Patrick Kirchmier	Patrick	patrick.kirchmier@atlanticunionbank.com
Bank Name	Title/Position	
Atlantic Union Bank	Capital Markets Associate	
Phone	Bank Asset Size	
18048377543	~\$38 billion	
Bank Mailing Address		
1051 East Cary Street, Suite 800, Richmond, VA 23219		

### Educational Background

Highest Level of Education Achieved	Institution
Bachelor's Degree	James Madison University
Major/Area of Study	Date Completed
Finance	05/2021
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:	I am willing to take an accounting course at the request of the admissions committee.
I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Atlantic Union Bank	
Address	Address	Address
1051 East Cary Street, Suite 800, Richmond, VA 23219	1051 East Cary Street, Suite 800, Richmond, VA 23219	
Position/Function	Position/Function	Position/Function
Capital Markets Associate	Commercial Banking Analyst	
Dates Employed	Dates Employed	Dates Employed
05/23 - Present	07/21 - 05/23	

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

Everyday responsibilities include, but are not limited to:

1. Administering and maintaining the bank's loan pricing model while collaborating with commercial banking relationship managers to deliver comprehensive loan pricing analysis for prospective credit opportunities
2. Present interest rate swaps as an alternative hedging structure within commercial loan term sheets, and conduct client-facing educational sessions to communicate the mechanics, benefits, and risk considerations of interest rate swap products
3. Engage in in-market travel to meet with commercial lenders and their clients, delivering economic market updates and providing strategic guidance on swap implementation specific to each credit transaction
4. Support the bank's capital market's platform by advancing core competencies across balance sheet growth, revenue diversification, syndication activities, and public finance lending, while collaborating with Finance department, Credit Administration, and Operations to ensure sound portfolio construction and optimized pricing-to-risk tradeoffs

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	Analytics
Investments	0	"Other" Description	Commercial Analytics and Reporting for the bank up until I moved to the Capital Markets role
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Attending the Mid-Atlantic School of Banking at UVA would strengthen my ability to contribute at a higher level within Capital Markets at Atlantic Union Bank by deepening my understanding of bank balance sheet management, risk, regulation, and strategic decision-making. The program's focus on applied banking concepts and peer collaboration aligns directly with the analytical and relationship-driven nature of capital markets work. Additionally, exposure to senior banking leaders and classmates from across the region would broaden my perspective and enhance my effectiveness in supporting clients and internal stakeholders as Atlantic Union continues to grow and evolve.

**Recommender Information**

Name <b>Matthew Price</b>	Title/Position <b>Head of Capital Markets</b>
E-mail Address <b>matthew.price@atlanticunionbank.com</b>	Phone Number <b>18143414617</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Patrick Kirchmier</b>	Date of Application <b>4/7/2026</b>
Bank <b>4/7/2026</b>	City <b>Richmond</b>
Timestamp of Receipt <b>16:10:18 07 Apr, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Patrick Kirchmier Bank Name: UVA/VBA School of Banking

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Patrick Kirchmier is an Associate on our Capital Markets team. Over the past three years on our team, and five years with the bank, he has shown clear, consistent growth in technical skill, judgment, and day-to-day execution. He plays a meaningful role in loan pricing and structuring, and he also supports our interest rate derivative product work. He is dependable in deadlines, disciplined in analysis, and thoughtful in how he frames options for bankers and clients.

Patrick has become a valued teammate within Capital Markets and a trusted partner to our Commercial Banking and Commercial Real Estate teams. He communicates well, follows through, and approaches complex situations with a calm, solutions-first mindset. He is also receptive to feedback and applies it quickly, which has accelerated his development.


I recommend Patrick for the Mid-Atlantic School of Banking because he is ready to take the next step in his formal banking education. Bank school will strengthen his foundation across credit, balance sheet concepts, and broader banking topics that directly support his current role and will expand his capacity to contribute as his responsibilities grow. He shows strong promise, and this program aligns well with his trajectory and commitment to learning.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew D. Price Title: SVP, Head of Capital Markets

Bank: Atlantic Union Bank Telephone: 804-663-7962

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Kyra Kitts	Informal Name Kyra	Email kkitts@nbbank.com
Bank Name The National Bank of Blacksburg	Title/Position Deposit Operations Manager	
Phone 15409618513	Bank Asset Size 1.84 billion	
Bank Mailing Address PO Box 90002 Blacksburg, VA 24062		

**Educational Background**

Highest Level of Education Achieved Associate's Degree	Institution New River Community College
Major/Area of Study General Studies	Date Completed 05/2017
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 Basic or Pre-Standard	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Moog	Kids Heaven Childcare and Learning Center
Address 900 Hethwood Blvd Blacksburg, VA 24060	Address	Address
Position/Function Deposit Operations Manager	Position/Function Clerk Typist	Position/Function Preschool Teacher
Dates Employed 12/15/16- Current	Dates Employed 6/1/2016-9/30/16	Dates Employed 09/1/2014-04/1/2016

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

I am responsible for overseeing deposit-related operational processes, ensuring regulatory compliance, supporting branch staff, and maintaining accuracy within the bank's core processing systems. I oversee daily deposit operations including wires, ACH, exception processing, and account maintenance. Ensure accuracy and regulatory compliance within the Jack Henry SilverLake core banking system. Support branch staff with operational procedures, manage reporting and operational logs, and lead process improvements while supervising and training Deposit Operations staff.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	5	Money Management	0
General Management/ Administration	3	Operations	9
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have worked in Deposit Operations department at the National Bank of Blacksburg for nine years and have gained valuable experience in the operational side of banking. While I have developed strong knowledge of deposit operations processes, I would like to broaden my understanding of how the bank functions as a whole. Attending the Mid-Atlantic School of Banking would allow me to expand my knowledge of the banking industry, including areas such as financial management, lending, risk, and overall bank strategy. I believe gaining a deeper understanding of these areas will help me grow professionally, contribute more effectively to my team and the bank, and better support the customers and communities we serve.

**Recommender Information**

Name Jennifer Kirschenman	Title/Position Senior Vice President of Operations
E-mail Address jkirschenman@nbbank.com	Phone Number 15409516288

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Kyra Kitts	Date of Application 3/6/2026
Bank 3/6/2026	City Blacksburg
Timestamp of Receipt 14:45:20 06 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kyra Kitts

Bank Name: The National Bank of Blacksburg

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Kyra was hired in 2016 with no banking experience but it quickly became evident that this was not a hindrance to her excelling in her position as Overdraft Privilege Representative. Her duties expanded and she was rapidly promoted to Operations Assistant and then Operations Assistant Manager. She was appointed Operations Manager in March 2025.

Kyra was instrumental to a successful core migration in May 2025. She took the lead in implementing outsourced notices, correcting safe deposit box issues, and spearheading data clean up post migration. She ensured her staff was supported and trained during and after the transition. She continues to mentor and coach her team and is a positive role model.

Kyra conducts herself in a professional manner. She is an effective communicator, both verbally and in writing. She has a strong work ethic and strives to do her best every day. Kyra possesses critical thinking and problem solving skills and has sound business judgement. Kyra takes initiative, requiring little guidance when asked to accomplish a task or resolve a problem.

Kyra is a team player and is willing to do whatever she can to help our customers and her coworkers. She does not shy away from challenges but meets them head on.

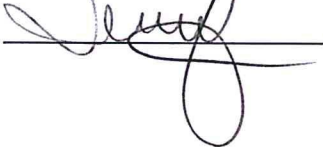
Kyra is a valued National Bank employee who has unlimited potential and is a true asset to National Bank. I highly recommend her to attend the Virginia Banker's School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jennifer Kirschenman Title: SVP- Operations

Bank: The National Bank of Blacksburg Telephone: 540-951-6288

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Jacob Koger	<b>Informal Name</b> Jacob	<b>Email</b> jacob.koger@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> Merchant Operations Manager	
<b>Phone</b> 17576731564		<b>Bank Asset Size</b> \$20 billion
<b>Bank Mailing Address</b> 6001 Harbour View Boulevard, Suffolk, VA 23435		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Radford University
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 05/2013
<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> TowneBank Management Academy (2026)	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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> During my time at Radford University (2009-2013), I took mutiple accounting and economics courses as required by the university for a Business Administration degree.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
TowneBank	Priority Payement Systems	TowneBank
<b>Address</b> 6005 Harbour View Boulevard	<b>Address</b> 2001 Westside Parkway #155, Alpharetta, GA 30004	<b>Address</b> 6005 Harbour View Boulevard, Suffolk, VA 23435
<b>Position/Function</b> Merchant Operations Manager	<b>Position/Function</b> Relationship Manager	<b>Position/Function</b> Multiple positions including operations, sales, operations lead.
<b>Dates Employed</b> 07/2023-present	<b>Dates Employed</b> 04/2022-06/2023	<b>Dates Employed</b> 01/2018-04/2022

<b>Please describe, in detail, your role at the bank including key job functions.</b>
I am currently responsible for managing the operations side of the Merchant Services department at TowneBank. On the operations side, we have an implementation team and a support team. Our implementation team is responsible for installing equipment and training business members on how to use the solution they signed up for. Once an account is actively processing, our internal support team oversees the account for the life of the relationship. I oversee the employees responsible for both the implementation and day-to-day support, while partnering closely with the sales team and the Director of our department to help streamline the department processes, find strategic ways to help TowneBank remain competitive in the merchant insudtry, while pushing my team to grow in their careers.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	4	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other	Branch Operations/Account Opening/Head Teller
Investments	0	"Other" Description	4
Lending/Credit Analysis	2	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am interested in attending the Mid-Atlantic School of Banking to further expand my knowledge and the value I bring to TowneBank. With 13 years of financial services experience, and having held multiple roles throughout this time, I have developed a well-rounded understanding of bank operations and member needs. However, as the industry continues to evolve, I also recognize the importance of continued education in the industry to help with my professional development. Attending this program will allow me to gain additional knowledge and learn from both industry leaders and peers. I am excited for this opportunity and how it will allow me to help TowneBank remain competitive in the industry, while helping develop my leadership skills within the organization.

**Recommender Information**

Name <b>Jessie Denny</b>	Title/Position <b>Director of Merchant Services</b>
E-mail Address <b>jessica.denny@townebank.net</b>	Phone Number <b>17576386845</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Jacob Koger</b>	Date of Application <b>4/13/2026</b>
Bank <b>4/13/2026</b>	City <b>Suffolk</b>
Timestamp of Receipt <b>07:59:20 14 Apr, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Jacob Koger Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Jacob has been with TowneBank for 8 years. I've had the pleasure of working with Jacob this entire time, and witnessing his growth into a wonderful leader. When Jacob originally joined us, he worked on our Support team where he immediately started showing leadership by managing concerns of our existing members and giving our new members the initial exquisite Towne experience our Sales team sells. Jacob excelled in his Support role and was relied on heavily by the Sales team due to his great track record, and after less than a year was asked to move into a Merchant Sales role. Within the Sales role, self-initiative and independence must be demonstrated and Jacob did both exceptionally well. He was a top producer and was awarded with Chairman's Club both years he participated in the program, onboarding a significant amount of accounts, while maintaining profitability. While Jacob continued to grow within this role, he recognized that his passion was in leadership and operations. He requested to come back to our Support team and was placed in the leadership role of Support Team Lead. He helped the Service Manager oversee daily operations with the Support employees and managed any complex or escalated member needs.

In 2023, I was asked to step into the role of Director of Merchant Services. My first task was to promote Jacob to our Senior Merchant Services Analyst, which in 2025 was promoted to Merchant Operations Manager, VP. His role is to oversee daily operations, and manage the Support and Implementation team employees, but he has done so much more. His leadership has helped mold individuals with no merchant background into reliable, knowledgeable, sought after teammates. He has taken so much worry and stress from the Sales team, because we know he will do what he says and will do it well. He has created process and procedure that streamline work and responsibility. He has reduced errors and member experience exponentially, all under his leadership.

I consider Jacob a quadruple threat in the merchant industry with processor, service, implementation and sales backgrounds. Add to that his leadership skills and a prior banking background before entering the world of merchant, and he is a perfect candidate for Bank School. I know what he learns in the program will not only benefit him, but the entire merchant team. Bank school will help him round out his understanding of how the bank operates as a whole, and different areas function in unison to make the best impact to members. Thank you for your consideration, and I am happy to provide any other details.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jessie Denny Title: SVP, Director of Merchant Services

Bank: TowneBank Telephone: 757-638-6845

Signature: Jessie Denny  Digitally signed by Jessie Denny  
Date: 2026.04.15 16:11:06 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Ashley Lawson	Informal Name Ashley	Email ashley.lawson@trupointbank.com
Bank Name TruPoint Bank	Title/Position Regional Executive	
Phone 14239213315	Bank Asset Size 600,000,000	
Bank Mailing Address Post Office Box 820, Rogersville, TN 37857		

**Educational Background**

Highest Level of Education Achieved High School Graduate	Institution Cherokee High School
Major/Area of Study NA	Date Completed 05/2003
Please list any professional designations and/or certifications you hold: Banking Experience= 22 Years	
Please specify in-bank training program or specialized bank school you have participated in: The Southeastern School of Consumer Credit	
AIB Certificate Earned Standard or General	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
TruPoint Bank		
Address 809 West Main Street Rogersville, TN 37857	Address	Address
Position/Function Regional Executive-Holston Region	Position/Function	Position/Function
Dates Employed 08/2004- Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>I am tasked with managing the four branches located in our Holston Region. I also am the branch manager of the West Rogersville location. I am also a lender for TruPoint Bank.</p> <p>Key Job Functions:</p> <ul style="list-style-type: none"> <li>• Branch Deposit and Loan Growth</li> <li>• Employee Management</li> <li>• Growing my personal loan portfolio</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	15	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	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 Mid-Atlantic School of Banking.**

To gain more knowledge in my field and further my career. I am seeking opportunities for professional development.

**Recommender Information**

<b>Name</b> Erica Anderson	<b>Title/Position</b> Chief Operating Officer
<b>E-mail Address</b> erica.anderson@trupointbank.com	<b>Phone Number</b> 18287745284

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Ashley Lawson	<b>Date of Application</b> 3/13/2026
<b>Bank</b> 3/13/2026	<b>City</b> Rogersville
<b>Timestamp of Receipt</b> 13:05:48 13 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Ashley Lawson Bank Name: TruPoint Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

It is my pleasure to recommend Ashley Lawson for admission to the Mid-Atlantic School of Banking. Ashley consistently demonstrates a deep desire to better understand banking operations. She exhibits strategic thinking and excellence in customer relationship management.

Ashley has been instrumental in creating cohesion, as an incoming member from the former First Community Bank of East Tennessee with the existing TruPoint Bank team, since the acquisition in the latter part of 2025.

Ashley embodies the values that align perfectly with the mission of the Mid-Atlantic School of Banking - integrity, continuous learning, and service to the community. I am confident that her participation in the program will enhance her professional capabilities and contribute meaningfully to the learning environment for her peers.

I endorse Ashley Lawson for admission and believe she will excel in the rigorous and enriching environment of the Mid-Atlantic School of Banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Erica Anderson Title: EVP & COO

Bank: TruPoint Bank Telephone: 828-774-5506

Signature: Erica Anderson

Digitally signed by Erica Anderson  
DN: cn=Erica Anderson, o=TruPoint Bank, ou=EVP & CFO, email=erica.anderson@trupointbank.com  
Reason: I am the author of this document  
Location:  
Date: 2026.03.17 11:34:34-0400  
Email PDF Editor Version: 14.0.2

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Emily Ledford	<b>Informal Name</b> Emily	<b>Email</b> emilyledford@farmersandminersbank.com
<b>Bank Name</b> Farmers & Miners Bank	<b>Title/Position</b> Loan Officer/ Customer Service	
<b>Phone</b> 12765464692		<b>Bank Asset Size</b> \$184,631,505
<b>Bank Mailing Address</b> 41526 W Morgan Ave Pennington Gap VA 24277		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Bluefield University
<b>Major/Area of Study</b> Business Administration	<b>Date Completed</b> 12/2023
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> College Course within the last five years	<b>I am willing to take an accounting course at the request of the admissions committee.</b> Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Southwest Virginia Community College: Fall 2020: Principles of Accounting 1 Spring 2021: Principles of Accounting 2	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Farmers and Miners Bank		
<b>Address</b> 41526 W Morgan Ave Pennington Gap Va 24277	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Loan Officer/ Customer Service Rep	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 44216	<b>Dates Employed</b>	<b>Dates Employed</b>

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

I am currently in a management trainee program at Farmers and Miners Bank, with my primary role being Loan Officer/Customer Service Representative. Over the course of my time at F&M Bank, I have served as acting branch manager while the organization was going through a management change at one of our local branches along with filling in when other managers have been on leave/vacation. Recently I have been expanding my knowledge by helping in the loan processing and loan compliance departments. Both departments have allowed me to help with loan review, processing real estate loans, escrow, and loan audits, along with many other duties. I have been a part of the marketing team for the past 2 years helping order promotional items, set up for special events, and help design advertisements for the local newspapers and billboards.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	1	Marketing	2
Auditing	0	Money Management	0
General Management/ Administration	1	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I started in the banking industry as an intern for one of my business courses in order to graduate with my degree. Since then, I have had the opportunity to experience different aspects of the bank. Going to Mid-Atlantic School of Banking would allow me to gain the knowledge I need to further my banking career. I believe that Mid-Atlantic School of Banking is a good fit for me, as many of my mentors have attended this school and have had great success.

**Recommender Information**

Name <b>Bill Sage</b>	Title/Position <b>CEO</b>
E-mail Address <b>bill@farmersandminersbank.com</b>	Phone Number <b>12765464692</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Emily I Leford</b>	Date of Application <b>3/4/2026</b>
Bank <b>3/4/2026</b>	City <b>Pennington Gap VA</b>
Timestamp of Receipt <b>16:03:08 04 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Emily Ledford

Bank Name: Farmers and Miners Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Emily Ledford began her career in banking and with FM Bank at a very young age and has continued to grow over the past 6 years. Beginning in high school as a part-time teller Emily worked with the bank thru summer vacations and breaks during college. Through this period she was utilized by bank management for several projects and always impressed with her work ethic and ability to understand the tasks as they related tot he big picture. As a part of one of her senior level business classes Emily chose a paper on banking ethics and completed considerable research including staff interviews and a wonderful presentation that yielded praise and high marks from her instructors.

Upon graduation the bank offered Emily full time employment and her career has continued to advance through initial lending and operations training to serving as staff trainer during our recent conversion of the banks core system. Emily continues to learn our lending systems and is learning the loan processing functions as well as relief work for management in our branch network as needed. The opportunity to attend bank school will allow her to further her knowledge of all banking functions as well as grow in her chosen career of banking, becoming a valuable asset for the bank and banking industry going forward.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 P. Sage III

Title: CEO

Bank: Farmers and Miners Bank

Telephone: 2765464692

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



Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> James Lee	<b>Informal Name</b> Tyler	<b>Email</b> tyler.lee@ridgeviewbank.bank
<b>Bank Name</b> Ridge View Bank, a Division of CNB Bank	<b>Title/Position</b> Private Banking Officer	
<b>Phone</b> 18653234489		<b>Bank Asset Size</b> 8.3 billion
<b>Bank Mailing Address</b> 154 Tanyard Rd Rocky Mount Va 24151		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Radford University Carilion
<b>Major/Area of Study</b> Master of Healthcare Administration	<b>Date Completed</b> 05/2021
<b>Please list any professional designations and/or certifications you hold:</b> Roanoke 40 under 40 leader winner Elected official (Town Council of Rocky Mount, Va 2020-present 2028)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> basic regulation and banking training	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> Understanding Bank Performance within the last five years	<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> no formal classes within the past 5 years Masters of Healthcare Administration had 2 Healthcare Accounting classes. I deal with local government accounting and basic gapp standards monthly.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
Ridge View Bank, a Division of CNB Bank	Saber Healthcare	SleepSafe and Assured Comfort Beds
<b>Address</b> 3529 Franklin Rd SW, Roanoke, VA 24014	<b>Address</b> 300 Hatcher St Rocky Mount, Va 24151	<b>Address</b> 3629 Reed Creek Dr, Bassett, VA 24055
<b>Position/Function</b> Private Banking Officer	<b>Position/Function</b> Director of Admissions and Marketing/ Ast. Director of Operations	<b>Position/Function</b> Director of Administration and Sales
<b>Dates Employed</b> 44753	<b>Dates Employed</b> Aug 2021-June 2022	<b>Dates Employed</b> March 2020-June 2022

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

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

- Working with administration and community partners to build a brand new existing financial institution in our region.
- Most community service hours in the company since the first month of joining the CNB Family.
- Work with high-net-worth clients to obtain the best banking products for their lifestyles.
- Educate medical professionals (Residents) on the best options for their financial future.
- Process loans and guide clients through the journey of purchasing new items.
- Manage an approximate \$23.5 Million Dollar portfolio.

### Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	3.5
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	1
Human Resources	2	Trust	0
International Banking	0	Other	3
Investments	1	"Other" Description	employee engagement, CRA
Lending/Credit Analysis	3	Total years in banking industry	3.5

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I would like to understand the full scope of every tool in the toolbox. I think that having a holistic management with grounded education how to properly manage a bank will help my future.

### Recommender Information

Name Carrie McConnell	Title/Position President
E-mail Address carrie.mcconnell@ridgeviewbank.bank	Phone Number 15403149650

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name James "Tyler" Lee	Date of Application 2/19/2026
Bank 2/19/2026	City Roanoke

Timestamp of Receipt

15:07:47 19 Feb, 2026



Mid-Atlantic School of Banking  
Charlottesville, VA

February 18, 2026

To Whom It May Concern,

It is my pleasure to recommend Mr. Tyler Lee to the Mid-Atlantic School of Banking. I have had the privilege of working closely with Tyler since he joined Ridge View Bank in July 2022. He holds an undergraduate degree from Ferrum College and a graduate degree from Radford University, both of which laid a strong academic foundation for his career. In his current role as a Private Banking Officer, Tyler provides exceptional concierge-level service to our private banking clients. He is responsible for cultivating loans, deposits, and through internal partnerships important ancillary products such as treasury services, merchant services, and other non-interest income opportunities and is consistently a top performer.

In addition to his professional achievements, Tyler is a warm and engaging individual who leads by example. He is inclusive, thoughtful, and consistently demonstrates curiosity and motivation to expand his knowledge. His commitment to service is evident in the fact that he has logged more volunteer hours than any other employee at Ridge View Bank. While he brings approximately three and a half years of banking experience, his leadership and civic involvement, including his work with charitable organizations and his service on the Town Council in Rocky Mount, Virginia, provide a level of maturity and accomplishment that would greatly enrich the program.

Tyler's blend of intellectual ability, professional performance, character, and community commitment make him an exceptional candidate for the Mid-Atlantic School of Banking. I am confident that he will not only benefit from the program but also contribute meaningfully to his classmates, instructors, and the broader banking community.

In closing, I am offering Mr. Tyler Lee my highest recommendation for admission to the Mid-Atlantic School of Banking.

Sincerely,

Carrie T. McConnell  
President

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Joseph Lewis	Informal Name Joe	Email jlewis@chainbridgebank.com
Bank Name Chain Bridge Bank, N.A.	Title/Position Digital Banking Specialist	
Phone 15713291571	Bank Asset Size \$1.2 Billion	
Bank Mailing Address 2671 Sheffield Hill Way, Woodbridge, VA, 22191		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Mary Washington University
Major/Area of Study Business Administration	Date Completed 05/2023
Please list any professional designations and/or certifications you hold: Virginia Banking Association 2025 Management Development Program (MDP)	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned Standard or General	
Please select your accounting background: College Course within the last five years	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. Spring 2020 - Principles of Accounting I (1) ACCT 101 Fall 2020- Principles of Account II (2) ACCT 102 Spring 2022 - Cost/Managerial Account ACCT 304 Fall 2022 - Accounting Information Systems ACCT 401	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Chain Bridge Bank N.A.	N/A - Started as a college intern and hired full time after gradating	
Address 1445A Laughlin Ave, McLean, VA 22101	Address	Address
Position/Function Officer - Digital Banking Specialist	Position/Function	Position/Function
Dates Employed May 2022 - Present	Dates Employed	Dates Employed

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

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

Lead associate with our debit cards and credit cards

- Daily fraud reporting
- Daily Debit and credit card reporting
- Handling all debit and credit disputes
- Trouble shooting any credit/debit card account inquiries

Assist with operational work regarding digital banking team.

- Managing all electronic banking systems
- Trouble shooting and communicating with clients to solve online inquiries
- Setting up new accounts on online systems
- Basic data entry

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

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	4
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	1	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	4

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I am seeking to attend the Mid-Atlantic School of Banking because I am committed to building a long-term career in the banking industry and continuing to grow as a well-rounded financial professional. As a young and aspiring banker, I see the importance of developing a strong foundation in all aspects of bank management, operations, and financial performance. Attending the Mid-Atlantic School of Banking would provide me with the education, practical knowledge, and industry perspective necessary to elevate my contributions to our institution.

My long-term professional goal is to serve in an executive leadership role, ultimately aspiring to become a member of executive management or CEO of our bank. I understand that achieving this goal requires far more than ambition; it requires a comprehensive understanding of accounting, asset/liability management, regulatory compliance, risk management, strategic planning, and the operational complexities of running a financial institution. I am eager to develop the strategic mindset required of senior leadership. I want to begin thinking beyond individual responsibilities and gain a broader perspective on how all areas of the bank work together to drive performance, manage risk, and serve our clients effectively. Exposure to experienced instructors and peer bankers will also allow me to learn from diverse perspectives and best practices across the industry.

Ultimately, I view the Mid-Atlantic School of Banking as an investment not only in my professional development, but also in the long-term success of our bank. The knowledge, discipline, and leadership skills gained through this program will better equip me to contribute meaningfully to our organization's growth and to prepare for future leadership responsibilities.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

<b>Name</b> Thais Ribeiro	<b>Title/Position</b> SVP   Director of Operations
<b>E-mail Address</b> tribeiro@chainbridgebank.com	<b>Phone Number</b> 17037483424

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Joseph Lewis	<b>Date of Application</b> 2/19/2026
<b>Bank</b> 2/19/2026	<b>City</b> McLean
<b>Timestamp of Receipt</b> 11:15:52 19 Feb, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Joseph Lewis Bank Name: Chain Bridge Bank, N.A.

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Joe Lewis continues to demonstrate a strong combination of curiosity, initiative, and professional maturity that distinguishes him within Chain Bridge Bank, N.A. Since joining the Bank full time in 2023 following his participation in the VBA internship program, Joe has consistently taken ownership of his development. He successfully completed the VBA Management Development Program in 2025, further strengthening his foundation in banking principles and leadership. Throughout this period, he has proactively sought opportunities to expand his knowledge, shadow senior leaders, and contribute meaningfully to operational and digital initiatives.

Joe approaches his work with a strategic mindset and a clear long-term vision of leadership. His aspiration to one day serve as a CEO is supported by his disciplined work ethic, intellectual curiosity, and ability to ask thoughtful, forward-looking questions. He actively seeks feedback, embraces challenges, and demonstrates leadership potential in both formal and informal settings. The Mid-Atlantic School of Banking represents a natural next step in Joe's development. He will benefit from the program's rigorous curriculum and collaborative environment, and I am confident he will contribute positively to his peer group while representing Chain Bridge Bank, N.A. with professionalism.

I strongly recommend Joe Lewis for admission and fully support his continued investment in advanced banking education.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Thais Ribeiro Title: SVP & Director of Operations

Bank: Chain Bridge Bank, N.A. Telephone: 703-618-6855

Signature: *Thais Ribeiro*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Ashley Lipscomb	Informal Name Ashley	Email alipscomb@fbvirginia.com
Bank Name First Bank	Title/Position AVP BANKING CENTER MANAGER	
Phone 18048966500	Bank Asset Size 2 billion	
Bank Mailing Address 112 W King Street Strasburg Va 22657		

**Educational Background**

Highest Level of Education Achieved Associate's Degree	Institution University of Phoenix
Major/Area of Study BUSINESS ADMINISTRATION	Date Completed 06/2009
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Internal branch leadership, compliance, and retail banking management training through First Bank.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 BANK	TOUCHSTONE BANK	
Address 800 N MECKLENBURG AVE SOUTH HILL VA 23970	Address 800 N MECKLENBURG AVE SOUTH HILL VA	Address
Position/Function BRANCH MANAGER	Position/Function REGIONAL MANAGER	Position/Function
Dates Employed 10/2024 - PRESENT	Dates Employed 01/2008-10/2024	Dates Employed

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

I am responsible for overseeing the daily operations of the branch while ensuring high levels of customer service, operational efficiency, and compliance with banking regulations. This role provides leadership and direction to branch staff by coaching, training, and motivating employees to achieve individual and team performance goals. I work to grow the branch's business by developing relationships with customers, promoting bank products and services, and identifying opportunities to increase deposits, loans, and other financial services. In addition to sales and relationship management, I ensure that all branch activities follow bank policies, security procedures, and regulatory requirements. I monitor financial performance, review operational reports, and implement strategies to improve productivity and service delivery. I also handle complex customer issues, support staff development, and maintain strong connections within the local community to help drive business growth and strengthen the bank's reputation.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	1
Auditing	10	Money Management	10
General Management/ Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	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 Mid-Atlantic School of Banking.**

I believe this program offers a unique opportunity to enhance my leadership skills, deepen my understanding of the banking industry, and ultimately contribute more effectively to our team's success and the company's long-term objectives. Through this program, I would gain valuable insights in key areas such as strategic planning, risk management, financial analysis, and team leadership, all of which are crucial to our work and the challenges we face. As we continue to grow and evolve, I am eager to develop the tools necessary to drive innovation, support our strategic initiatives, and ensure that we maintain a competitive edge in the industry. I am fully committed to leveraging this learning experience to make a more significant impact within our team. The knowledge gained will enable me to take on greater responsibilities, support the professional development of my colleagues, and contribute to the overall efficiency and effectiveness of our operations.

**Recommender Information**

<b>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> 15406868236

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Ashley Lipscomb	<b>Date of Application</b> 12:00:00 AM
<b>Bank</b> 12:00:00 AM	<b>City</b> STRASBURG
<b>Timestamp of Receipt</b> 16:28:44 16 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Ashley Lipscomb Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Ashley is highly recommend for enrollment in bank school, as she has consistently demonstrated a strong commitment to professional growth and excellence in her role. She brings a thoughtful, analytical approach to her work, paired with a genuine curiosity about the broader banking industry. Her ability to collaborate effectively, communicate clearly, and take initiative sets her apart as a high-potential contributor within the organization. We feel Ashley has as a long runway within the baking industry. Bank school will not only enhance her technical knowledge and leadership capabilities, but it will also allow her to bring back valuable insights that will benefit our team and customers. I am confident she will fully engage in the program and represent our organization with professionalism and integrity.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Christina White Title: EVP/HR Director

Bank: First Bank Telephone: 540-465-6131

Signature: Christina White  Digitally signed by Christina White  
Date: 2026.03.17 14:00:30 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Janet Lopez	Informal Name Janet	Email janet.lopez@pnfp.com
Bank Name Pinnacle Financial Partners	Title/Position Senior Vice President	
Phone 12406202335	Bank Asset Size \$117 billion	
Bank Mailing Address 7270 Wisconsin Ave		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Towson University
Major/Area of Study Romance Languages	Date Completed 05/2012
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Retail banking school with previous employer at Truist.	
AIB Certificate Earned N/A	
Please select your accounting background: Understanding Bank Performance within the last five years	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	M&T Bank	Truist
Address 7270 Wisconsin Ave Bethesda MD 20814	Address 77 Upper Rock Cir suite 800 Rockville MD 20850	Address 7220 Wisconsin Ave Bethesda MD 20814
Position/Function Office Leader	Position/Function Relationship Manager Business Banker	Position/Function Market Leader
Dates Employed 45748	Dates Employed 11/2021-04/2025	Dates Employed 09/2012 to 11/20221

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

As an Office Leader, I am commitment to delivering distinctive service to the bank clients and prospects. Also, I am responsible for the operations of the office and functions including the leadership and development of associates, profitability and growth of the office, client retention, achievement of service standards, management of existing client relationships and development of new business.

**PRIMARY RESPONSIBILITIES:**

- Provide distinctive service to clients and prospects, in person and over the telephone. Respond to client inquiries and satisfactorily resolve client issues.
- Ensure all associates in the office understand and demonstrate the firms' values.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- Responsible for all client relationships managed personally and through team members in the office.
- Lead associates in the office in achieving their goals and objectives.
- Develop and maintain a client base to achieve predetermined targeted performance standards.
- Achieve growth, income and profitability goals for the entire office as measured on monthly KPI reports.
- Develop and maintain personal knowledge of the market to ensure delivery of effective advice.
- Provide a full array of loan products designed to meet the client's needs.
- Analyze the credit worthiness of a potential borrower and recommend decision.
- Ensure credit quality for all loans under his/her responsibility.
- Achieve and maintain a successful working environment conducive to the development and motivation of qualified, productive, cross-functional associates.
- Meet all the client's financial needs, both business and personal, and refer clients to other specialty areas such as Trust, Investments, Insurance, Treasury Management, etc. as appropriate.
- Assist other team members as needed to ensure delivery of distinctive service.
- Perform other related duties and responsibilities as assigned.

<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	10	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am looking forward to attending the Mid-Atlantic School of Banking for various reasons: First of all, I have spent a great time over 10 years in the banking industry serving multiple roles, and I want to build deep financial expertise about the industry to be able to make better financial decisions when onboarding new clients or extending credit to clients. Banking school will provide me with the structured and advanced knowledge to make the best decision for the firm and the client. Additionally, I want to understand better how all parts of the bank connect: lending, deposits, treasury, risk, compliance and capital management. Having a broader picture of how all these services connect; it will allow me to serve my clients better, and also it will help me to lead my team and help them to make better recommendations that can support their clients and strengthen the banks' balance sheet. Finally, attending to banking school will allow me to expand my network and collaborate with other bankers in the region.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Recommender Information

Name Ken Ayers	Title/Position Area Manager/ Senior Executive
E-mail Address ken.ayers@pnfp.com	Phone Number 19043041308

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Janet Lopez	Date of Application 2/4/2026
Bank 2/4/2026	City Bethesda
Timestamp of Receipt 10:23:23 04 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Janet Lopez Bank Name: Pinnacle Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I have worked with Janet at two different institutions over the past decade. I find her to be an accomplished professional deeply committed to her career and continued development. The knowledge she gains through her learning efforts, both on the job and outside, will increase her competence and confidence as a Commercial Banker.

Mid-Atlantic School of Banking is in alignment with her desires to gain a better understanding of Banking in general and furthering her skill sets to effectively work with Commercial Clients as she moves up market to more complex entities, crafting appropriate solutions to meet their needs while distinguishing her from competitors in the market.

It is an honor and privilege to recommend Janet to your upcoming class. I'm certain she will approach this opportunity with the same passion she exhibits everyday to her Family, Clients and Career. She will strive to be one of the best in class and I believe she will achieve those aspirations.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Kenneth Ayers Title: Area Manager / Senior Vice President

Bank: Pinnacle Bank Telephone: (904) 304-1308

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Luke Lyddane	Informal Name Luke	Email Luke071202@yahoo.com
Bank Name Wesbanco	Title/Position Credit Products Analyst	
Phone 12405442011	Bank Asset Size \$28 billion	
Bank Mailing Address 1 Bank Plaza, Wheeling, West Virginia 26003		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Towson University
Major/Area of Study Economics	Date Completed 12/2025
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Moody's Business Lending Moody's Financial Accounting for Lenders	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	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. College of Southern Maryland, Principals of Account 2 5/22	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Wesbanco	Wesbanco	
Address 1525 Pointer Ridge Pl, Bowie, MD 20716	Address 1525 Pointer Ridge Pl, Bowie, MD 20716	Address
Position/Function Credit Products Analyst	Position/Function Commercial Banking Intern	Position/Function
Dates Employed 1/7/2026- current	Dates Employed 6/2/2025-12/16/2025	Dates Employed

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

My current role at the bank is to analyze business and personal financials and convert them into spreads for lenders to determine cash flow and important credit ratios.  
I also am in attendance in commercial and industrial deal screens to provide any analytical assistance.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	
Lending/Credit Analysis	1	Total years in banking industry	1

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I have been with Wesbanco for about a year now and have learned 'how' to do the job as an analyst. I want to attend the Banking School to learn the 'why' involved in banking. I know there is plenty to learn in this industry and schooling would be best for me to fully understand key functions of banking.

**Recommender Information**

Name <b>Rusty Posey</b>	Title/Position <b>Credit Products Director- Underwriting/C&amp;I</b>
E-mail Address <b>Rusty.posey@wesbanco.com</b>	Phone Number <b>14236051628</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Luke Lyddane</b>	Date of Application <b>4/10/2026</b>
Bank <b>4/10/2026</b>	City <b>Wheeling</b>
Timestamp of Receipt <b>11:36:36 10 Apr, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Luke Lydanne Bank Name: WesBanco Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Luke Lydanne for admission to the Mid-Atlantic School of Banking. I have worked closely with Luke since last summer, when he joined our organization as a credit intern. Based on his strong performance and clear potential, we retained him on a part-time basis throughout his final academic year, and upon graduation extended him a full-time offer as a Commercial Credit Analyst.

During his internship, Luke quickly distinguished himself through his work ethic, attention to detail, and eagerness to learn. Since joining us full-time, Luke has truly hit the ground running. He has demonstrated a strong grasp of credit fundamentals and a genuine desire to deepen his understanding of commercial banking, risk identification, and transaction structure. Luke consistently asks insightful questions and shows a clear interest in understanding the rationale behind credit decisions, not simply the mechanics. This curiosity and discipline have allowed him to develop faster than is typical for someone early in their career.

Equally important, Luke conducts himself with professionalism, humility, and integrity. He works well with relationship managers, portfolio managers, and senior credit officers, and he approaches each assignment with a collaborative and solutions-oriented mindset. His attitude, combined with his analytical ability, positions him well for continued growth and long-term success within commercial banking.

I am confident that Luke would benefit greatly from the peer learning environment offered by the Mid-Atlantic School of Banking, and I am equally confident that he will be an engaged and high-impact participant in your program. I recommend him without reservation and fully support his candidacy.

Please feel free to contact me if you require any additional information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Rusty Posey Title: SVP & Credit Products Director

Bank: WesBanco Bank Telephone: 423-275-2481

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

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by April 15, 2026.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Tristan Macdonald	Informal Name Tristan	Email tmacdonald@vabankers.org
Bank Name Virginia Bankers Association	Title/Position VP, Government & Member Relations	
Phone 15405258460	Bank Asset Size NA	
Bank Mailing Address 4490 Cox Road, Floor 1, Glen Allen, VA		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution Baruch College - CUNY
Major/Area of Study Public Administration	Date Completed 01/2025
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: Understanding Bank Performance within the last five years	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. Understanding Bank Performance (04/26)	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Virginia Bankers Association	VCTA - Broadband Association of Virginia	VNS Health
Address 4490 Cox Road, Glen Allen, VA	Address 1111 East Main Street, Floor 8, Richmond, VA	Address New York, NY
Position/Function Government & Member Relations	Position/Function Director, Government Affairs	Position/Function Government Affairs Manager
Dates Employed 04/25-Present	Dates Employed 01/22-03/25	Dates Employed 11/18-01/22

Please describe, in detail, your role at the bank including key job functions. Represent the interest of Virginia banks in Richmond, VA and Washington, DC
---

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	...Wait, what is this an application for again?!?
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Who wouldn't want to hang out with Kristen Reid and VBA Staff?

**Recommender Information**

Name <b>Matt Bruning</b>	Title/Position <b>EVP, COO</b>
E-mail Address <b>mbruning@vabankers.org</b>	Phone Number <b>18043668688</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Tristan Macdonald</b>	Date of Application <b>3/13/2026</b>
Bank <b>3/13/2026</b>	City <b>Glen Allen</b>
Timestamp of Receipt <b>12:24:25 02 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Tristan Macdonald Bank Name: VBA

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Since joining the VBA nearly a year ago, Tristan has displayed a keen interest in learning and absorbing more information and understanding of the banking industry. He is curious, posing thoughtful and relevant questions and showing a desire to better comprehend both the functions of the various individual aspects of bank operations and the interconnections, consequences and impact of their interaction. He recognizes that growing this understanding will directly enhance his ability to effectively represent and advocate for the industry in his role, foresee and explain impact of proposed policies on the industry, and make connections between both bankers and policymakers through gained trust in his knowledge. Early on in his tenure, he enthusiastically scheduled weekly "bank policy sessions" to dive into specific policies, processes and facets of banking. The education he will receive from the School of Banking will give him more context, insight and comprehension of the industry and the varied reaches of banking. It will also provide an opportunity to connect with bankers from across Virginia, building and deepening his relationships and network to pull from as the VBA seeks to expand and diversify our advocacy efforts and better serve our membership. Nowhere will this be more impactful than through the Bank Exec simulation component in the third year, where both technical understanding and teamwork come into play. I know Tristan is prepared for the rigors of the academics of the School, will focus and work hard in both the classroom and home study portions, and will be both a positive and proactive contributor to his class. His participation will not only inure to his own benefit, but also enrich those in his cohort and, ultimately, the VBA. Thank you for considering his application and I look forward to supporting Tristan's journey through the School over the next three years.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew Bruning Title: EVP & COO

Bank: Virginia Bankers Association Telephone: 804-366-8688

Signature: *Matthew Bruning*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

<b>Full Name</b> Andria Roshell Malloy	<b>Informal Name</b> N/A	<b>Email</b> andriamalloy@gmail.com
<b>Bank Name</b> The Freedom Bank of Virginia	<b>Title/Position</b> Vice President/ Loan Servicing Team Lead	
<b>Phone</b> 202 270 6438 (cell)		<b>Bank Asset Size</b>
<b>Bank Mailing Address</b> 10555 Main Street Suite 200 Fairfax VA 2200		

### Educational Background

<b>Highest Level of Education Achieved</b> High School Diploma	<b>Institution</b> Lower Richland High School
<b>Major/Area of Study</b> General Studies	<b>Date Completed</b> June 1990
<b>Please list any professional designations and/or certifications you hold:</b> I studied Business Management at Prince Georges Community College	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> My in-bank training program includes Small Business Lending and Introduction to SBA Lending, Commercial Loan Documentation, Organizational Structures.	
<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
The Freedom Bank of Virginia	EagleBank	
<b>Address</b> 10555 Main Street Suite 200 Fairfax VA 22030	<b>Address</b> 8245 Boone Blvd Vienna VA 22182	<b>Address</b>
<b>Position/Function</b> VP/Loan Servicing Team Lead	<b>Position/Function</b> Officer/ Business Banking Operations Manager	<b>Position/Function</b>
<b>Dates Employed</b> 08-2025 to current	<b>Dates Employed</b> 10-2009 to 08-2025	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>			
I currently work as the Supervisor of the Loan Servicing section within the Loan Operations department, where I lead a team of three employees. My responsibilities include but not limited to managing past-due accounts, assisting with bank audits, and addressing complex customer inquiries and requests.			
<b>Please indicate the numbers of years of experience in each bank management area.</b>			
<b>Accounting</b>	N/A	<b>Marketing</b>	N/A

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Auditing		Money Management	
General Management/Administration	15	Operations	10
Human Resources		Trust	
International Banking		Other (please specify the area below)	
Investments		"Other" Description Branch – Teller/ CSR	3
Lending/Credit Analysis	2	Total years in banking industry	30

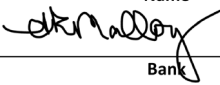
**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

The reason I would like to attend the Mid-Atlantic School of Banking is to continue building a strong foundation for my banking career, expand my knowledge, and create opportunities for further professional growth.

### Recommender Information

Name	Title/Position
E-mail Address	Phone Number

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name 	Date of Application April 21, 2026
Bank The Freedom Bank of Virginia	City Fairfax
Timestamp of Receipt	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Andria Malloy Bank Name: The Freedom Bank of Virginia

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Andria has seventeen years of experience, but joined Freedom a little less than a year ago as she had worked closely with the team we hired to run our Small Business Lending strategy. She has quickly transitioned to our company and operating philosophy and has proven herself to be quite capable in all areas of loan administration. We recently promoted Andria to run the Loan Operations Team and in this role, she has a larger span of supervisory responsibilities and more complex duties across all of our commercial, real estate and consumer loan portfolios. The School of Banking will help broaden her knowledge of banking and enable her to continue to grow at Freedom Bank. The course curriculum will complement her prior training, and she will be joined by two other Freedom Bankers who can work the curriculum together but also build their network outside of the company.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 J. Thomas Title: President and CEO

Bank: The Freedom Bank of Virginia Telephone: 703.667.4161

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Christopher Malone	Informal Name Christopher	Email cmalone@fbvirginia.com
Bank Name First Bank	Title/Position Director of Operations	
Phone 15404651110	Bank Asset Size 2,000,000,000	
Bank Mailing Address 406 Borden Mowery Drive		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution UNL
Major/Area of Study Finance & Mathematics	Date Completed 5/2005
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: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 Bank	Fiserv	
Address 112 West King Street, Strasburg, VA	Address NA	Address
Position/Function Director of Operations	Position/Function Professional Services Advisory Manager	Position/Function
Dates Employed 46319	Dates Employed 05/2007-10/2023	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
Responsible for the overall management and performance of the bank's operational functions, including deposit and loan operations, digital banking, fraud prevention, ACH and wire processing, legal support, and core banking systems. Ensures operational efficiency, regulatory compliance, risk management, and the effective use of banking technology to support customer service and institutional growth.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	8	Marketing	0
Auditing	2	Money Management	5
General Management/ Administration	8	Operations	19
Human Resources	0	Trust	0
International Banking	0	Other	15
Investments	2	"Other" Description	Fiserv software manager. Advisory work with all areas of banking for 15 years.
Lending/Credit Analysis	5	Total years in banking industry	19

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I want to attend the Mid-Atlantic School of Banking to strengthen my knowledge of banking operations and leadership. The program offers practical lessons on the decisions and challenges we face every day, and I want to learn from instructors who have real experience in the field.

I am also interested in connecting with peers from other banks to share ideas and approaches. Understanding how others handle similar situations will help me improve processes and make better decisions in my role.

My goal is to gain tools and insights that I can bring back to my team to improve efficiency, compliance, and overall performance. I want to learn what works in other banks and apply it here.

This program is a way to focus on developing skills that matter in operations, leadership, and strategy while learning from professionals who deal with the same responsibilities. I see it as a step toward leading my team more effectively and supporting the bank's goals.

**Recommender Information**

Name <b>Chris Martin</b>	Title/Position <b>CTO</b>
E-mail Address <b>cmartin@fbvirginia.com</b>	Phone Number <b>15406782720</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Christopher Malone</b>	Date of Application <b>12:00:00 AM</b>
Bank <b>12:00:00 AM</b>	City <b>Strasburg</b>
Timestamp of Receipt <b>16:47:06 16 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Christopher Malone Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Christopher Malone for admission to the Mid-Atlantic School of Bank Management. Christopher has been in the banking industry for eight years and with First Bank for over two years, serving as the Senior Vice President of Operations. He has oversight of the company's backroom operation, including Loan Operations and Deposit Operations.

Christopher continually demonstrates strong organizational leadership, strategic awareness, and the ability to analyze complex issues. His analytical approach, intellectual curiosity, and commitment to customer delivery serve him, and our company, well.

I strongly endorse Christopher to admission into this program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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/CTO

Bank: First Bank Telephone: 540.678.2720

Signature: Christopher Martin

Digitally signed by Christopher Martin  
Date: 2026.04.06 09:47:09 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Edgar Martindale	<b>Informal Name</b> Allen	<b>Email</b> allen.martindale@rich.frb.org
<b>Bank Name</b> Federal Reserve Bank of Richmond	<b>Title/Position</b> Bank Examiner	
<b>Phone</b> 17039320496		<b>Bank Asset Size</b> \$524.6 billion
<b>Bank Mailing Address</b> P.O. Box 27622, Richmond, VA 23261		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Virginia Polytechnic Institute and State University - Virginia Tech
<b>Major/Area of Study</b> Finance/Accounting, Building Construction (minor)	<b>Date Completed</b> 07/2000
<b>Please list any professional designations and/or certifications you hold:</b> Safety and Soundness Commissioned Bank Examiner	
<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> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
The Federal Reserve Bank of Richmond	Chesterfield Fire and EMS	Centex Homes
<b>Address</b> P.O. Box 27622	<b>Address</b> 6731 Mimms Loop, Chesterfield, VA 23832	<b>Address</b> Chantilly, VA
<b>Position/Function</b> Bank Examiner	<b>Position/Function</b> Firefighter/EMT	<b>Position/Function</b> Division Finance Manager
<b>Dates Employed</b> April 2013-Present	<b>Dates Employed</b> June 2011 - April 2013	<b>Dates Employed</b> July 2000-June 2011

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>- Conducted risk-focused examinations of community state member banks that evaluated safety, soundness, and compliance with federal and state laws, rules, and regulations.</li> <li>- Led examination teams to assess financial conditions, analyze loan portfolios, and evaluate risk management frameworks.</li> <li>- Authored comprehensive reports of examination that outlined findings, corrective actions, and supervisory conclusions.</li> </ul>
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Collaborated with bank officials at all levels to gather information, discuss examination results and secure commitments to remediation plans.
- Mentored less experienced staff on examination procedures, financial analysis, and regulatory standards.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	5	Marketing	0
Auditing	5	Money Management	0
General Management/ Administration	5	Operations	5
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	5	"Other" Description	
Lending/Credit Analysis	10	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

After 13 years as a generalist Bank Examiner with the Federal Reserve Bank of Richmond, I am ready to deepen my expertise and leadership skills through my participation in the Mid-Atlantic School of Banking. The program will expand my professional network across the Mid-Atlantic, fostering inter-district collaboration while exposing me to new methodologies and emerging practices. I am committed to immediately applying these insights to enhance my examination work and strengthen my contributions to the regulation of fifth district institutions.

**Recommender Information**

Name <b>John Blum</b>	Title/Position <b>Senior Manager</b>
E-mail Address <b>John.Blum@rich.frb.org</b>	Phone Number <b>18045513418</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Edgar Allen Martindale IV</b>	Date of Application <b>3/11/2026</b>
Bank <b>3/11/2026</b>	City <b>Richmond</b>
Timestamp of Receipt <b>14:52:15 11 Mar, 2026</b>	

NONCONFIDENTIAL // EXTERNAL **Mid-Atlantic School of Banking  
Recommendation Form**

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

Applicant Name: Allen Martindale Bank Name: Federal Reserve Bank of Richmond

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Allen has been a bank examiner for the Federal Reserve Bank of Richmond for over 10 years and has never attended a banking school, primarily due to personal circumstances. Now he has the opportunity to attend and wants to take advantage. He has solid knowledge of banking through our examiner commissioning process and his experience as an examiner. He also came to the FRB after working in the financial function for a large national builder - and we have appreciated his knowledge and experience - especially when the real estate world is flipped on its head. However, he would greatly benefit from the more holistic curriculum offered by this program. He would also benefit from closer interactions with bankers outside of the confines of a bank examination (e.g. learning what it is like to be a banker on a day to day basis). Allen has excellent interpersonal skills and as his manager I would love to see him do more in the industry outreach space - and this opportunity to work and learn with bankers and share our regulatory perspectives on important topics will benefit class discussions as well as his development as an "ambassador" for the Richmond FRB.

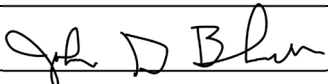
In summary, I think Allen's experience and regulatory perspective will benefit the program and I think the well-rounded curriculum will further enhance his knowledge of banking and the challenges the industry faces.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Blum Title: Senior Manager

Bank: Federal Reserve Bank of Richmond Telephone: 804-551-3418

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Lindsey McClure	Informal Name Lindsey	Email lindsey.mcclure@htb.com
Bank Name HomeTrust Bank	Title/Position Retail Market Team Leader	
Phone 15408537010	Bank Asset Size 4.5 billion	
Bank Mailing Address 201 South Pollard Street		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Hollins University
Major/Area of Study Business	Date Completed 05/2010
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: Standard yearly compliance training	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
HomeTrust Bank		
Address 201 S Pollard Street Vinton, VA 24179	Address	Address
Position/Function Retail Market Team Leader	Position/Function	Position/Function
Dates Employed 08/2008 - Current	Dates Employed	Dates Employed

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

The Retail Market Team Leader will help lead branches in an assigned geographic region in new business development and help mentor and provide the highest quality of leadership support to their team. This position is responsible for assisting the Retail Market Leader in administering and directing sales and business development, marketing, and operations of multiple branch offices. The Retail Market Team Leader manages daily activities, which promote growth and reinforce the objectives of the relationship banking and quality service programs for the assigned region of branches.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	16
General Management/ Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
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 Mid-Atlantic School of Banking.**

My objective for attending the Mid-Atlantic School of Banking is to refine and develop my current banking and leadership skills. I believe this will enhance my current skills by allowing me to develop a deeper understanding of various roles within the financial industry. By doing so, this will aide in more effective decision making and build new connections with other banking leaders.

**Recommender Information**

<b>Name</b> Kristin Powell	<b>Title/Position</b> Consumer and Business Banking Group Executive
<b>E-mail Address</b> Kristin.Powell@htb.com	<b>Phone Number</b> 17049717026

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Lindsey McClure	<b>Date of Application</b> 2/12/2026
<b>Bank</b> 2/12/2026	<b>City</b> Vinton
<b>Timestamp of Receipt</b> 15:44:43 13 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Lindsey McClure Bank Name: HomeTrust Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

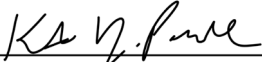
Lindsey has been with HTB for 17 Years . In January of 2025 Lindsey was promoted to a Retail Market Team Leader. A Team Leader is responsible for the retail branches in a specific market and for Lindsey that is our 5 locations in and around Roanoke, VA. Lindsey has demonstrated over the years at HTB that she is up for the challenge and open to growth, project improvements, and the financial performance of the bank. She has been hand selected throughout her career for special projects and strategic initiatives. Always willing and goes the extra mile to step in to help. This education will allow Lindsey to learn the knowledge of banking outside of the retail setting. This will give her a holistic view of how the bank runs which will prepare her to manage more than just one market and hopefully future growth opportunities.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Kristin Y. Powell Title: EVP, Consumer and Business Banking

Bank: HomeTrust Bank Telephone: 704-971-7026

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Christine Minor	Informal Name Christy	Email cminor@oakviewbank.com
Bank Name Oak View National Bank	Title/Position Vice President, Branch Manager	
Phone 15403597100	Bank Asset Size approx. \$895 Million	
Bank Mailing Address 340 Waterloo St Warrenton VA 20186		

**Educational Background**

Highest Level of Education Achieved Some College	Institution 20+ years Banking Performance additional Leadership & Banker Classes
Major/Area of Study Leadership & Banking products, services, policies, Procedures, Regulations	Date Completed 05/2025
Please list any professional designations and/or certifications you hold: Vice President and Branch Manager	
Please specify in-bank training program or specialized bank school you have participated in: VBA IRA Training VBA Trust & Fiduciary VBA Leadership Classes 2018 Fauquier Leadership 2025	
AIB Certificate Earned Standard or General	
Please select your accounting background: Understanding Bank Performance within the last five years	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
Oak View National Bank	PNC Bank	Marshall National Bank
Address	Address	Address
340 Waterloo Street Warrenton V 20186	615 Branch Drive Warrenton VA 20186	615 Branch Dr Warrenton VA 20186
Position/Function	Position/Function	Position/Function
Vice President, Branch Manager	Financial Sales Consultant	Customer Services Representative & Teller
Dates Employed	Dates Employed	Dates Employed
5/2009- current 4/2026	9/2007-5/2009	1/2004-9/2007

Please describe, in detail, your role at the bank including key job functions.
I manage a team of tellers and customer services representatives that grow deposit relationships and crass sell other bank services. I monitor cash volume and daily audit reports.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	22	Marketing	5
Auditing	15	Money Management	15
General Management/ Administration	15	Operations	5
Human Resources	10	Trust	10
International Banking	2	Other	0
Investments	10	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	22

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

In my 22 year in Banking, I have learn a lot about the deposit side and building relationship in the community. I'd like to have an oppportunity learn other departments like operations and what grows the bank as a whole. The more knowledge I have about all departments in banking the more I can assist in growing my team, our bank, and my career.

**Recommender Information**

<b>Name</b> Sam Parker	<b>Title/Position</b> Senior Vice President, Community President
<b>E-mail Address</b> sparker@oakviewbank.com	<b>Phone Number</b> 15403597141

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Christine Minor	<b>Date of Application</b> 3/31/2026
<b>Bank</b> 3/31/2026	<b>City</b> Warrenton
<b>Timestamp of Receipt</b> 16:05:12 31 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Christy Minor

Bank Name: Oak View National Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Christy Minor as an applicant to the Mid-Atlantic School of Banking. I have worked closely with Christy for 22 years and have served as her direct manager for the past 13 years. During that time, she has distinguished herself as an exceptional banking professional and leader. Christy has served as a Branch Manager for 15 years and currently leads a team of eight employees. Under her leadership, her branch has grown to become the highest deposit branch in the bank, a testament to her strategic thinking, strong operational skills, and unwavering commitment to excellence.


Christy is a conscientious and hardworking individual who consistently puts both her customers and her community first. She has a deep appreciation for the values of community banking and demonstrates this daily through her customer relationships, mentorship of her staff, and dedication to service. Her professionalism, integrity, and genuine care for others make her highly respected by colleagues and customers alike. I am confident that Christy would be an outstanding participant in the Mid-Atlantic School of Banking and would both contribute to and benefit greatly from the program. I recommend her 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Sam Parker Title: Senior Vice President

Bank: Oak View National Bank Telephone: 540-359-7141

Signature:  4-14-26

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name William Muangala	Informal Name William	Email william.muangala@rich.frb.org
Bank Name Federal Reserve Bank of Richmond	Title/Position Credit Risk Analyst	
Phone 18046972528	Bank Asset Size N/A	
Bank Mailing Address 701 E Byrd Steet, Richmond, VA 23219		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution VCU
Major/Area of Study Economics	Date Completed 12/2024
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: Understanding Bank Performance within the last five years	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. Business of Banking Workshop at the Richmond Fed, 2023.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Federal Reserve Bank of Richmond		
Address 701 E Byrd St. Richmond, VA 23219	Address	Address
Position/Function Credit Risk Analyst	Position/Function	Position/Function
Dates Employed 43641	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>At the Richmond Fed's I work on Reserve Team, Payment System Risk and Condition Monitoring Team where I:</p> <ul style="list-style-type: none"> <li>Review requests of institutions seeking access to the payment system, tracks the financial condition of all district institutions and may place restrictions on those that pose certain risk to the safety of the financial system, monitors the use of intraday credit in district institutions' Reserve Bank accounts, provides consistent reserve account administration such as the payment of interest on reserves.</li> <li>Monitor and counsel DIs that incur daylight overdraft policy violations or overnight overdrafts in their Federal Reserve accounts and assess fees or penalty charges when warranted.</li> </ul>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Work closely with Condition Monitoring staff to monitor the safety and soundness of DIs within the District and apply controls to Federal Reserve accounts to protect the Reserve Bank from risk in providing payment services to financially unhealthy DIs.
- Assist in the development of procedures, process analyses, and gap identification; update and maintain plans, processes, and procedures
- Promote the standardization of practices, risk mitigation, and create and execute compliance/ review programs and testing
- Provide routine and ad hoc detailed research and analysis to assess trends and respond to inquiries; analyze issues of varying complexity in order to develop recommendations to solve escalated problems
- Develop complex analyses, performance projections, statistical reports, and convert technical data into usable information for non-technical stakeholders
- Plan and execute solutions and provide consultation to Reserve Bank management, Board of Governors, and key Federal Reserve System stakeholders
- Monitor the environment for new or potential risks and evaluate implications of risks and/or changes in business lines, regulations, policies, or practices
- Participate in cross-functional team initiatives to address policy, risk or compliance issues, and process improvement projects

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	3
General Management/ Administration	0	Operations	2
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	8

- Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**
- Enhance skills in my current role
  - It will strengthen the broader industry perspective by connecting with community and regional bank executives to facilitate our future business interactions
  - It will strengthen my communication and leadership skills with executive presentations, case study defense, risk committee simulation, clear communication of overdraft violations etc.
  - Attending State Banking School will position me to think like both a regulator and a banker.
  - It will improve my analytical judgement and strategic thinking with new credit risk evaluation techniques, and scenario analysis skills.
  - Alignment with my development plan

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- Develop executive-level communication skills based on discussions and executive style presentations, and peer-level assessment of risk decisions.
- Support short-term and long-term career progression with strategic thinking, leadership readiness, industry network, and broader banking system perspective.
- Enhance cross-functional and system credibility and prepare me for higher-level risk decision-making.

### Recommender Information

<b>Name</b> Carlyle Powell	<b>Title/Position</b> VP Supervision and Regulations/Statistics Credit and Reserves
<b>E-mail Address</b> Carlyle.Powell@rich.frb.org	<b>Phone Number</b> 18046636090

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> William Muangala	<b>Date of Application</b> 3/25/2026
<b>Bank</b> 3/25/2026	<b>City</b> Richmond
<b>Timestamp of Receipt</b> 13:36:19 25 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: William Muangala Bank Name: Federal Reserve Bank of Richmond

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I fully support Williams's desire and willingness to participate in State Banking School this year and know he would be a great addition to the program. The opportunity to attend State Banking School directly aligns with Williams's development plan. The State Banking school will provide him with a broad range of skills and knowledge that would directly apply to his current role as a Credit Risk Analyst with responsibilities for Payment System Risk and Reserves.

In William's current role, he has demonstrated strong analytical ability, sound judgment, adaptability to changing environment, collaboration with internal and external stakeholders, and a proactive approach to understanding the broader financial system and how our business lines are connected. To further support his deep commitment to excellence in his current role, he is learning new coding skills, and taking high level master program quantitative analysis courses at Purdue University. Attending State Banking School will further accelerate his development and prepare him for future responsibilities.

Additionally, William has identified the following alignment:

Enhance skills in current role

- It will strengthen the broader industry perspective by connecting with community and regional bank executives to facilitate our future business interactions
- It will strengthen communication and leadership skills with executive presentations, case study defense, risk committee simulation, clear communication of overdraft violations etc.
- Attending State Banking School will position him to better understand perspectives of both a regulator and a banker.
- It will improve analytical judgment and strategic thinking with new credit risk evaluation techniques, and scenario analysis skills.

Alignment with development plan

- Develop executive-level communication skills based on discussions and executive style presentations, and peer-level assessment of risk decisions.
- Support short-term and long-term career progression with strategic thinking, leadership readiness, industry network, and broader banking system perspective.
- Enhance cross-functional and system credibility, and prepare me for higher-level risk decision-making.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Carlyle Powell Title: Vice President - Statistics, Credit and Reserve

Bank: Federal Reserve Bank of Richmond Telephone: 804-663-6090

Signature: Carlyle Powell - NRAS User

Digitally signed by Carlyle Powell - NRAS User  
Date: 2026.04.10 08:24:56 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Kabuu Muriithi	<b>Informal Name</b> Kabuu	<b>Email</b> Kabuu.Muriithi@bankwithunited.com
<b>Bank Name</b> United Bank	<b>Title/Position</b> AVP/Sr. Portfolio Manager	
<b>Phone</b> 17035312954		<b>Bank Asset Size</b> 33.7 Billion
<b>Bank Mailing Address</b> 5350 Lee Highway		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> UNC-Charlotte
<b>Major/Area of Study</b> Economics	<b>Date Completed</b> 12/1993
<b>Please list any professional designations and/or certifications you hold:</b> None	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> None	
<b>AIB Certificate Earned</b> Basic or Pre-Standard	
<b>Please select your accounting background:</b> Understanding Bank Performance within the last five years	<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	TD Bank NA	The Adams National Bank
<b>Address</b>	<b>Address</b>	<b>Address</b>
5350 Langston Blvd, Arlington VA 22207	4061 Powder Mill Rd, Beltsville MD 20705	1130 Connecticut Avenue, NW, Washington DC 20036
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Portfolio Manager, Commercial Banking	VP, Commercial Lender	VP, Commercial Lender
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
August 2018 - Present	August 2007-December 2011	August 2004 - July 2007

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Commercial Loan Underwriting and portfolio maintenance. Key role is twofold: first, responsible for the analysis of new and existing commercial loan origination including the preparation of loan approval packages; and second, responsible for the on-going monitoring of existing assigned loan portfolio.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	23
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	23 years	Total years in banking industry	23

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

My goal is to fill my banking knowledge gaps with the intention of enhancing my performance. I took a voluntary leave of the industry and since my return I noticed that the industry has evolved and while I have been able to deliver on my responsibilities in my role I believe that I can improve and rise to the forefront of my field, thus offering more. I also strive to demonstrate my commitment to learning and developing.

**Recommender Information**

<b>Name</b> LeVar Crooms	<b>Title/Position</b> Market President, Arlington-Alexandria
<b>E-mail Address</b> Levar.Crooms@bankwithunited.com	<b>Phone Number</b> 17035932552

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Kabuu Muriithi	<b>Date of Application</b> 4/15/2026
<b>Bank</b> 4/15/2026	<b>City</b> Arlington
<b>Timestamp of Receipt</b> 15:10:25 15 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kabuu Muriithi Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Kabuu Muriithi for admission to the VBA's Mid-Atlantic School of Banking. Kabuu is a highly capable and dependable portfolio management professional. As a Senior Portfolio Manager at United Bank, Kabuu consistently demonstrates the discipline, intellectual curiosity, and collaborative mindset that align closely with the program's rigorous, executive-level curriculum. He is a hard worker with a strong command of portfolio management, credit analysis, and risk principles, and he applies this knowledge thoughtfully to support sound decision-making and long-term performance. Kabuu consistently demonstrates a strong work ethic, deep expertise, and a collaborative approach that positively impacts both his team and the broader organization.

Most importantly, he is an outstanding team player who values diverse perspectives and actively contributes to group problem-solving—qualities that will both enrich classroom discussions and benefit from the School's case-based learning environment. His professionalism, commitment to excellence, and ability to deliver results make him a valuable asset, and I 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: LeVar Crooms Title: Market President

Bank: United Bank Telephone: 703-2887-2590

Signature: LeVar Crooms

Digitally signed by LeVar Crooms  
Date: 2026.04.22 12:39:37 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Thomas Nelson	<b>Informal Name</b> Thomas	<b>Email</b> tnelson@locusimpact.org
<b>Bank Name</b> Locus Bank	<b>Title/Position</b> Deposit Operations Manager & Bank Security Officer	
<b>Phone</b> 15402603514		<b>Bank Asset Size</b> \$343 Million
<b>Bank Mailing Address</b> 110 Peppers Ferry Road Christiansburg Virginia 24073		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Strayer University
<b>Major/Area of Study</b> Criminal Justice	<b>Date Completed</b> 03/2011
<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>	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Locus Bank	Stellar One	Capital One
<b>Address</b>	<b>Address</b>	<b>Address</b>
110 Peppers Ferry Road Christiansburg Virginia 24073	105 Arbor Drive Christiansburg Virginia	10700 Capital One Way, Glen Allen, VA 23060
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Deposit Operations Manager	Commercial E-Channels Technician (Treasury Management)	Team Leader/ High Value Multi- Products Customer Service Advisor
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
41772	41061	40634

<b>Please describe, in detail, your role at the bank including key job functions.</b>
I serve as a core banking and business applications subject matter expert, supporting enterprise-wide banking operations across Retail, Small Business, Commercial, Risk Management, and Deposit Operations. My role focuses on analyzing and supporting the bank's core system and integrated applications, implementing system enhancements, resolving complex operational issues, and ensuring accurate loan and deposit processing. I partner closely with business units, IT, and vendors to improve operational efficiency, support audits and exams, facilitate ACH and wire operations, and deliver management and risk reporting. In addition, I provide strategic business analytics, lead system testing and implementations, support regulatory compliance efforts, and serve as a key resource for cross-departmental projects and organizational initiatives.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	2	Marketing	0
Auditing	10	Money Management	2
General Management/ Administration	15	Operations	15
Human Resources	0	Trust	0
International Banking	2	Other	IT
Investments	2	"Other" Description	I worked in IT for 2 years
Lending/Credit Analysis	0	Total years in banking industry	15

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am applying to banking school to deepen my understanding of how a bank functions from end to end and to further prepare myself for future executive leadership, with the long-term goal of becoming a Chief Operating Officer. My professional background spans both bank operations and information technology, where I currently support and manage the bank's core banking system and its integrated applications across multiple lines of business, including Retail, Commercial, Risk Management, and Deposit Operations. In my current role, I work closely with business leaders, IT, vendors, and regulators to ensure that operational processes, systems, and controls function effectively and efficiently. I am deeply involved in system implementations, business process improvements, audit and exam support, reporting and analytics, and resolving complex operational issues. This exposure has given me a strong appreciation for how interconnected banking functions truly are, and how decisions in one area can have downstream impacts across the organization.

While my experience has provided a solid operational and technical foundation, I recognize the importance of developing a broader, structured understanding of banking as a whole. Banking school represents an opportunity to gain comprehensive insight into the full lifecycle of banking operations, from credit, risk, and compliance to finance, strategy, and leadership, allowing me to better connect theory with the real-world challenges I encounter daily.

I am naturally driven to identify opportunities for process improvement, risk reduction, and operational efficiency. By attending banking school, I intend to strengthen my ability to analyze the "why" behind banking practices, understand industry best practices, and apply those learnings immediately in my current role while preparing for expanded leadership responsibilities. I am confident that the knowledge gained through banking school will enhance my effectiveness today and equip me with the perspective needed to contribute at a senior leadership level as I continue to grow within my organization.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Recommender Information

Name Clyde Cornett	Title/Position Chief Financial Officer, EVP
E-mail Address ccornett@locusimpact.org	Phone Number 15402603503

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Thomas Nelson	Date of Application 3/13/2026
Bank 3/13/2026	City Christiansburg
Timestamp of Receipt 12:02:14 13 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Thomas Nelson Bank Name: Locus Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Thomas is a stand-out in the organization as a rising star in our operations team. He's held a variety of roles in his employment with Locus Bank and we see the Mid-Atlantic School of Banking as an opportunity to expand his overall knowledge of banking, introduce leadership concepts and help prepare him to explore additional opportunities for advancement that may arise as we continue to grow. He is hard-working, demonstrates the highest levels of integrity, customer service, commitment, and collaboration. He has a wealth of knowledge already with his many years of experience in operations (both loans and deposits), IT, treasury, and other operational expertise, and we think he'd make a great candidate for the Mid-Atlantic School of Banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Clyde A. Cornett, Jr. Title: CFO/EVP

Bank: Locus Bank Telephone: 540-239-2732

Signature:  Digitally signed by Clyde A. Cornett, Jr.  
DN: cn=Clyde A. Cornett, Jr., o=Locus Bank, ou, email=ccornett@locusimpact.org, c=US  
Date: 2026.03.16 13:43:35 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> VaShon Noel	<b>Informal Name</b> VaShon	<b>Email</b> vashon.noel@atlanticunionbank.com
<b>Bank Name</b> Atlantic Union Bank	<b>Title/Position</b> Vice President/Credit Portfolio Manager III	
<b>Phone</b> 17573754927		<b>Bank Asset Size</b> \$37.5 Billion
<b>Bank Mailing Address</b> 4300 Cox Rd, Glen Allen, VA 20360		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Norfolk State University
<b>Major/Area of Study</b> Business Administration with a concentration in Finance	<b>Date Completed</b> 05/2012
<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> BB&T Banking School c/o 2019	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Atlantic Union Bank	Truist	
<b>Address</b> 4300 Cox Rd, Glen Allen, VA 20360	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Credit Portfolio Manager III	<b>Position/Function</b> Portfolio Manager	<b>Position/Function</b>
<b>Dates Employed</b> February 2023 - Present	<b>Dates Employed</b> November 2002 - January 2023	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Responsible for providing an independent perspective in underwriting and managing Wholesale Banking loans and relationships within an assigned portfolio. I partner with Relationship Managers in delivering credit solutions through: underwriting, portfolio management, deal team management, and internal and external client interaction. Some of my key functions include: preparing independent underwriting for new and renewal opportunities for clients and prospects; providing in-depth independent analysis of financial statements, management competencies, industry impact, collateral, and guarantor support for new and renewal opportunities; making recommendations to relationship managers and credit approvers regarding credit amount, structure and policy compliance; proactively monitoring performance and trends of an assigned portfolio to ensure risk rating integrity and timely compliance; participating with the relationship manager on client calls.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	
Lending/Credit Analysis	12	Total years in banking industry	23

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to enhance my overall understanding of banking operations from a macro and micro level. I believe engaging with people across the banking industry will also help me better serve my clients and employer by allowing me to gain knowledge from other segments of the banking industry to provide a holistic approach to underwriting.

**Recommender Information**

<b>Name</b> Eric Collins	<b>Title/Position</b> Credit Portfolio Manager - Team Lead II
<b>E-mail Address</b> eric.collins@atlanticunionbank.com	<b>Phone Number</b> 18042176945

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> VaShon Noel	<b>Date of Application</b> 3/27/2026
<b>Bank</b> 3/27/2026	<b>City</b> Richmond, VA
<b>Timestamp of Receipt</b> 10:23:38 27 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name:       VaShon Noel       Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

VaShon embodies the Bank's core values: Caring, Courageous, Committed. She consistently demonstrates a positive attitude and is always willing to assist others if she has capacity. Her involvement in various volunteer initiatives is also commendable. VaShon would like to broaden her skill set and network as she continues to grow and move towards other, more challenging roles at the Bank. As a graduate of this school myself, I can attest that she will realize significant gains in both areas by attending the three year program. She has a solid background in credit and portfolio management and would benefit from exposure to other areas of how a Bank works and makes money. The third year program of BankSim will be beneficial to her as well by having her demonstrate the knowledge she's gained throughout the curriculum.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Eric R Collins Title: SVP, Credit Portfolio Manager Team Lead

Bank: Atlantic Union Bank Telephone: 804.217.6945

Signature: *Eric Collins*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Steven Troy Patrick	Informal Name Steven	Email spatrick@freedom.bank
Bank Name The Freedom Bank of Virginia	Title/Position VP/Relationship Manager	
Phone 703-677-6431 cell	Bank Asset Size \$1.1B	
Bank Mailing Address 10555 Main Street, 2 <sup>nd</sup> Floor, Fairfax VA 22030		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution George Mason University
Major/Area of Study History	Date Completed 2010
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: RMA Credit Courses, Moody's Omega Credit Training	
AIB Certificate Earned NA	
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
The Freedom Bank of Virginia	EagleBank	Suntrust Bank
Address 10555 Main Street Fairfax VA 22030	Address 8245 Boone Blvd Tysons VA 22182	Address Fairfax VA
Position/Function Relationship Manager	Position/Function Relationship Manager, Portfolio Manager, Portfolio Administrator, Branch Relationship Manager, Branch Operations Manager	Position/Function Assistant Branch Manager
Dates Employed March 2025-Present	Dates Employed Feb 2014 – March 2025	Dates Employed October 2012 – January 2014

Please describe, in detail, your role at the bank including key job functions.
Commercial lender specializing in Small Business lending solutions on both the conventional and Government Guaranteed lending sides. Responsible for managing existing portfolio along with new loan and deposit production.
<b>Please indicate the numbers of years of experience in each bank management area.</b>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Accounting	0	Marketing	0
Auditing	4	Money Management	0
General Management/Administration	6	Operations	6
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	6
Investments	0	"Other" Description	Branch Network
Lending/Credit Analysis	8	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Looking to continue my development in the banking industry and step outside the confines of my current role as a commercial lender. I am looking forward to being exposed to the other facets of the industry that I have yet to experience in my career. I feel this program will help me lay the foundation to pursue leadership opportunities in the future.

**Recommender Information**

Name	Title/Position
E-mail Address	Phone Number

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name	Date of Application
Steven Patrick	4/21/2026
Bank	City
The Freedom Bank of Virginia	Fairfax
Timestamp of Receipt	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Steven Patrick Bank Name: The Freedom Bank of Virginia

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Steven joined Freedom Bank in 2025 as a Relationship Manager and member of our Small Business Lending Team. He has quickly demonstrated his skills as a valuable resource for clients and a very collaborate teammate with Freedom employees. While he is still learning all the complexities and nuances of banking, he is quick to raise his hand, ask for help and seek to improve his knowledge. When working with clients, he does a great job understanding the entrepreneurs' goals and current financial realities in order to make practical financing recommendations. By virtue of his experience in retail banking, he is also very successful in building out the full relationship with both the business and the owners personal financial needs. With continued experience and the knowledge gained at the School of Banking, I have no doubt that Steve will continue to grow professionally and as a top producer among our bankers.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 J. Thomas Title: President and CEO

Bank: The Freedom Bank of Virginia Telephone: 703.667.4161

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Mollie Polhemus	Informal Name Mollie	Email mpolhemus@fmbankva.com
Bank Name Farmers & Merchants Bank	Title/Position AVP, Sr. Credit Analyst	
Phone 15408968941	Bank Asset Size \$1.37 Billion	
Bank Mailing Address 205 S Main St, Timberville, VA 22853		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution James Madison University
Major/Area of Study Finance	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: VBA: Management Development Program (2021)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Farmers & Merchants (F & M) Bank	Blue Ridge Bank	Farmers & Merchants (F & M) Bank
Address 205 S Main St, Timberville, VA 22853	Address 1801 Bayberry Ct., Richmond, VA 23226	Address 205 S Main St, Timberville, VA 22853
Position/Function Sr. Credit Analyst	Position/Function CRE Credit Analyst II	Position/Function Sr. Credit Analyst
Dates Employed January 2026 to Present	Dates Employed March 2022 to January 2026	Dates Employed June 2019 to March 2022

Please describe, in detail, your role at the bank including key job functions.
<p>As a Senior Credit Analyst, I am responsible for evaluating the creditworthiness of commercial borrowers and supporting sound lending decisions. I review and spread financial information, including tax returns, year-end financial statements, personal financial statements, and credit reports, to develop an accurate picture of a borrower's financial condition. Using this information, I prepare credit memos that analyze income statements, balance sheets, and cash flow to assess the borrower's capacity to repay debt.</p> <p>In my analysis, I evaluate historical performance and identify trends that may indicate strengths or potential deterioration in repayment ability. I also assess the adequacy and quality of collateral, identify key risks within the transaction or relationship, and consider mitigating factors. Based on this analysis, I assign and recommend appropriate risk ratings in accordance with internal policy and regulatory guidelines.</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	0
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	7	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I enjoy learning new things and continuously seek opportunities to grow both personally and professionally. I believe attending bank school would provide me with a well-rounded understanding of the banking industry, beyond the scope of my current role, which will allow me to better understand how my daily responsibilities fit with the bank's broader goals and decisions made by executive management.

**Recommender Information**

Name <b>Evan McHaffa</b>	Title/Position <b>EVP, Chief Credit Officer</b>
E-mail Address <b>emchaffa@fmbankva.com</b>	Phone Number <b>15402941024</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Mollie Polhemus</b>	Date of Application <b>3/27/2026</b>
Bank <b>3/27/2026</b>	City <b>Timberville, VA</b>
Timestamp of Receipt <b>11:10:30 27 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Mollie Polhemus

Bank Name: Mid-Atlantic School of Banking

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am eager to recommend Mollie Polhemus for admission to the Mid-Atlantic School of Banking.

I have had the opportunity to work closely with Mollie since 2022, and during that time I have seen tremendous professional growth and maturity beyond her years. She is now a nearly 10 year credit analyst and has consistently distinguished herself through her work ethic, sound judgment, intellectual curiosity, and commitment to excellence. To put it bluntly, Mollie is my top credit analyst. She has developed into a highly capable and trusted professional who brings strong analytical skills, a thoughtful approach to credit, and a level of maturity and poise that exceeds what is typically seen at this stage of a career. She understands not only the technical side of credit analysis and banking as a whole, but also the broader business and risk considerations that are critical to sound decisions. Mollie has the ability to contribute at a level beyond her years, and I believe she has a very bright future in banking. She is respected by her peers, valued by leadership, and has demonstrated the kind of character, discipline, and capacity for growth that make her an excellent candidate for a program such as yours.

I am confident that she would both benefit from and contribute meaningfully to the Mid-Atlantic School of Banking experience. I recommend her without hesitation and believe she will represent F&M Bank and the Virginia Banking community well.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.


1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Evan McHaffa

Title: Executive Vice President, Chief Credit Office

Bank: F&M Bank

Telephone: 540-294-1024

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Terrance Porcher	<b>Informal Name</b> Terrance	<b>Email</b> terrance.porcher@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> Senior Vice President, BSA/AML & OFAC Officer	
<b>Phone</b> 17576731765		<b>Bank Asset Size</b> \$19B
<b>Bank Mailing Address</b> 6005 Harbour View Blvd		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Walden University
<b>Major/Area of Study</b> Accounting	<b>Date Completed</b> 05/2015
<b>Please list any professional designations and/or certifications you hold:</b> Certified Public Accountant (inactive) Certified Anti-Money Laundering Specialist	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> TowneBank's "Management Development Academy"	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
TowneBank	BDO USA, LLP	
<b>Address</b> 6005 Harbour View Blvd.	<b>Address</b> 300 E Main St, Ste 1300, Norfolk VA, 23510	<b>Address</b>
<b>Position/Function</b> BSA/AML & OFAC Officer, BSA Department	<b>Position/Function</b> Assurance Associate, Audit	<b>Position/Function</b>
<b>Dates Employed</b> June 2018 to Present	<b>Dates Employed</b> September 2016 to June 2018	<b>Dates Employed</b>

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>- Administering an effective AML compliance program based on the Bank's Risk Profile</li> <li>- Ensuring that members of TowneBank's Board of Directors and Corporate Management are regularly apprised of the Bank's ongoing AML compliance</li> <li>- Ensuring that TowneBank is compliant with the provisions of all regulations imposed by the Bank Secrecy Act, the USA PATRIOT ACT, and the Treasury's Office of Foreign Assets Control</li> <li>- Ensuring that all employees affected by the aforementioned regulations receive training appropriate to their job responsibilities</li> </ul>
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- Establishing internal controls to 1) identify reportable transactions and accurately file all required reports including SARs, CTRs, and CTR exemptions, 2) meet all regulatory recordkeeping and reporting requirements, and 3) implement CIP and CDD policies, procedures and processes			
<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	5	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	Risk/Compliance
Investments	0	"Other" Description	BSA/AML/OFAC
Lending/Credit Analysis	0	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking to strengthen my effectiveness as a BSA/AML & OFAC Officer of a mid-size regional bank. In this role, I play a key role in TowneBank's regulatory compliance as well as its risk management processes. As financial crime risks and regulatory expectations continue to evolve, I understand the value in being a BSA leader that has a well-rounded understanding of the entire banking environment.

The Mid-Atlantic School of Banking appeals to me because of its comprehensive approach to education and leadership development. Expanding my knowledge of core banking functions will allow me to better understand the business decisions made across the entire organization. With this knowledge, I can be a more effective partner to Corporate Management and business line leaders.

I am also interested in learning alongside experienced banking professionals from all over the region. Working with knowledgeable peers and learning best practices will strengthen my ability to enhance our BSA program while contributing more strategically to Towne's overall success.

**Recommender Information**

<b>Name</b> Ernest Piccioli	<b>Title/Position</b> Senior Executive Vice President, Chief Risk Officer
<b>E-mail Address</b> ernest.piccioli@townebank.net	<b>Phone Number</b> 17576731868

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Terrance Sean Porcher, Jr.	<b>Date of Application</b> 4/8/2026
<b>Bank</b> 4/8/2026	<b>City</b> Suffolk
<b>Timestamp of Receipt</b> 13:08:49 09 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Terrance Porcher Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Terrance is an emerging leader at TowneBank and has consistently demonstrated strong performance and sound judgment. Over the past two years, he has assumed the responsibilities of BSA Officer and has done an exceptional job modernizing our program in ways that have enhanced efficiency, increased effectiveness, and strengthened our overall risk management framework.

As Terrance continues to advance in his career, it is important that he be equipped with the leadership development and broader banking perspective necessary to reach his full potential. Attendance at this banking school would be a meaningful investment in his future and an important step in preparing him to become a more well-rounded and impactful banking leader.

Terrance currently leads a team of more than 30 professionals and, more broadly, plays a critical leadership role in guiding the bank's execution of the BSA/AML standards expected of a large financial institution. His ability to lead through complexity, provide sound direction, and drive meaningful progress makes him well positioned for continued advancement within our organization.

In summary, Terrance would represent this banking school exceptionally well as an alumnus. He brings a strong work ethic, excellent character, and the qualities of a highly capable and respected banker.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Ernest S. Piccioli Title: SEVP - Chief Risk Officer

Bank: TowneBank Telephone: 336.703.8487

Signature: Ernest S. Piccioli

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Shreenidhi Prabhakaran	Informal Name Shree	Email sprabhakaran@woodsborobank.com
Bank Name Woodsboro Bank	Title/Position Branch Manager	
Phone 301-898-4634	Bank Asset Size \$482MM	
Bank Mailing Address 900 N East st, Frederick, MD 21701		

**Educational Background**

Highest Level of Education Achieved MBA	Institution Bharathidasan Institute of Management
Major/Area of Study Finance & HR	Date Completed 2013
Please list any professional designations and/or certifications you hold: Branch Manager	
Please specify in-bank training program or specialized bank school you have participated in: Leadership development course (in-bank)	
AIB Certificate Earned	
Please select your accounting background:	I am willing to take an accounting course at the request of the admissions committee. Yes, I can take a course on accounting
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Bharathidasan Institute of Management – Attached	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Woodsboro Bank	Applied Thought Auditors & Consulting	Matrimony.com
Address 900 N East St, Frederick, MD 21701	Address Sanford, FL	Address Tamilnadu, India
Position/Function Branch Manager	Position/Function Business Consulting – Manager	Position/Function HR Business Partner
Dates Employed 8/2024 - Current	Dates Employed May 2015- July 2016	Dates Employed May 2013 – July 2014

Please describe, in detail, your role at the bank including key job functions.			
<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	3 years	Marketing	
Auditing		Money Management	3 years

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

General Management/Administration	1 year	Operations	
Human Resources	1 year	Trust	
International Banking		Other (please specify the area below)	
Investments		"Other" Description	
Lending/Credit Analysis		Total years in banking industry	3 years

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

**Recommender Information**

Name <b>Thomas Ramsey</b>	Title/Position <b>Executive Vice President/ Chief Retail Banking Officer</b>
E-mail Address <b>tramsey@woodsborobank.com</b>	Phone Number <b>301-898-4772</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Shree Prabhakaran</b>	Date of Application <b>4/23/2026</b>
Bank <b>Woodsboro Bank</b>	City <b>Frederick</b>
Timestamp of Receipt	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Shree V Prabhakaran Bank Name: Woodsboro Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Shree Prabhakaran for the Mid-Atlantic School of Banking. Shree began her career with Woodsboro Bank as a teller and quickly was promoted to a relationship banker and then to a branch manager. In her time as a branch manager she led the branch to immediate success being client focused, results driven and commitment to colleague development. Understanding that building long term relationships with clients and colleagues only reinforces the positive impact of the bank both internally and externally. Her leadership is one of integrity and work ethic in setting a strong example with not just her team but with all departments that she interacts with and her willingness to go above and beyond to get situations resolved swiftly and accurately. I am confident that the participation in banking school will further enhance her leadership capabilities and broaden her perspective of how the branch channel impacts the bank as a whole through strategic and business planning. I strongly support their application and recommend her 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Ramsay Title: EVP/Chief Retail Banking Officer

Bank: Woodsboro Bank Telephone: 301-898-4772

Signature: *Thomas Ramsay*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Meredith Reeves	<b>Informal Name</b> Meredith	<b>Email</b> Mreeves@mvbbank.com
<b>Bank Name</b> Middletown Valley Bank	<b>Title/Position</b> Bank Officer, Retail Branch Manager	
<b>Phone</b> 12408503990		<b>Bank Asset Size</b> Roughly One Billion
<b>Bank Mailing Address</b> 13418 Marsh Pike, Hagerstown MD 21742		

**Educational Background**

<b>Highest Level of Education Achieved</b> Some College	<b>Institution</b> Hagerstown Community College
<b>Major/Area of Study</b> Paralegal Studies	<b>Date Completed</b> N/A
<b>Please list any professional designations and/or certifications you hold:</b> -Maryland Life & Health Licensed -M&T Money Mentor Certified -Leadership Washington County Graduate, 2023 -Notary Public	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Crucial Conversations Training and internal Retail Leadership Development with MVB. I partnered with the VP of Training to develop a "First Impressions training program," for our front line.	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Middletown Valley Bank	M&T Bank	Sephora inside JCP
<b>Address</b>	<b>Address</b>	<b>Address</b>
13418 Marsh Pike, Hagerstown, MD 21742	10721 Fairway Lane, Hagerstown, MD 21740	17301 Valley Mall Road, Hagerstown MD 21740
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Bank Officer, Retail Branch Manager	Assistant Branch Manager/Relationship Banker III	Beauty Manager
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
06/01/2021-Current	2/22/2012-5/30/2021	01/01/2010-01/01/2011

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

I have built my career in retail branch management with a focus on retail lending, investments, and business banking, leading teams that deliver exceptional customer experiences while driving branch growth and operational excellence. As a Branch Manager, I oversee daily operations, ensure regulatory compliance, and work to grow deposits, loans, and customer relationships through proactive business development and community engagement. While I value these individual accomplishments, the success of my branch is rooted in the strength of the team we have built. By placing the right people in the right roles, developing their strengths, and coaching through challenges, we have created a culture of consistent behaviors that lead to

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

consistent results. I believe a great bank recognizes the positive impact it can make within its community, and I am proud to represent an organization that shares that commitment.

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

Accounting	4	Marketing	0
Auditing	10	Money Management	10
General Management/ Administration	8	Operations	14
Human Resources	4	Trust	0
International Banking	0	Other	N/A
Investments	10	"Other" Description	
Lending/Credit Analysis	14	Total years in banking industry	14

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I believe strongly in continuous learning and in developing the leadership skills necessary to strengthen both my institution and the communities we serve. Throughout my career in retail branch management, I have focused on building high-performing teams, delivering exceptional customer experiences, and driving growth through retail lending, investments, and business banking. I believe that lasting success comes from developing people, establishing consistent behaviors that lead to consistent results, and fostering a culture of service and accountability.

The mission of your association, to support and strengthen the banking industry while helping banks better serve their customers and communities, closely aligns with my own professional values. Community banks play a vital role in the economic health of the communities they serve, and I believe strong, well-developed leaders are essential to sustaining that impact for years to come. "A society grows great when old men (or women) plant trees in whose shade they shall never sit.", Greek Proverb

Attending the Mid-Atlantic School of Banking would allow me to deepen my understanding of banking strategy, financial management, and risk while learning from peers across the industry. I look forward to bringing those insights back to my team so we can continue to grow, serve our customers more effectively, and contribute positively to the communities we support.

**Recommender Information**

Name <b>Cody Hill</b>	Title/Position <b>SVP- Director of Retail Banking</b>
E-mail Address <b>chill@mrvbank.com</b>	Phone Number <b>13013713074</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Meredith E. A. Reeves</b>	Date of Application <b>3/11/2026</b>
Bank <b>3/11/2026</b>	City <b>Hagerstown</b>

**Timestamp of Receipt**  
13:11:16 11 Mar, 2026

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Meredith Reeves Bank Name: Middletown Valley Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Meredith has been with MVB since 2021, and during that time she has consistently demonstrated resilience, dedication, and strong leadership. She has navigated professional challenges with determination while actively investing in her own development and in the growth of the teams she leads. Her commitment to continuous improvement is evident, and she has earned the respect of colleagues across the organization. Meredith receives feedback with professionalism and openness, and she consistently holds herself accountable in a way that strengthens trust and credibility.

Having served as Meredith's direct supervisor for several years and now as her executive officer, I can confidently attest that she will approach this program with seriousness and intention. She is a high-potential leader with a bright future at MVB, and I believe the Mid-Atlantic School of Banking will further enhance her skills and help support her continued advancement within our organization.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Cody B. Hill Title: EVP - COO

Bank: Middletown Valley Bank Telephone: 301-371-3074

Signature: Cody B. Hill Cody B. Hill  
2026.03.19 10:01:53 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Evan Richards	<b>Informal Name</b> Evan	<b>Email</b> erichards@mdbankers.com
<b>Bank Name</b> Maryland Bankers Association	<b>Title/Position</b> Head of Government & Community Relations	
<b>Phone</b> 14439831331		<b>Bank Asset Size</b> N/A
<b>Bank Mailing Address</b> 186 Duke of Gloucester Street		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Towson University
<b>Major/Area of Study</b> Political Science & Economics (Combined Major)	<b>Date Completed</b> 05/2015
<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> N/A	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Maryland Bankers Association	Senate of Maryland - Senator Kathy Klausmeier	
<b>Address</b> 186 Duke of Gloucester Street, Annapolis, MD, 21401	<b>Address</b> 123 James Senate Office Building, 11 Bladen Street, Annapolis, MD, 21401	<b>Address</b>
<b>Position/Function</b> Head of Government & Community Relations	<b>Position/Function</b> Chief of Staff/Legislative Aide	<b>Position/Function</b>
<b>Dates Employed</b> January 2022 - present	<b>Dates Employed</b> July 2015 - January 2022	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Advocacy & Association Functions

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	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 Mid-Atlantic School of Banking.**

To better understand how a bank operates to further my advocacy efforts for the Association.

**Recommender Information**

Name <b>Tisha Edwards</b>	Title/Position <b>President &amp; CEO</b>
E-mail Address <b>tedwards@mdbankers.com</b>	Phone Number <b>14435405976</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Evan Richards</b>	Date of Application <b>3/2/2026</b>
Bank <b>3/2/2026</b>	City <b>Annapolis, Maryland</b>
Timestamp of Receipt <b>12:18:36 02 Mar, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Evan Richards Bank Name: Maryland Bankers Association

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

In his role as Head of Government Relations at the MBA, Evan leads the efforts on behalf of the industry on policy issues impacting banking. Participating in the School of Banking will further bolster his understanding of the operational and strategic aspects of banking, providing greater insight and context as he develops, reviews and communicates policy with elected officials. I believe Evan would deeply appreciate an opportunity to grow and develop and the School of Banking aligns with strengthening both his professional and personal growth objectives. He is a willing learner and does not shy away from putting in the effort required to succeed within the curriculum. In addition, the connections he will make with fellow student bankers will enrich his professional network and serve as a beneficial source of contacts in support of his current and potential responsibilities at the MBA, forming relationships to serve as key connections on banking policy and in expanding MBA's grassroots advocacy awareness and engagement. Evan is prepared for the challenge of the School and poised to maximize both the learning and connections available in furtherance of both his professional and personal growth, leveraging both to the benefit of the MBA and its members. I wholeheartedly recommend Evan for admission to the School.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew Bruning Title: EVP & COO

Bank: Virginia Bankers Association Telephone: 804-366-8688

Signature: *Matthew Bruning*

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Nathan Runyon	Informal Name Nathan	Email nathan.runyon@bankwithunited.com
Bank Name United Bank	Title/Position Commercial Portfolio Manager	
Phone 13045816087	Bank Asset Size 32,000,000	
Bank Mailing Address 990 Elmer Price Drive		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Xavier University
Major/Area of Study Economics	Date Completed 05/2019
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: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
United Bank		
Address 990 Elmer Prince Drive, Morgantown, WV	Address	Address
Position/Function Commercial Portfolio Manager	Position/Function	Position/Function
Dates Employed 10/2021-Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>As a commercial portfolio manager I oversee the general administration of the lending portfolio in the Morgantown Market, which includes a wide variety of responsibilities. The primary function of my role is credit analysis, including commercial loan underwriting and market analysis. Within my role I get exposure to both Commercial Real Estate and Commercial and Industrial loans. In addition to credit analysis, I am responsible for continued monitoring of loans within the portfolio. This includes covenant testing/monitoring, occasional site visits to construction projects, and frequent review of distressed assets within the portfolio. Beyond that, I communicate with credit officers to determine appropriate loan sizing and covenants for prospective loans.</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	2
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I hope to further understand the full operation of a Banking Institution, outside of what I have experienced in my professional career. While my career has primarily provided an emphasis on credit analysis and commercial lending, I recognize that I have little exposure to the many other moving pieces within a banks operation.

**Recommender Information**

<b>Name</b> Randy Williams	<b>Title/Position</b> Market President
<b>E-mail Address</b> randy.williams@bankwithunited.com	<b>Phone Number</b> 13045816004

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Nathan Runyon	<b>Date of Application</b> 4/6/2026
<b>Bank</b> 4/6/2026	<b>City</b> Morgantown, WV
<b>Timestamp of Receipt</b> 13:41:49 06 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Nathan Runyon Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

In my role as Market President, I have had the opportunity to observe Nathan's professional growth and leadership potential within our organization in his short four-year tenure with United Bank. Although he has been in the credit and commercial lending arena of banking in this short career, I believe he will benefit greatly from learning more about the business of banking. Nathan consistently demonstrates his foundational knowledge of commercial banking principles. Whether he is working with clients or collaborating with colleagues, Nathan exhibits sound judgment and a high level of professionalism of a more tenured individual. Nathan's business and professional maturity level is well beyond his stage in his career.

He successfully manages a \$500 million+ commercial loan portfolio among three experienced, long-standing lenders. He has earned a lot of credibility with his colleagues by providing guidance and consistency. This indicates confidence by executive leadership. He handles responsibilities that require discretion, accuracy, and sound judgment and operates with minimal oversight while delivering consistent results

I am confident that Nathan will be an engaged and a capable participant in the Mid-Atlantic School of Banking and that he will contribute meaningfully to discussions and group work. More importantly, I believe this program will further prepare him to take on expanded leadership responsibilities within our industry. Many years ago, I attended the WV State Banking School and it continues to benefit me today. I know Nathan will realize the same benefit for many years to come and I recommend him without any reservation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Williams Title: Market President

Bank: United Bank Telephone: 304-581-6004

Signature: Randy Williams

Digitally signed by Randy Williams  
Date: 2026.04.07 11:27:20 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

<b>Full Name</b> Joseph Sawyers	<b>Informal Name</b> Eli	<b>Email</b> esawyers@thefarmersbankva.com
<b>Bank Name</b> The Farmers Bank of Appomattox	<b>Title/Position</b> VP IT / Risk / Vendor Management	
<b>Phone</b> 14343527171		<b>Bank Asset Size</b> 350 million
<b>Bank Mailing Address</b> PO Box 216, Appomattox, 24522		

### Educational Background

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> Liberty University
<b>Major/Area of Study</b> Information Technology	<b>Date Completed</b> 05/2026
<b>Please list any professional designations and/or certifications you hold:</b> SBS - Certified Banking Vendor Manager CBAIS - Certified Banking Artificial Intelligence Strategist	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Nessus fundamentals & Advanced SBS CBAIS: Certified Banking Artificial Intelligence (AI) Strategist - In progress	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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
The Farmers Bank of Appomattox	Princess Anne Country Club	
<b>Address</b>	<b>Address</b>	<b>Address</b>
223 Main St Appomattox VA 24522	3800 Pacific Ave, Virginia Beach, VA 23451	
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
IT, Risk, Vendor Management	Oversee Gym	
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
5/30/2023 to Current	2021 & 2022 Summers	

<p style="text-align: center; margin: 0;"><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>For Risk - I run the ERM program at the bank and report to the CEO. Last year was our first year having the program in which we completed all of our SWOTs and initial risk assessments. We are now refining the program to better suit us. I also am a member of the ALCO committee for risk. I also keep track and create/manage any and all risk assessments that the bank has.</li> </ul>
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

- For IT - I perform general IT tasks and lead the cyber security committee. I typically like to focus more on the backend of our systems and prioritize security and remediating any vulnerabilities and implementing as much as possible to increase our security.
- For Vendor Management - I run the vendor management program at the bank ensuring all vendors are in compliance and secure. I report to the board and handle our audits regarding third party management.
- Lobbying - I have begun to lobby for banking more and more each year attending VBA banker day in January and attending the ABA/VBA summit coming up in March. Last year I attended the ICBA summit to D.C. as well. I enjoy it and believe it is important for us to support legislators in banking as they can only know so much, and credit unions are never going to back down.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	1
Auditing	3	Money Management	0
General Management/ Administration	0	Operations	2
Human Resources	0	Trust	0
International Banking	0	Other	IT
Investments	0	"Other" Description	Information technology - 3 years
Lending/Credit Analysis	0	Total years in banking industry	3

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Part of the reason I was interested in the risk role was to learn all aspects of banking. I hope to learn more about banking as a whole in the areas that I am not working day to day. I want to hear it from other bankers and to live it. I learn best from practice and doing it myself. I understand I need a foundation and believe this school could provide that as well as long term connections for my banking career.

**Recommender Information**

Name <b>John Caldwell</b>	Title/Position <b>CEO</b>
E-mail Address <b>jcaldwell@thefarmersbankva.com</b>	Phone Number <b>14343527171</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Eli Sawyers</b>	Date of Application <b>2/27/2026</b>
Bank <b>2/27/2026</b>	City <b>Appomattox</b>
Timestamp of Receipt <b>12:21:30 27 Feb, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Joseph "Eli" Sawyers Bank Name: The Farmers Bank of Appomattox

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Eli Sawyers is a most definitely a dedicated and up and coming officer for our Bank. He currently serves as a Vice President with responsibilities in Information Technology, Vendor Management and Enterprise Risk management. He has proven to have a strong desire to advance in his career and driven in his efforts to serve our customers well. He interacts frequently with our Senior Management Team and Board. I, myself, am a graduate of this program and I value the benefit it provided for me, both personally and professionally. I desire that for Eli as well. I can, without hesitation, give Joseph "Eli" Sawyers the highest of recommendations for the Mid-Atlantic School of Banking. He is a great asset to our Bank and I know that he will be an asset for this program 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 MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 R. Caldwell Title: President & CEO

Bank: The Farmers Bank of Appomattox Telephone: 434-352-4020

Signature: John R. Caldwell  Digitally signed by John R. Caldwell  
Date: 2026.03.02 10:26:20 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Lee Schwabenton	Informal Name Lex	Email lex.schwabenton@cbtva.com
Bank Name Citizens Bank and Trust Company	Title/Position Junior Commercial Loan Officer	
Phone 14342928100	Bank Asset Size \$576 Million	
Bank Mailing Address 126 South Main Street, Blackstone, VA 23824		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Polytechnic Institute and State University
Major/Area of Study Bachelor of Arts - History	Date Completed 01/2021
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: Quarterly training classes centered around bank professionalism/day to day operations of financial institutions.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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
Citizens Bank and Trust Company	College (Virginia Tech)	
Address 497 Southpark Circle, Colonial Heights, VA 23834	Address 925 Prices Fork Rd., Blacksburg, VA 24060	Address
Position/Function Junior Commercial Loan Officer	Position/Function Student	Position/Function
Dates Employed March 2021 - Present	Dates Employed 08/16-01/21	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
Interview commercial and consumer loan applicants. Analyze and evaluate commercial and consumer loan requests. Maintain professional business relations with clients. Effectively coordinate and communicate with related bank departments, Management and Board of Directors.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	Retail Banking
Investments	0	"Other" Description	Provided front line and assistant supervisory branch support.
Lending/Credit Analysis	5	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I wish to expand my professional knowledge and position myself for higher levels of responsibility. I feel that graduating from the VBA's Mid-Atlantic School of Banking will enhance my performance, enable me to contribute more effectively to my employer, and support my long-term career objectives.

**Recommender Information**

Name C. Taylor Quicke	Title/Position President/CEO
E-mail Address taylor.quicke@cbtva.com	Phone Number 14342928164

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Lee A. (Lex) Schwabenton	Date of Application 12:00:00 AM
Bank 12:00:00 AM	City Blackstone
Timestamp of Receipt 10:24:45 11 Feb, 2026	

**Mid-Atlantic School of Banking  
Recommendation Form**

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

Applicant Name: ALEXANDER "LEX" SCHWABENTON Bank Name: CITIZENS BANK & TRUST COMPANY

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

To Whom It May Concern,

I am pleased to recommend Lex for admission to the Mid-Atlantic School of Banking. Since joining CB&T five years ago, Lex has consistently demonstrated a strong work ethic, intellectual curiosity, and a commitment to professional growth that makes him an excellent candidate for this program.

Lex began his career with the bank as a teller and quickly distinguished himself through his initiative and willingness to learn. Over time, he expanded his responsibilities to include assisting with account opening and supporting loan operations. Through hard work and dedication, he has progressed into his current role as a junior commercial lender. In each position, Lex has shown a strong aptitude for understanding both the customer-facing and operational sides of banking.

The Mid-Atlantic School of Banking will provide Lex with valuable insight into the broader structure and mechanics of the banking industry, further strengthening the foundation he has already built through hands-on experience. His eagerness to deepen his knowledge and apply what he learns makes him an ideal participant for a program that focuses on the comprehensive study of banking. Equally important, Lex represents the type of emerging leader that community banks depend on for long-term success. Expanding his understanding of the deeper mechanics of banking will not only benefit his personal career development, but will also strengthen our institution as we continue to develop the next generation of banking leaders. I strongly support Lex's participation in the Mid-Atlantic School of Banking and am confident he will both benefit from and contribute meaningfully to the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: C TAYLOR QUICKE Title: PRESIDENT & CEO

Bank: CITIZENS BANK & TRUST CO Telephone: 434-292-8164

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Brandi Small	<b>Informal Name</b> Brandi	<b>Email</b> bsmall@mybank.com
<b>Bank Name</b> First United Bank & Trust	<b>Title/Position</b> Wealth Advisor	
<b>Phone</b> 13017916608		<b>Bank Asset Size</b> 2 billion
<b>Bank Mailing Address</b> 130 South Edgewood Dr Hagerstown, MD 21740		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Liberty University
<b>Major/Area of Study</b> Finance	<b>Date Completed</b> 05/2023
<b>Please list any professional designations and/or certifications you hold:</b> Life and Health insurance license Series 6 Series 63/65	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Cannon Trust School Mybank Leadership Program	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> College Course within the last five years	<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> Shepherd University Bachelor of Accounting 2018-2022, Intro Accounting one and two , Government and not for profit Accounting, Intermediate Accounting one, two and three , Federal Tax of individuals, Managerial Accounting, Federal Tax of Business, Advanced Cost Accounting, Accounting Ethics, Accounting information system, Advanced financial accounting, Auditing	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
First United Bank and Trust		
<b>Address</b> 19 S Second Street Oakland MD 21550	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> Wealth Advisor	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 43556	<b>Dates Employed</b>	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Responsible for soliciting new trust business from present and prospective customers; participating with the Senior Trust Officer in establishing specific goals for trust personnel; ensuring the department's compliance with operating policies and procedures established for the trust sales function; directly supervising assigned personnel; communicating with appropriate management and staff personnel; providing periodic reports.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Essential Duties

1. Solicits new trust business from present and prospective customers of which the following are illustrative:
  - a. Cultivates internal and external referral sources and Centers of Influence.
  - b. Develops and maintains calling program for existing book of business.
  - c. Provides financial calculations as part of the sales process.
  - d. Maintains thorough knowledge of all bank products and services.
  - e. Maintains knowledge of current laws and regulations regarding trust and estate administration.
  - f. Develops and executes direct mail campaigns and cold call programs as appropriate to identify qualified prospects.
  - g. Conducts seminars and presentations as part of the sales effort.
  - h. Provides assistance to other bank and trust employees as requested.
  - i. Maintains timely and accurate records.
  - j. Provides administrative support for selected relationships.
  - k. Maintains current and proficient knowledge of the investment policy, products, and procedures.
  - l. Assists with the initial investment/design of new account portfolios.
  - m. Participates in community activities as it relates to the successful completion of primary duties.
  - n. Cross sells all bank products and services as appropriate.
  - o. Serves on Trust Investment Committee.
2. Participates with the Senior Trust Officer in establishing specific goals for trust personnel; implements strategies to achieve these goals.
3. Abides by the current laws and organizational policies and procedures designed and implemented to promote an environment which is free of harassment and other forms of illegal discriminatory behavior in the work place.
4. Cooperates with, participates in, and supports the adherence to all internal policies, procedures, and practices in support of risk management and overall safety and soundness and the Bank's compliance with all regulatory requirements, e.g. Community Reinvestment Act (CRA), Bank Secrecy Act (BSA), Equal Credit Opportunity Act, Financial Industry Regulatory Authority (FINRA), etc.; ensures that the department and all personnel adhere to the same.
5. Directly supervises assigned personnel as follows:
  - a. Assists in the selection of new personnel as appropriate.
  - b. Makes provisions for the proper orientation and training of new personnel.
  - c. Reviews employee performance throughout the probationary period and on a regularly scheduled basis thereafter.
  - d. Organizes, schedules, and distributes work among assigned personnel.
  - e. Keeps personnel informed of pertinent policies and procedures affecting the department and/or their jobs; creates an atmosphere in which upward communication from employees is encouraged.
  - f. Administers personnel policies and procedures as established by bank policy.
6. Communicates with the Senior Trust Officer, other department managers, and appropriate staff personnel in order to integrate goals and activities.
7. Provides periodic reports to the Senior Trust Officer and other groups as required.

### Ancillary Duties

1. Performs tasks which are supportive in nature to the essential functions of the job, but which may be altered or re-designed depending upon individual circumstances.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	5
General Management/ Administration	5	Operations	0
Human Resources	0	Trust	5
International Banking	0	Other	0
Investments	5	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to attend to expand my knowledge to other areas of the bank that I have not been exposed to. As well as developing my leadership skills.

**Recommender Information**

<b>Name</b> Keith Sanders	<b>Title/Position</b> Chief Wealth Officer
<b>E-mail Address</b> ksanders@mybank.com	<b>Phone Number</b> 13015332350

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

<b>Name</b> Brandi Small	<b>Date of Application</b> 4/8/2026
<b>Bank</b> 4/8/2026	<b>City</b> Oakland
<b>Timestamp of Receipt</b> 13:31:38 08 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Brandi Small Bank Name: First United Bank & Trust

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Members of the Admissions Committee,

I am pleased to offer my strong recommendation for Brandi Small to attend the Mid Atlantic School of Banking. I have had the opportunity to work closely with Brandi for seven years and have directly observed her professional growth, leadership development, and commitment to excellence within the wealth management and financial services profession.

Over the course of our time working together, Brandi has consistently demonstrated exceptional dedication to her career and to advancing her knowledge of the banking industry. She has steadily expanded both her technical expertise and leadership capabilities, consistently performing at a high level while taking on increasingly complex responsibilities.

Her growth from an administrative assistant has been driven by disciplined effort, intellectual curiosity, and a clear commitment to long-term professional development to now serving a wealth advisor in our East Region.

Brandi's accomplishments reflect this focus and determination. She approaches her work with a strong understanding of banking operations, regulatory expectations, and sound risk management practices. In addition, she has shown a commitment to continuous learning, ensuring she remains well-informed and prepared to support both clients and organizational objectives. Beyond her technical skills, Brandi has demonstrated strong leadership potential. She works collaboratively with colleagues, communicates effectively, and approaches challenges with professionalism and sound judgment.

I am confident that Brandi would be an engaged and capable participant in the Mid Atlantic School of Banking and that she would both contribute to and benefit from the program's rigorous curriculum and peer network. Her dedication to professional growth and leadership development aligns well with the mission of the school.

I recommend Brandi without reservation. She has the character, capability, and commitment necessary to succeed at the Mid Atlantic School of Banking and to continue developing as a leader within our industry. Please feel free to contact me if additional information would be helpful.

Sincerely,

Keith R. Sanders

Senior Vice President & Chief Wealth Officer



PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Keith R. Sanders, MBA Title: Senior Vice President

Bank: First United Bank & Trust Telephone: 301-533-2350

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Danielle Spencer	Informal Name Danielle	Email danielle.spencer@carterbank.com
Bank Name Carter Bank	Title/Position CCC Senior Manager	
Phone 12764150929	Bank Asset Size 4.9 Billion	
Bank Mailing Address 320 College Drive Martinsville Va 24112		

### Educational Background

Highest Level of Education Achieved Some College	Institution Patrick and Henry Community College
Major/Area of Study Nursing	Date Completed N/A
Please list any professional designations and/or certifications you hold: Carter Bank Young Professionals Class Carter Experience Team Member Human First Team Member	
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: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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		
Address 320 College Drive Martinsville Va 24112	Address	Address
Position/Function CCC Senior Manager	Position/Function	Position/Function
Dates Employed 6/18 until current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>I am responsible for providing quality and efficient customer service to external customers through the daily management of a team of associates to include hiring, motivating, recognizing and rewarding, coaching, counseling, training, and problem solving. Additionally, I am also responsible for the development, analyses/data submission, and implementation of staffing, training, scheduling and reward/recognition programs. Ensure customer service level is exceptional with Customer Contact Center.</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<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	7	Operations	7
Human Resources	0	Trust	0
International Banking	7	Other	Customer service (call center) and management
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	7

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I believe attending banking school would benefit me in multiple meaningful ways. Gaining exposure to different areas of operation would deepen my understanding of how various departments are structured and managed. It would also give me the opportunity to meet new people, strengthen my social skills, and expand my professional network.

Also, banking school would allow me to further develop essential competencies such as communication, strategic thinking, leadership, and making decisions. These skills are critical for preparing me to take on future leadership roles and contribute more effectively to my organization.

**Recommender Information**

Name <b>Jane Ann Davis</b>	Title/Position <b>Executive Vice President/Chief Administration Officer</b>
E-mail Address <b>jane.davis@carterbank.com</b>	Phone Number <b>12763402464</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Danielle R. Spencer</b>	Date of Application <b>12:00:00 AM</b>
Bank <b>12:00:00 AM</b>	City <b>Martinsville</b>
Timestamp of Receipt <b>14:29:32 20 Mar, 2026</b>	

# Mid-Atlantic School of Banking 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 Mid-Atlantic School of Banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Jane Ann Davis

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Muna Thapa	<b>Informal Name</b> Mona	<b>Email</b> mthapa@burkeandherbertbank.com
<b>Bank Name</b> Burke & Herbert	<b>Title/Position</b> Community Bank Manager	
<b>Phone</b> 17035188371		<b>Bank Asset Size</b> 11 billion
<b>Bank Mailing Address</b> 4235 annandale rd		

**Educational Background**

<b>Highest Level of Education Achieved</b> Bachelor's Degree	<b>Institution</b> George Mason University
<b>Major/Area of Study</b> Business Individualized study/Cybersecurity concentration	<b>Date Completed</b> I will graduate in December 2026
<b>Please list any professional designations and/or certifications you hold:</b> Business in Marketing (associate's degree) From Japan	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> Completion of Burke and Herbert Bank Customer service representatives training Program Completion of Project Analyst certification Training (Linken Training )	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Burke and Herbert bank	NA	NA
<b>Address</b> 4235 Annandale Rd .Annandale VA 22003	<b>Address</b> NA	<b>Address</b> NA
<b>Position/Function</b> Community Bank Manager	<b>Position/Function</b> NA	<b>Position/Function</b> NA
<b>Dates Employed</b> 43284	<b>Dates Employed</b> NA	<b>Dates Employed</b> NA

<b>Please describe, in detail, your role at the bank including key job functions.</b>
Coaches, manages, and trains team members to deliver high-quality sales and service experiences consistently in the Bank's branches. Consistently employs the 7 sales management practices: new customer onboarding, lobby management, huddles, white boards, coaching, and sales team meetings. Motivates team members to achieve assigned sales goals. Serves as a role model for team members and colleagues in the delivery of the Bank's brand promise.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Develops and maintains strong knowledge across the full range of products and services that the Bank has to offer.

Leads branch team in executing effective operational and quality control procedures to provide high-quality, efficient customer service, ensure compliance, and mitigate risks.

Develops business outside of the branch to identify opportunities for new business banking relationships.

Manages relationships with business banking customers in partnership with Relationship Managers and Treasury Management team.

Identifies opportunities for consumer mortgage relationships and presents quality leads to Mortgage Loan Officers.

Identifies opportunities for wealth management relationships and present quality leads to Wealth Advisors.

Represents the Bank within the community. Identifies and participates in community and business events for the purpose of increasing awareness of and interest in Burke & Herbert Bank. Participates in Bank sponsored activities and events, including evening management meetings and weekend functions.

Develops solid understanding of the assigned branch market. Identifies opportunities for new business.

Monitors and communicates local competitive activities.

Solves complex customer servicing issues and handles difficult customers effectively.

Manages and mitigates operational risks by following established policies and procedures and making sound business decisions.

Mentors and develops team of branch representatives with varying skill sets and experience (tellers, sales and service representatives, customer service representatives, assistant managers) to achieve sales, service, and operational excellence. Ensures effective team member communications. Identifies and supports training and development opportunities. Provides ongoing coaching. Prepares performance evaluations. Recommends team member promotions and takes disciplinary action or terminates as appropriate.

Prepares information/reports on branch performance/market trends as requested by senior management.

Attends educational functions, classes, and training and development sessions as assigned by Senior Management.

The duties of this position must be performed from the physical branch or bank location in order to best service the needs of the customers or support the Bank facilities.

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

Accounting	0	Marketing	2
Auditing	0	Money Management	8
General Management/ Administration	5	Operations	8
Human Resources	0	Trust	0
International Banking	0	Other	Banking retail management (teller, Customer service representatives, assistant Branch Manager, Community Branch manager,)Branch operations and sales experience 8 years
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	9

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

Having served as the Community Branch Manager for 9 years, I have a strong handle on our daily retail operations. However, to transition into a more senior leadership role, I want to deepen my understanding of the "whole bank" perspective. This three-year program, sponsored by the Virginia and Maryland Bankers Associations, is specifically designed to bridge that gap and benefits my Strategic Management skills, Risk & Cybersecurity Leadership ,Commercial Lending & Credit Growth.

### Recommender Information

Name Sandra Vasquez	Title/Position SVP, Area Manager
E-mail Address svasquez@burkeandherbertbank.com	Phone Number 17035188379

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Muna Thapa	Date of Application 4/7/2026
Bank 4/7/2026	City Annandale
Timestamp of Receipt 12:58:20 07 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Muna Thapa Bank Name: Burke and Herbert Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Muna has consistently demonstrated strong leadership throughout her 8 years at Burke & Herbert Bank. She maintains a positive, professional presence and represents the Bank well in the community. In addition, she readily embraces new initiatives and supports their implementation with a proactive, solutions-oriented approach.

Muna is an effective leader and consistently demonstrates a strong commitment to coaching and developing her team.

She promotes collaboration and maintains clear accountability expectations for her team, which has resulted in a strong and highly capable staff.

Muna approaches challenges with a positive mindset and develops practical ideas to help achieve the Bank's objectives.

I am confident that Muna is prepared to commit to this three-year program. She proactively requested consideration to attend banking school to deepen her expertise, better support the Bank's objectives, and continue to build her leadership skills.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Sandra Vasquez Title: SVP, Area Manager

Bank: Burke and Herbert Bank Telephone: 703-518-8379

Signature: Vasquez, Sandra

 Digitally signed by Vasquez, Sandra  
Date: 2026.04.08 15:27:26 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Ian Thomas	Informal Name Ian	Email ian.thomas@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Vice President / Relationship Manager	
Phone 17247665357	Bank Asset Size \$38,000,000,000	
Bank Mailing Address 9910 Main Street, Fairfax, VA 22031		

**Educational Background**

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Polytechnic Institute and State University
Major/Area of Study Corporate Finance	Date Completed 05/2013
Please list any professional designations and/or certifications you hold: None; i majored in Corporate Finance with a specialty in investments and Financial Risk & Derivatives.	
Please specify in-bank training program or specialized bank school you have participated in: None; I was trained in consumer and commercial underwriting. I started my career as an analyst underwriting HELOCs and HELOANS. After a short stint in that department, I transitioned to the commercial side of the Bank where I progressed from analyst, to portfolio manager and ultimately to commercial lender.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	Sandy Spring Bank	John Marshall Bank
Address	Address	Address
9910 Main Street, Fairfax, VA 22031	9910 Main Street, Fairfax, VA 22031	2300 Wilson Blvd STE 120, Arlington, VA 22201
Position/Function	Position/Function	Position/Function
Vice President / Relationship Manager / Commercial Lender	Vice President / Relationship Manager / Commercial Lender	Assistant Vice President / Commercial Lender
Dates Employed	Dates Employed	Dates Employed
04/01/2025 to Now	03/10/2023-03/31/2025	06/01/2018 through 03/09/2023
Please describe, in detail, your role at the bank including key job functions. As a Commercial Relationship Manager, I am responsible for developing, structuring, and managing commercial banking relationships with small-to-mid-sized and middle-market businesses. I serve as the primary advisor and point of contact for my clients, gaining a deep understanding of their operations, financial performance, and strategic objectives in order to deliver tailored credit and deposit solutions that support their growth while meeting the Bank's profitability and risk standards.		

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

My role includes originating and underwriting commercial loan transactions such as C&I loans, commercial real estate financing, and working capital lines of credit. I analyze financial statements, cash flow, collateral, and guarantor support, prepare comprehensive credit presentations, and structure transactions in compliance with Bank policy and regulatory guidelines. I partner closely with internal credit, treasury management, and operations teams throughout the approval and closing process.

In addition to new business development, I actively manage an assigned loan portfolio to maintain strong credit quality and long-term client relationships. This includes ongoing financial monitoring, annual reviews, covenant compliance, and proactive risk identification. Through disciplined underwriting and consultative relationship management, I contribute to sustainable portfolio growth, client retention, and the Bank’s overall financial performance.

**Please indicate the numbers 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	2
International Banking	1	Other	NA
Investments	2	“Other” Description	NA
Lending/Credit Analysis	11	Total years in banking industry	13

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am now a decade into my banking career, yet I recognize that I have only begun to understand the more complex challenges financial institutions face today. My experience has been heavily focused on credit and lending, which has provided a strong foundation but limited exposure to other critical areas of bank operations. Banking School would allow me to gain a broader, enterprise-level understanding of how each department contributes to the overall success and risk management of a financial institution. This expanded perspective would enhance my ability to make more informed, strategic decisions and enable me to better serve my clients with well-rounded financial solutions. Additionally, the insight gained would strengthen my ability to collaborate with and support coworkers, positioning me to contribute more effectively in a leadership capacity. Following my bank’s acquisition by Atlantic Union Bank, the increased size and complexity of the organization has reinforced the importance of developing a comprehensive understanding of banking as a key step in my continued professional growth and preparation for future leadership opportunities.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

**Recommender Information**

Name John Asbury	Title/Position CEO
E-mail Address john.asbury@atlanticunionbank.com	Phone Number 18045237820

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Ian Thomas	Date of Application 4/6/2026
Bank 4/6/2026	City Washington, DC
Timestamp of Receipt 11:25:25 06 Apr, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Ian Thomas

Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Senior management is pleased to recommend Ian Thomas, Vice President at Atlantic Union Bank, for admission to the Mid-Atlantic School of Banking. Over the past three years, Ian has demonstrated strong leadership, sound judgment, and a clear commitment to continued professional growth- qualities that align well with the School's mission.

In his current role, Ian is trusted to manage complex commercial banking relationships and portfolios, working closely with clients and senior leaders alike. He brings a thoughtful, balanced approach to decision making, consistently weighing client needs alongside institutional priorities and risk discipline. Ian is an effective communicator who leads through influence, maintains strong governance standards, and is particularly steady in challenging or higher risk situations.

Ian also demonstrates a strong sense of stewardship beyond his day to day responsibilities. He has served for the past three years as Treasurer on the Board of Girls on the Run in Washington, DC, where he provides fiduciary oversight, supports long term financial sustainability, and contributes to strategic decision making in support of the organization's mission.

Throughout his career—including prior roles at John Marshall Bank, United Bank, and BNY Mellon- Ian has shown adaptability, a collaborative leadership style, and consistent growth, particularly during periods of organizational change. He is well regarded as a team oriented leader who invests in relationships and takes a thoughtful approach to leadership development.

Senior management believes the Mid-Atlantic School of Banking represents an excellent next step in Ian's development and that he would contribute meaningfully to the learning experience of his classmates. We offer our full support and enthusiastic recommendation for Ian Thomas's participation in the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Lazette Thomas	<b>Informal Name</b> Lazette	<b>Email</b> lthomas@locusimpact.org
<b>Bank Name</b> Locus Bank	<b>Title/Position</b> Loan Operations Manager	
<b>Phone</b> 18042560681		<b>Bank Asset Size</b> \$350M
<b>Bank Mailing Address</b> 7814 Carousel Lane		

**Educational Background**

<b>Highest Level of Education Achieved</b> Some College	<b>Institution</b> Fortis College
<b>Major/Area of Study</b> Medical Administration	<b>Date Completed</b> 05/2007
<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> VCU Fundamentals for Supervisors	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Locus	United Bank	Capital One
<b>Address</b>	<b>Address</b>	<b>Address</b>
7814 Carousel Lane, Suite 100, Richmond, VA 23294	9954 Mayland Drive Suite 2100, Richmond, VA 23233	15000 Capital One Drive Richmond, VA 23238
<b>Position/Function</b>	<b>Position/Function</b>	<b>Position/Function</b>
Loan Operations Manager	Loan Servicing Specialist Team Lead	Loan Operations Associate III
<b>Dates Employed</b>	<b>Dates Employed</b>	<b>Dates Employed</b>
Jan 2022-Present	April 2019-Dec 2021	October 2017-March 2019

<p><b>Please describe, in detail, your role at the bank including key job functions.</b></p> <ul style="list-style-type: none"> <li>-Manage boarding of all loans</li> <li>-Verify GL accounts are balanced</li> <li>-Review all loan maintenance</li> <li>-Train all loan personnel to follow processes and procedures</li> <li>-Collaborate with loan officers/assistants on loans</li> <li>-Ensure all internal and external participation loans are processed correctly</li> <li>-Coordinate with loan closers for loan closings</li> <li>-Review all loan reports</li> </ul>
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

-Verify loan documentation is indexed into core system and physically filed in appropriate cabinets  
 -Answer general loan questions/research  
 -Write/update all loan procedures and checklists

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	7	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	18
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	18

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

Attending a School of Banking has been a goal of mine for several years. I want to be able to expend my understanding of banking from a different but broader perspective within the organization. Being in Operations enables me to have point of views to look through and think about but it doesn't include all. Also, I want to be able to do that as well as help position myself for continued leadership and growth opportunities.

**Recommender Information**

Name <b>Clyde Cornett</b>	Title/Position <b>CFO, EVP</b>
E-mail Address <b>ccornett@locusimpact.org</b>	Phone Number <b>15402603503</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Lazette Thomas</b>	Date of Application <b>4/7/2026</b>
Bank <b>4/7/2026</b>	City <b>Richmond</b>
Timestamp of Receipt <b>17:37:45 07 Apr, 2026</b>	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Lazette Thomas Bank Name: Locus Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Lazette is a highly respected leader within our organization and a vital part of our operations. She has spent 16 years in Loan Operations, including the past four as Loan Operations Manager, and brings extensive experience across all areas of loan operations. In addition to her technical expertise, she actively collaborates with other departments to better understand how teams interact and contribute to the bank's overall success.


The management team at Locus Bank sees Lazette as someone we want to continue to invest in. Participation in the Mid-Atlantic School of Banking will allow her to deepen her industry knowledge, further develop her leadership skills, and position her for future growth in higher-level management roles. She is a dedicated and dependable leader who consistently upholds strong standards of integrity, service, and teamwork, while ensuring her team delivers a high level of performance. I strongly support her as a candidate for the Mid-Atlantic School of Banking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Clyde Cornett Title: CFO/EVP

Bank: Locus Bank Telephone: 540.260.3503

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Stephanie Tiller	Informal Name Stephanie	Email stiller@ches.bank
Bank Name Chesapeake Bank	Title/Position Assistant Corporate Secretary	
Phone 18044354213	Bank Asset Size \$1.6 billion	
Bank Mailing Address PO Box 1419 Kilmarnock VA 22482		

**Educational Background**

Highest Level of Education Achieved Some College	Institution Chesapeake Bank
Major/Area of Study Psychology	Date Completed 05/2004
Please list any professional designations and/or certifications you hold: VBA Management Development Program, CFTEA Accounting Certificate, Bank Financial Management Certificate, Administrative Assistant Certificate, Administrative Assistant Diploma	
Please specify in-bank training program or specialized bank school you have participated in: CFS Certified	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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	SunTrust	Montgomery County
Address	Address	Address
35 School Street Kilmarnock, VA 22482	Gloucester Point, VA	Clarksville, TN
Position/Function	Position/Function	Position/Function
Assistant Corporate Secretary	Teller	Election Office Clerk
Dates Employed	Dates Employed	Dates Employed
06/2010 to current	11/2008-06/2010	08/2004-03/2008

Please describe, in detail, your role at the bank including key job functions.
As Assistant Corporate Secretary I prepare the agenda and take minutes for the Bank board of director meeting. I also take minutes for CWM and the Holding Company quarterly. I ensure policies and charters are reviewed annually and approved at board. I calculate director and advisory board fee payments annually. I handle company federal and state tax payments. I handle bank stock transactions and quarterly dividend mailings. I assist in the annual shareholder meeting/ mailing and proxy votes. Annually, I compile the information needed for insurance renewals for the bank and mediate any insurance claims.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	8	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	7
Investments	3	"Other" Description	Teller/CSA
Lending/Credit Analysis	0	Total years in banking industry	17

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to gain a deeper understanding of how the bank works as a whole. I have seen the retail side and that used to be my primary view of banking. When I came to the accounting department, I learned a lot of the inner workings when I was the ALCO secretary and now as Assistant Corporate Secretary. I am interested in learning how it all works together, Lending, Retail, Operations.

**Recommender Information**

Name <b>Paula Milsted</b>	Title/Position <b>Chief Experience Officer</b>
E-mail Address <b>pmilsted@ches.bank</b>	Phone Number <b>18044354248</b>

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Stephanie Tiller</b>	Date of Application <b>2/27/2026</b>
Bank <b>2/27/2026</b>	City <b>Kilmarnock</b>
Timestamp of Receipt <b>12:38:49 27 Feb, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Stephanie Tiller Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Members of the Admissions Committee,

I am pleased to recommend Stephanie Tiller for admission to the Mid-Atlantic School of Banking at the University of Virginia. As a senior executive sponsor, I strongly support her application and believe she will be an engaged and capable contributor to the program.

Stephanie has been with the bank in retail and back-office roles for over 15 years. She currently serves as our Assistant Corporate Secretary, and is a high potential banking professional who demonstrates strong analytical thinking, sound judgment, and a clear commitment to continuous learning. She lives our values of community service through various volunteer activities and even donning our mascot, Chessie suit on occasion for events.

Equally important, Stephanie brings a collaborative leadership mindset. She communicates clearly, works effectively across teams, and seeks to understand the broader impact of decisions. Her curiosity and discipline position her well to benefit from the school's rigorous curriculum and peer based learning model.

I am confident that Stephanie will fully engage in the Mid-Atlantic School of Banking experience and apply what she learns in ways that strengthen her organization and the communities it serves. I recommend her without reservation.

Sincerely,

Paula Milsted  
CXO, EVP

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Milsted Title: CXO, EVP

Bank: Chesapeake Bank Telephone: 804-435-4248

Signature: Paula Milsted  Digitally signed by Paula Milsted  
Date: 2026.03.05 09:44:25 -05'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Carlie Valerio	Informal Name Carlie	Email cvalerio@forbrightbank.com
Bank Name Forbright Bank	Title/Position SVP Internal Audit	
Phone 12028940775	Bank Asset Size \$8 BN	
Bank Mailing Address 4445 Willard Ave, Chevy Chase, MD, 20815		

**Educational Background**

Highest Level of Education Achieved Master's Degree	Institution University of Cape Town
Major/Area of Study Accounting	Date Completed 12/2015
Please list any professional designations and/or certifications you hold: Chartered Accountant of South Africa ("CA(SA)")	
Please specify in-bank training program or specialized bank school you have participated in: Annual Forbright Bank compliance training	
AIB Certificate Earned N/A	
Please select your accounting background: Understanding Bank Performance within the last five years	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 have a postgraduate degree Accounting as major. I am a Chartered Accountant, which is the international equivalent to the CPA. As such I have a deep understanding of Accounting standards. Further, I worked as an external auditor at EY for three years bef	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
Forbright Bank	CrossCountry Consulting	EY
Address 4445 Willard Ave, Chevy Chase, MD, 20815	Address 1600 Tysons Blvd, McLean, VA, 22102	Address 3 Dock Road, V&A Waterfront, Cape Town, 8001, South Africa
Position/Function SVP Internal Audit	Position/Function Risk Advisory Experienced Manager	Position/Function Senior Auditor
Dates Employed May 2024 - Present	Dates Employed January 2019 - May 2024	Dates Employed January 2016 - December 2018

Please describe, in detail, your role at the bank including key job functions.
Reporting to the Chief Audit Executive, I lead the Internal Audit Department's audit plan for all areas excluding IT - that includes Finance, Operations, and Compliance. In this role I lead planning and execution of the audit activities. My responsibilities include evaluating the effectiveness of internal controls, risk management practices, and governance processes. I partner closely with executive and senior management across all BUs to support a strong control environment across the Bank.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	1	Marketing	0
Auditing	10	Money Management	0
General Management/ Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	N/A
Investments	0	"Other" Description	Although I have not worked in the areas noted above as "0", I have assessed the processes and controls for these areas as part of my role in audit.
Lending/Credit Analysis	0	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

- 1) Staying current on regulatory expectations  
The program's insight into supervisory trends will enhance my understanding of regular expectations which will help me align my audit plan and coverage.
- 2) Deepen enterprise wide perspective  
The broad curriculum will help reinforce my understanding of how different parts of the Bank do/should work and are interrelated. This will help build more impactful risk assessments.
- 3) Be a better strategic advisor to the business  
In my role in IA I aim to be a strategic and trusted advisor to the Bank. This program will help refine my skills in identifying emerging risks, evaluating governance, and providing forward-looking insights.
- 4) Professional Development  
The program will reinforce leadership skills that may help me better lead my team and influence stakeholders.
- 5) Networking  
The opportunity to network with other senior banking professionals will allow me to compare practices, learn from others' experiences, and take back learnings to my team.

**Recommender Information**

Name <b>Seth Rensberger</b>	Title/Position <b>EVP Chief Audit Executive</b>
E-mail Address <b>srensberger@forbrightbank.com</b>	Phone Number <b>15134039343</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Carlie Valerio</b>	Date of Application <b>4/9/2026</b>
Bank <b>4/9/2026</b>	City <b>Cincinnati, OH</b>

Timestamp of Receipt

22:02:19 09 Apr, 2026

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Carlie Valerio Bank Name: Forbright Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am writing to formally recommend Carlie Valerio, Senior Vice President, Internal Audit at Forbright Bank, for admission to the Mid-Atlantic School of Banking. I serve as the Chief Audit Executive of Forbright Bank, and Ms. Valerio reports directly to me in her role as the senior leader responsible for internal audit execution and operational oversight.

Ms. Valerio is a key leader within Forbright Bank's Internal Audit function and plays a critical role in supporting the Bank's governance, risk management, and control environment. As Forbright Bank continues to grow in size, complexity, and regulatory expectations, including preparation for public company readiness, it is essential that senior audit leadership maintains a deep and current understanding of banking operations, regulatory frameworks, and executive decision-making.

Attendance at the Mid-Atlantic School of Banking would directly support Ms. Valerio's professional development and enhance her effectiveness as a senior audit executive. The program's focus on banking strategy, regulatory expectations, risk management, and leadership development aligns closely with the competencies required of an internal audit leader operating in a highly regulated financial institution. This broader banking perspective strengthens internal audit's ability to provide credible challenge, practical insight, and value-added assurance to executive management and the Audit Committee.

From an organizational standpoint, her participation would benefit Forbright Bank by further strengthening the Internal Audit department's institutional knowledge and leadership depth. Ms. Valerio oversees audit execution across a broad audit universe and regularly interfaces with executive management, regulators, and external auditors. Exposure to peer institutions and senior banking leaders would enhance her ability to benchmark practices, identify emerging risks, and translate industry trends into meaningful audit coverage and advisory insights. Ms. Valerio has consistently demonstrated strong leadership, sound judgment, and a commitment to continuous improvement. She actively develops her team, drives audit quality, and partners effectively with stakeholders across the Bank. Investment in her continued growth supports leadership succession planning within Internal Audit and reinforces Forbright Bank's commitment to maintaining a strong, forward-looking control environment.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Seth Rensberger Title: EVP, Chief Audit Executive

Bank: Forbright Bank Telephone: 240-380-1206

Signature: Seth Rensberger

Digitally signed by: Seth Rensberger  
DN: CN = Seth Rensberger email = srensberger@forbrightbank.com C = AD O = Forbright Bank OU = Internal Audit  
Date: 2026.04.10 14:46:54 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Kathleen Ann Wasson	Informal Name	Email <a href="mailto:Kathleen.Wasson@ShoreUnitedBank.com">Kathleen.Wasson@ShoreUnitedBank.com</a> <a href="mailto:Kawasson0@gmail.com">/ Kawasson0@gmail.com</a>
Bank Name Shore United Bank	Title/Position Commercial Underwriter III	
Phone 443-834-5080	Bank Asset Size \$6B	
Bank Mailing Address 18 E. Dover St, Easton, MD 21601		

### Educational Background

Highest Level of Education Achieved Master of Science	Institution University of Maryland Global Campus
Major/Area of Study Management – Financial Management	Date Completed May 2024
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	
Please select your accounting background: Completed a college-level accounting course in the last 5-years.	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 Maryland Global Campus – Intermediate Accounting I, Jan-Mar 2022 (ACCT 221) + Principles of Accounting II, Mar-May 2022 (ACCT 310) + Federal Income Tax I, Mar-May 2022 (ACCT 323).	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Shore United Bank	M&T Bank	
Address 18 E. Dover St, Easton, MD 21601	Address 1 Light St, Baltimore, MD 21202	Address
Position/Function Commercial Underwriter III	Position/Function Business & Commercial Collection Specialist I	Position/Function
Dates Employed September 2021 – Current	Dates Employed August 2017 – September 2021	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>In my role as a Commercial Underwriter III at a \$6B bank, I serve as a senior credit professional responsible for the independent underwriting and risk assessment of complex commercial credit relationships. My primary function is to analyze, structure, and recommend commercial loan requests while ensuring sound credit quality, policy compliance, and regulatory adherence.</p>

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

I underwrite a broad range of commercial products, including C&I loans, owner-occupied and non-owner-occupied commercial real estate, construction and development credits, and multi-entity or relationship-focused exposures. My responsibilities include comprehensive financial analysis of borrower and guarantor financial statements and tax returns, global cash flow and debt service analysis, liquidity and leverage assessment, and evaluation of management strength, industry trends, and collateral adequacy.

I prepare detailed, regulatory ready credit memos that clearly identify key risks, mitigating factors, and recommended structures, including loan terms, covenants, collateral, and guarantor support. I work closely with Commercial Relationship Managers throughout the underwriting process, providing guidance on deal structure and risk considerations, while maintaining independent credit judgment consistent with the bank's credit culture.

In addition to new originations, I am responsible for underwriting renewals, modifications, and extensions, as well as participating in portfolio management activities such as annual reviews, covenant monitoring, and risk grading. I also assist with criticized and classified credits by supporting risk mitigation strategies and ongoing monitoring.

As a senior underwriter, I serve as a technical resource and mentor to junior underwriting staff. I also support credit administration in responding to internal audits, loan reviews, and regulatory examinations. Overall, my role balances prudent risk management with relationship banking objectives, contributing to the bank's growth while safeguarding asset quality and regulatory compliance.

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

Accounting	0-years	Marketing	0-years
Auditing	0-years	Money Management	0-years
General Management/Administration	0-years	Operations	2-years
Human Resources	0-years	Trust	0-years
International Banking	0-years	Other (please specify the area below)	n/a
Investments	0-years	"Other" Description	n/a
Lending/Credit Analysis	7-years	Total years in banking industry	9-years

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking to attend the Mid-Atlantic School of Banking (MASB) to broaden my professional perspective beyond transactional underwriting and to further develop the strategic, leadership, and enterprise-risk skills necessary to grow as a banking professional. As a Commercial Underwriter III, I routinely work with complex credit structures, elevated risk profiles, and nuanced judgment calls that directly impact portfolio performance. MASB offers a unique opportunity to deepen my understanding of how these individual decisions align with broader institutional strategy, regulatory expectations, and long-term financial sustainability.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

While my role has strengthened my technical expertise in credit analysis and risk mitigation, I recognize the importance of understanding the “whole bank” environment in which underwriting decisions are made. The Mid-Atlantic School of Banking’s curriculum emphasizes asset and liability management, capital planning, bank governance, and economic forces affecting the financial services industry. Exposure to these areas will enhance my ability to evaluate credit risk not only at the individual relationship level, but also within the context of portfolio concentration, profitability, capital adequacy, and economic cycles. This expanded perspective will allow me to make more informed, balanced recommendations that support both prudent risk management and the bank’s strategic goals.

In addition, MASB is widely recognized as a development program for professionals preparing for senior leadership or credit administration roles. As my career progresses, I aim to contribute at a higher level through participation in credit committees, policy development, mentoring junior analysts, and serving as a strategic resource to relationship managers and executive leadership. The structured, intensive nature of MASB will help refine my decision-making framework, judgment under ambiguity, and ability to communicate complex risk issues effectively to both technical and non-technical audiences.

Another compelling reason for attending the Mid-Atlantic School of Banking is the opportunity to engage with experienced peers from across the region. Learning alongside other senior underwriters, lenders, and emerging leaders will provide valuable insight into how different institutions approach credit risk, portfolio management, and growth challenges. The exchange of real-world experiences and best practices will strengthen my professional judgment and provide perspectives that are difficult to gain within a single organization. I also recognize the long-term value of the professional network developed through MASB, which can serve as an ongoing resource throughout my career.

Ultimately, my goal in attending the Mid-Atlantic School of Banking is to become a more effective, well-rounded banking professional, one who understands how individual credit decisions influence enterprise risk, regulatory outcomes, and long-term performance. The knowledge, leadership development, and peer collaboration offered through MASB will better equip me to contribute meaningfully to my institution today while preparing me for expanded responsibilities in the future. I am confident that this program will strengthen both my professional capabilities and my ability to add value to my organization and the banking industry as a whole.

### Recommender Information

Name Robert LeCompte	Title/Position Regional Credit Executive
E-mail Address <a href="mailto:Robert.LeCompte@ShoreUnitedBank.com">Robert.LeCompte@ShoreUnitedBank.com</a>	Phone Number 410-819-3068

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name Kathleen Wasson	Date of Application 4/20/2026
Bank Shore United Bank	City Easton
Timestamp of Receipt	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Kathleen Wasson

Bank Name: Shore United Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Kathleen has been employed with Shore United Bank for nearly five years, during which time she has demonstrated a strong and consistent capacity for professional growth. This growth reflects both her completion of a graduate degree in business and finance from UMGC and her intellectual curiosity and strong work ethic.

Kathleen joined the commercial underwriting department as a lateral transfer with a strong recommendation from her prior manager, having developed a clear interest in underwriting during her graduate studies. Since joining the team, she has progressed from a trainee to a skilled and increasingly independent analyst, underwriting complex loans and participating in customer calls alongside lenders. As her manager, I have received excellent feedback from the lenders she serves who consistently note the positive experience of working with Kathleen.

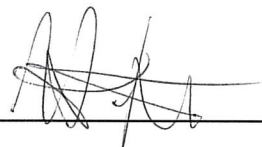
In addition, Kathleen demonstrates emerging leadership qualities by proactively seeking cross-departmental project opportunities, taking on ad-hoc projects, and building strong relationships with her teammates—contributing meaningfully to collaboration and team cohesion. Prior to joining the underwriting department, Kathleen held roles in collections and retail banking. Participation in the Mid-Atlantic School of Banking represents an ideal next step to further round out her industry perspective, strengthen her leadership skills, and prepare her for continued advancement.

As a graduate of the program myself, I appreciate the value derived from its broad curriculum, applied research projects, and peer engagement. I am confident this experience will meaningfully enhance her professional development and further strengthen her long-term engagement with our Bank and the broader Mid-Atlantic banking community.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 LELCOMPTE Title: REGIONAL CREDIT EXECUTIVE  
Bank: SHORE UNITED BANK Telephone: 410-819-3068

Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Patrick Whelan	Informal Name Patrick	Email patrick.whelan@townebank.net
Bank Name TowneBank	Title/Position Talent Acquisition Officer	
Phone 17576731941	Bank Asset Size 20 billion	
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 Educational Leadership	Date Completed 05/2014
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Principles of Banking, Consumer Lending, Commercial Lending: all programs through	
AIB Certificate Earned Standard or General	
Please select your accounting background: College Course within the last five years	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. Spring of 2021: Tidewater Community College Accounting levels 101 and 102, introduction to accounting and managerial accounting.	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
TowneBank	Nansemond-Suffolk Academy	
Address 6001 Harbour View Blvd, Suffolk VA 23435	Address 3373 Pruden Blvd, Suffolk VA 23434	Address
Position/Function Talent Acquisition Officer	Position/Function Dean of Students	Position/Function
Dates Employed June 2021-Present	Dates Employed 2009-2021	Dates Employed

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

As a Talent Acquisition Officer my primary role is to help hire qualified candidates, focusing on people with a desire to serve others and who innately bring with them the Towne culture of a warm sense of belonging. I am responsible for in-person interviews with all of our member-facing roles at the bank. Aside from the interviewing and admin work, I collaborate closely with the rest of the Talent Acquisition team to have as smooth and streamlined onboarding process as possible.

Before coming to the world of HR and Talent Acquisition I was a branch manager for a few years in our downtown Portsmouth location, where I managed a loan portfolio and a team of ten bankers.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	0	Money Management	5
General Management/ Administration	16	Operations	1
Human Resources	1	Trust	0
International Banking	0	Other	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	5

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I want to attend the Mid-Atlantic School of Banking to learn more about the industry, to help TowneBank's continued growth, and to be a better bank leader for my own career. Many of my colleagues have had the opportunity to attend Bank School, and to a person they have come away with a greater understanding of banking from a micro to a macro level. As someone who love to learn, I am so intrigued to study the many aspects of the industry from experts in the field. I am also excited to learn from my fellow classmates and cohorts to see what banking looks like from their perspective. All I've known is TowneBank- so a chance to interact with fellow bankers from across various regions excites me. A better understanding of banking will hopefully help me help TowneBank. I feel a tremendous responsibility for my company, and I wish to continue to add to its phenomenal reputation as a community leader. I hope that what I learn and what I take away from Bank School will help me be a better leader for TowneBank. Finally, I must admit that since I first heard of Bank School five years ago when I started at TowneBank, it is something I've always wanted to be a part of. I love studying leadership, participating in cohort groups, and making connections. Bank School is a tremendous opportunity to do all of that and more. I am beyond humbled that Towne recommended me to apply, and I am so excited for the opportunity!

**Recommender Information**

<b>Name</b> Kim Ritter	<b>Title/Position</b> Executive VP, Chief Talent Officer
<b>E-mail Address</b> Kimberley.Ritter@townebank.net	<b>Phone Number</b> 17576386706

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Patrick H. Whelan	<b>Date of Application</b> 3/30/2026
<b>Bank</b> 3/30/2026	<b>City</b> Suffolk
<b>Timestamp of Receipt</b> 14:03:35 30 Mar, 2026	

# Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Patrick Whelan Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

It is an honor for me to provide my utmost support of the nomination of Patrick Whelan for Mid-Atlantic School of Banking.

Patrick currently serves as Assistant Vice President and Talent Acquisition Officer for Human Resources at TowneBank. He joined us in 2021 and has quickly proven to be a valued member of the Towne family. After spending almost 12 years in Education as a Coach, Teacher and Dean of Students, Patrick started his career at TowneBank in our LEAD program where he excelled and immediately became a respected leader within his class. He moved on to a position as a Retail Sales Officer and was quickly promoted to Branch Manager at the Olde Towne office in Portsmouth. Patrick now has a key role in Human Resources as Talent Acquisition Officer.

As Chief Talent Officer, I am delighted to have him on our team. Patrick has a knack for connecting quickly with others, and his high level of emotional intelligence allows him to easily earn employees' and candidates' trust and become a valued resource for them. I know Patrick will play an integral part in ensuring that TowneBank seeks out and hires individuals who are committed to our mission of serving others and enriching lives. Combined with her front line banking experience, he is positioned to serve our Towne Family and industry in many ways.

Outside of work, Patrick is dedicated to his community, teaching financial literacy, mentoring emerging leaders through the Vann H. Lefcoe Leadership Program, serving on the boards of Christopher Academy and the Olde Towne Business Association, and as a commissioner with the Portsmouth Redevelopment & Housing Authority.

Patrick's commitment and enthusiasm mark him as a true leader and an asset to Towne as we grow.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Kim Ritter Title: EVP, Chief Talent Officer

Bank: TowneBank Telephone: 757-638-6706

Signature: Kimberley B. Ritter   
Digitally signed by Kimberley B. Ritter  
Date: 2026.04.17 13:49:56 -04'00'

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Matthew White	<b>Informal Name</b> Matt	<b>Email</b> matthew.white@townebank.net
<b>Bank Name</b> TowneBank	<b>Title/Position</b> SVP, Director of Business Risk Management	
<b>Phone</b> 17576731768		<b>Bank Asset Size</b> \$22 Billion
<b>Bank Mailing Address</b> 6013 Harbour View BLVD, Suffolk, VA 23453		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Old Dominion University
<b>Major/Area of Study</b> Master of Science in Accounting	<b>Date Completed</b> 05/2015
<b>Please list any professional designations and/or certifications you hold:</b> Certified Enterprise Risk Professional (CERP)	
<b>Please specify in-bank training program or specialized bank school you have participated in:</b> 2024 Two-Day Leadership Workshop hosted by TowneBank and presented by Van Hooser Leadership	
<b>AIB Certificate Earned</b> Advanced or Graduate	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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 - I have not taken any accounting courses within the past five years; however, I have a bachelor's degree in accounting from Christopher Newport University and a master's degree in accounting from Old Dominion University that I graduated from in 2014 and 2015, respectively.	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
TowneBank	Forvis (formerly, Dixon Hughes Goodman LLP)	
<b>Address</b> 6013 Harbour View BLVD	<b>Address</b> 440 Monticello Avenue, Suite 2050, Norfolk VA 23510	<b>Address</b>
<b>Position/Function</b> SVP, Director of Business Risk Management	<b>Position/Function</b> Assurance Associate	<b>Position/Function</b>
<b>Dates Employed</b> June 2018 - Present	<b>Dates Employed</b> March 2015 - April 2018	<b>Dates Employed</b>

<b>Please describe, in detail, your role at the bank including key job functions.</b>
I am a Senior Vice President and Director of Business Risk Management at TowneBank. My primary responsibility is to serve as the head of first line risk management at the bank, in which I, alongside my team, support the bank's Operations teams with all of their second line of defense, third line of defense, and examination responsibilities and obligations. We perform a variety of critical functions in this effort, which includes but is not limited to performing annual risk assessments (ACH, Remote Deposit Capture, Electronic

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Banking, Mobile Banking, and ID Theft), overseeing the Operations issues management process, performing the bank's required self-audits (Real Time Payments and ACH Debit Originator), administering Operations policy management, completing risk committee reporting, assisting in providing audit requests and documenting management responses, assisting in implementation of required Operations remediation action items (from Audit, Compliance, etc.), providing Operations exam request materials, assisting in compliance metric reporting, assisting in compliance testing for adherence to applicable regulations, conducting model performance monitoring, performing annual model documentation maintenance, performing SOC reviews for complimentary user entity control attestation, ACH unauthorized return monitoring and tracking, providing Operations SOX support, participating in Operations projects to provide governance support, providing Operations governance support during mergers and acquisitions, participating in various Enterprise Risk Management initiatives, including RCSA, KRI reporting, Fraud Risk reviews, and Operational Risk reviews, and providing general support to the lines of business for various key initiatives on an ad hoc basis.

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

Accounting	0	Marketing	0
Auditing	3	Money Management	0
General Management/ Administration	0	Operations	2
Human Resources	0	Trust	0
International Banking	0	Other	3
Investments	0	"Other" Description	Enterprise Risk Management
Lending/Credit Analysis	0	Total years in banking industry	8

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

In my time at TowneBank, I've heard nothing but rave reviews regarding the Mid-Atlantic School of Banking (formerly VBA Bank School). From both testimonials of previous attendees as well as through my own research of the program, it is apparent that this is the pre-eminent forum for banking education and professional development in the region, and likely beyond. I want to develop my knowledge in the areas of banking that I've not had had as much exposure to and refine my expertise in the areas that I have had exposure to. This program and its intensive curriculum would challenge me in a way that is unique to the program itself and immerse me in an environment where I feel that I would learn both practical knowledge and essential skills to help advance my overall competency as a banking professional. The opportunity to work and learn alongside other high performing peers in the banking industry and learn from such highly qualified instructors with real expertise in their fields is something that I would relish, both from a professional development perspective as well as a networking and personal connection perspective. The course descriptions all appear interesting, and the knowledge gained from them would give me something to bring back to TowneBank to better our operating environment in a variety of ways. The scope of the program and the practicality of each course, while knowing the expertise of the instructors for those courses, strongly appeals to me, and I sincerely believe that participation in the Mid-Atlantic School of Banking would elevate my understanding, provide unexpected insights, and allow me to grow as a professional in ways that no other program can offer. If selected, I would be honored to be admitted into 2026 class.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Recommender Information

Name Lee Clark	Title/Position SEVP, Chief Operating Officer
E-mail Address Lee.Clark@townebank.net	Phone Number 17576386739

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Matthew White	Date of Application 4/15/2026
Bank 4/15/2026	City Suffolk
Timestamp of Receipt 16:03:48 15 Apr, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name:     Matt White     Bank Name:     TowneBank    

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I strongly recommend Matt White, Director of Business Risk Management, for admission to the Mid-Atlantic School of Banking. He brings a well-rounded background in internal audit and enterprise risk management and has continued to excel following his promotion into a leadership role where he now manages a business risk team.

He is naturally inquisitive, learns quickly, works exceptionally well with others, and consistently seeks to understand issues beyond the surface level. Banking school will broaden his perspective on the banking industry as a whole and complement his strong risk foundation. This experience will further prepare him for expanded responsibilities and future leadership opportunities within the organization.

I am confident he will be an engaged and contributing participant and will apply the knowledge gained in meaningful, practical ways.

I recommend him without any reservation!

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 Chief Operating Officer    

Bank:     TowneBank     Telephone:     757-652-9484    

Signature:     

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Tonda Williams	<b>Informal Name</b> Tonda	<b>Email</b> tonda@newpeoples.bank
<b>Bank Name</b> New Peoples Bank	<b>Title/Position</b> Branch Manager II	
<b>Phone</b> 14232882660		<b>Bank Asset Size</b> \$909 Million
<b>Bank Mailing Address</b> 1999 East Stone Dr suite 200 Kingsport TN 37660		

**Educational Background**

<b>Highest Level of Education Achieved</b> Master's Degree	<b>Institution</b> Kansas Wesleyan University
<b>Major/Area of Study</b> Business	<b>Date Completed</b> 05/2010
<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> Integrity Selling & Lead Intentionally	
<b>AIB Certificate Earned</b> N/A	
<b>Please select your accounting background:</b> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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> Has been more than 16 years since I have had accounting class	

**Employment Background**

<b>Current Employer</b>	<b>Previous Employer</b>	<b>Previous Employer</b>
New Peoples Bank	Capital Bank merged into First Tennessee name change to First Horizon	UMB
<b>Address</b> 1999 East Stone Dr suite 200 Kingsport TN 37660	<b>Address</b> 800 State Street Bristol TN 37620	<b>Address</b> Main St
<b>Position/Function</b> Branch Manager II	<b>Position/Function</b> Personal Banker/lobby desk new accounts wires maintenance	<b>Position/Function</b> Branch Manager
<b>Dates Employed</b> 7/1/2021 to current	<b>Dates Employed</b> 10/01/2016 to 07/01/2021	<b>Dates Employed</b> 10/01/2001 to 10/01/2016

<b>Please describe, in detail, your role at the bank including key job functions.</b> Lead employees by example, help in a cash drawer on occasion, Consumer Lending, Auditing, Security, work with ATM, Customer help resolving issues, Closed branch office, Opened new branch, training new employees, Interviewing, contacting past due customers, open new accounts, print debit cards
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**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	0
Auditing	15	Money Management	0
General Management/ Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other	0
Investments	5	"Other" Description	
Lending/Credit Analysis	30	Total years in banking industry	37

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I feel the school will help be become an even better banker. Being willing to learn more and growing in banking, I will be able to help my bank and teammates. I feel it will make be a better leader. Making a difference for my office and growing it for far into the future. I will also gain invaluable contacts that strengthen our bank communities in the states we work in. I am honored that the bank would consider me.

**Recommender Information**

<b>Name</b> J W Kiser	<b>Title/Position</b> President & CEO
<b>E-mail Address</b> jw@newpeoples.bank	<b>Phone Number</b> 12766444791

**Application Verification**

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
<b>Name</b> Tonda Williams	<b>Date of Application</b> 2/23/2026
<b>Bank</b> 2/23/2026	<b>City</b> Kingsport
<b>Timestamp of Receipt</b> 13:00:35 23 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Tonda Williams

Bank Name: New Peoples Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I recommend Tonda Williams for the Mid-Atlantic School of Banking because she is a proven branch leader who consistently demonstrates strong operational stewardship and accountability as Branch Manager in Kingsport. She leads with a customer-first mindset and has shown the ability to navigate complexity and drive improvements—most notably by providing specific, actionable feedback on customer-impact issues and training needs during our most recent core conversion. The Mid-Atlantic School of Banking's future-focused curriculum, including its BankExec simulation, is an ideal next step to broaden her understanding of how all major banking functions connect and to strengthen her foundation for continued growth. In addition, the program's peer networking will provide her with lasting professional relationships and resources she can rely on throughout her career, benefiting both her development and the bank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: J.W. Kiser

Title: President and CEO

Bank: New Peoples Bank

Telephone: 276-6444791

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

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Arthur Williamson	Informal Name Arthur	Email awilliamson@ncbwash.com
Bank Name National Capital Bank	Title/Position Facilities Director, Security Officer, Projects Manager	
Phone 12028514502	Bank Asset Size \$763,000,000	
Bank Mailing Address 316 Pennsylvania Ave SE Washington DC, 20003		

### Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Maryland, Baltimore County
Major/Area of Study English Literature	Date Completed 05/2009
Please list any professional designations and/or certifications you hold: Certified Community Bank Security Officer	
Please specify in-bank training program or specialized bank school you have participated in: n/a	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 Capital Bank	Walmart	
Address 316 Pennsylvania Ave SE Washington, DC 20003	Address 6405 Dobbin Rd Columbia MD 21045	Address
Position/Function Facilities Director, Security Officer, Projects Manager	Position/Function Assistant Store Manager/Remodel Manager	Position/Function
Dates Employed January 2017 - Current	Dates Employed June 2005 - January 2017	Dates Employed

<p style="text-align: center; font-size: small;">Please describe, in detail, your role at the bank including key job functions.</p> <ul style="list-style-type: none"> <li>Responsible for upkeep of all bank properties, branches, and building system including our headquarters location consisting of 50000+ square foot office space, its tenants, monthly parking garage space, and daily parking lot.</li> <li>Manage bank's monthly rent roll and building finances.</li> <li>Responsible for bank's physical and robbery security program.</li> <li>Manage and negotiate leases at all properties.</li> </ul>
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## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

- Responsible for vendor due diligence process including contracts for all bank third party vendors and chairman of the review committee for that process.
- Serve on bank's Risk Committee.
- Generate and adhere to annual budget in areas of responsibility.
- Provide day to day operational support. Act as primary on all DR related items.
- Backup IT help desk.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	0	Marketing	1
Auditing	0	Money Management	0
General Management/ Administration	20	Operations	20
Human Resources	5	Trust	0
International Banking	0	Other	n/a
Investments	0	"Other" Description	20+ years of general personnel management experience.
Lending/Credit Analysis	0	Total years in banking industry	9

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I would like to have more well rounded banking knowledge. Though I have learned a great deal about banking over my 9 years with NCB, I still feel that since my original career path was not in banking I have a lot of catching up to do. Becoming well educated in all areas of banking will help to compliment my operational and personnel management experience.

### Recommender Information

Name <b>Jimmy Olevson</b>	Title/Position <b>President and CEO</b>
E-mail Address <b>JOlevson@nationalcapitalbank.bank</b>	Phone Number <b>13233132626</b>

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Arthur Williamson</b>	Date of Application <b>3/12/2026</b>
Bank <b>3/12/2026</b>	City <b>Washington, DC</b>
Timestamp of Receipt <b>17:52:39 12 Mar, 2026</b>	



Mid-Atlantic School of Banking  
4490 Cox Road  
Glen Allen, VA 23060

To Whom It May Concern,

National Capital Bank (“NCB”) is pleased to nominate Arthur Williamson to the Mid Atlantic Bank School.

Arthur joined National Capital Bank in 2017 and is currently Senior Vice President, Facilities Director & Projects Officer, and Physical Security Officer. He is a graduate of the University of Maryland and has built a strong career at NCB through increasing levels of responsibility and leadership.

As Facilities Director & Projects Officer, Arthur is responsible for building management and maintenance for four branch locations, including oversight of tenant leases for our five story Head Quarters located on Capitol Hill, management of parking revenue income, and ensuring compliance with DC Building Energy Performance Standard Program. Additionally in this capacity, Arthur manages a significant project budget for building maintenance and improvements. As Physical Security Officer he is responsible for training employees in security and robbery prevention, investigating suspected illegal activity, and maintaining all security systems.

Arthur’s roles serve as critical bank functions requiring sound judgment, discretion, and meticulous attention to detail.

In addition to these responsibilities, Arthur runs the Products & Services Committee and oversees Vendor Management for the Bank. In these roles, he works closely with internal stakeholders and external partners to evaluate services, manage vendor relationships, and ensure operational efficiency and alignment with the Bank’s strategic objectives. Arthur consistently demonstrates an exceptional level of organization, accountability, and follow-through in all areas of his work.

Arthur is known throughout the Bank for his strong work ethic, analytical skills, and willingness to take on complex challenges. His broad operational exposure and collaborative leadership style have made him a trusted resource for executive



management. His involvement across facilities, security, vendor management, and committee leadership has contributed to his development as a well-rounded and effective banking professional.

As an alumni from this excellent program, I am confident that Arthur would be an excellent addition to the Mid Atlantic Bank School. He has been a valued member of our leadership team for many years, and I fully support his participation in your program as a representative of National Capital Bank.

Please do not hesitate to reach out to me with any additional questions, as I would be happy to further endorse Arthur.

Sincerely,

A handwritten signature in black ink that reads 'Jim Olevson'.

James M. Olevson  
President & Chief Executive Officer  
National Capital Bank

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

<b>Full Name</b> Cherrie Wood	<b>Informal Name</b> Cher'rie	<b>Email</b> cwood@cffc.com
<b>Bank Name</b> C&F Bank	<b>Title/Position</b> VP Branch Manager II	
<b>Phone</b> 18043646200		<b>Bank Asset Size</b> \$2.74 billion
<b>Bank Mailing Address</b> Henrico, VA 23233		

**Educational Background**

<b>Highest Level of Education Achieved</b> Associate's Degree	<b>Institution</b> Bright Point Community College
<b>Major/Area of Study</b> General	<b>Date Completed</b> 05/2025
<b>Please list any professional designations and/or certifications you hold:</b> NMLS. Notary, Medallion Stamp Guarantee,	
<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> I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	<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>
Citizens and Farmers Bank	Capital One	
<b>Address</b> 3490 Lauderdale Dr, Richmond VA 23233	<b>Address</b>	<b>Address</b>
<b>Position/Function</b> VP Branch Manager II	<b>Position/Function</b>	<b>Position/Function</b>
<b>Dates Employed</b> 45108	<b>Dates Employed</b> 2008-2023	<b>Dates Employed</b>

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

The Branch Manager is responsible for operational control, cash and security oversight, regulatory compliance, sound judgment in exception decisions, and leadership that protects the Bank, customers, and shareholders while supporting branch performance.

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

Accounting	0	Marketing	0
Auditing	5	Money Management	3
General Management/	0	Operations	0

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Administration			
Human Resources	4	Trust	3
International Banking	0	Other	0
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	0

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I want to attend the Mid Atlantic School of Banking because I'm at a pivotal point in my development as a branch leader. Managing a \$40 million branch has given me a strong foundation in daily operations, team leadership, customer relationships, and community engagement. Now I'm ready to expand my capabilities so I can successfully lead a larger, more complex branch one with \$100 million or more in assets and eventually oversee multiple locations.

To take that next step, I need deeper expertise in the areas that drive long-term branch performance: strategic planning, asset and liability management, credit quality, and the financial decision-making that shapes a bank's overall direction. MASB's curriculum aligns directly with the skills I want to strengthen. The program's emphasis on understanding the broader financial structure of a bank will help me move from operational leadership to strategic leadership.

I'm also drawn to the collaborative, team-based environment MASB is known for. Learning alongside peers from institutions of different sizes and markets will broaden my perspective and expose me to new approaches for growth, risk management, and customer service. Those insights are essential for someone who wants to scale from managing a single branch to overseeing multiple locations.

Ultimately, I want to bring back knowledge and strategies that will help me elevate my current branch's performance while preparing myself for larger responsibilities in the future. MASB represents the kind of rigorous, practical training that will help me grow into a leader capable of driving results at a \$100 million-plus branch and beyond.

**Recommender Information**

Name <b>Matthew Steilberg</b>	Title/Position <b>Executive VP, Director Retail Banking</b>
E-mail Address <b>msteilberg@cffc.com</b>	Phone Number <b>18043646200</b>

**Application Verification**

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Cher'rie Wood</b>	Date of Application <b>4/10/2026</b>
Bank <b>4/10/2026</b>	City <b>Richmond</b>
Timestamp of Receipt <b>17:56:49 10 Apr, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Cher'rie Wood

Bank Name: Citizens and Farmers

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

Dear Selection Committee,

I am pleased to recommend Cher'rie Wood for admission to the Mid-Atlantic School of Banking Class of 2026. Cher'rie is a proven banking leader with broad experience across retail banking, commercial operations, strategy, and people leadership, and she would bring strong perspective and value to the MASB program.

In her current role as Retail Branch Manager, VP with Citizens and Farmers Bank, Cher'rie oversees a \$35MM deposit portfolio while consistently driving annual growth of approximately 10%. She is deeply engaged in relationship management with customers, prospects, and board members, and brings a strong understanding of lending, financial guidance, and long-term planning. She also actively supports bank-wide initiatives tied to marketing, digital execution, and inclusive customer outreach.

Prior to C&F, Cher'rie held several senior leadership and operational roles with Capital One, including Manager, Commercial President Chief of Staff. In that capacity, she partnered closely with executive leadership to drive strategy execution, operating routines, cross-functional collaboration, and large-scale program management. Her background includes managing complex teams, leading quality and risk efforts, executing large budgets, and using data to inform decision-making and outcomes.

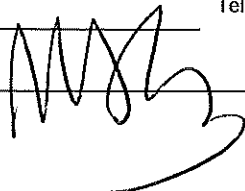
What sets Cher'rie apart is her ability to build strong teams, improving operating rhythms, and leading initiatives that deliver measurable results. She is also a natural leader and mentor, with experience in coaching, curriculum development, and community investment.

Cher'rie's diverse banking experience, leadership maturity, and commitment to continuous development make her an excellent candidate for Mid-Atlantic School of Banking. I am confident she will fully engage in the program and contribute meaningfully to the cohort.

Please feel free to contact me if additional information would be helpful.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew Steilberg Title: EVP  
Bank: C&F Bank Telephone: 804 241 6172  
Signature: 

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by April 15, 2026.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Nathaniel Young	Informal Name Nate	Email nyoung@cffc.com
Bank Name C&F Bank	Title/Position AVP Branch Manager	
Phone 18047940033	Bank Asset Size 2.7 B	
Bank Mailing Address 3600 La Grange Parkway, Toano, VA 23168		

**Educational Background**

Highest Level of Education Achieved Some College	Institution Thomas Nelson Community Collage
Major/Area of Study Accounting 101	Date Completed 06/2022
Please list any professional designations and/or certifications you hold: NMLS, Notary Public (Commonwealth of Virginia); Authorized Medallion Signature Guarantee Officer.	
Please specify in-bank training program or specialized bank school you have participated in: In-Bank Classes: -Retail Management Development Program -Situational Leadership -Change Management -Conflict Management Bank School Classes: -Courageous Conversations -Leadership Conference -Connect and Protect Conference -Bank Management School	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	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. Thomas Nelson Community College: 01/10/2022-06/01/2022	

**Employment Background**

Current Employer	Previous Employer	Previous Employer
C&F Bank	Martins Grocery Store	n/a
Address 3600 La Grange Parkway, Toano, VA 23168	Address 11500 Midlothian TRPK Midlothian VA 23113	Address n/a
Position/Function AVP Branch Manager III	Position/Function Front End Manager	Position/Function n/a
Dates Employed 02/20/2017-Present	Dates Employed 01/10/2012-02/15/2017	Dates Employed n/a

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

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

My Role includes, Leading all aspects of branch operations with accountability for revenue growth, customer experience, team development, and risk management. Responsible for acquiring and retaining personal and business banking relationships, Provides leadership and development to branch staff through coaching, performance management, and talent development while fostering a collaborative, high-performing team environment. Ensures consistent execution of the Bank’s customer experience strategies to drive customer satisfaction and retention. Oversees operational compliance and risk management, including audit readiness, loss prevention, and information security, while safeguarding customer and Bank assets. Represents the Bank within the community through business development, networking, and civic involvement to support brand presence and growth.

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

Accounting	1	Marketing	0
Auditing	5	Money Management	5
General Management/ Administration	9	Operations	9
Human Resources	0	Trust	6
International Banking	0	Other	0
Investments	0	“Other” Description	
Lending/Credit Analysis	8	Total years in banking industry	9

Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.

I have been with C&F Bank for nine years and have served in a management role for the past two years. As I continue to grow as a leader, I am focused on developing the knowledge, perspective, and strategic mindset necessary to support long term success for my team and the organization. Attending the Mid Atlantic School of Banking would allow me to deepen my understanding of the banking industry and strengthen my ability to think more broadly about the challenges and opportunities facing our institution. Being considered for this program is an honor, and acceptance would provide an invaluable opportunity to further develop my leadership capabilities and expand my impact within the Bank. I am committed to continuous learning and professional growth, and the School of Banking would help prepare me to take on greater leadership responsibilities while continuing to support my team, customers, and community at a higher level.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

### Recommender Information

Name Matthew Steilberg	Title/Position Executive Vice President
E-mail Address msteilberg@cffc.com	Phone Number 17577412210

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name Nathaniel Young	Date of Application 3/17/2026
Bank 3/17/2026	City Toano
Timestamp of Receipt 12:44:09 17 Mar, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Nate Young

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Nate Young for admission to the Mid-Atlantic School of Banking. I serve as the Director of Retail Banking at C&F Bank, and through my role, I have had the opportunity to observe Nate's leadership, professional growth, and impact within our retail organization.

Nate currently serves as an AVP and Retail Branch Manager, where he has distinguished himself as a thoughtful, disciplined, and people-centered leader. He approaches his responsibilities with a strong understanding of the balance required between operational excellence, risk awareness, growth, and customer experience, an essential capability in today's banking environment.

Nate is a thoughtful and engaged leader who approaches his work with a strong sense of responsibility to his team, his customers, and the organization. He consistently demonstrates sound decision-making, clear communication, and a willingness to lean into complex topics that impact branch operations and risk management. His active participation in leadership forums, development conversations, and cross-functional initiatives reflect both his curiosity and his desire to continue growing as a banking professional.

The Mid-Atlantic School of Banking represents a valuable opportunity for emerging leaders to deepen their understanding of banking at a strategic level. Nate is well prepared to contribute to and benefit from this experience. I am confident he will be an engaged participant who brings perspective, professionalism, and a collaborative spirit to the program.

I offer my strong support for Nate Young's application and believe he will represent both our institution and the banking profession with integrity and distinction.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Matthew Steilberg/Teresa Sporbert

Title: Director of Retail Banking/Regional Market I

Bank: C&F Bank

Telephone: 757-741-2210

Signature:  / T.S.

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

**2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION**

Full Name Ameena Zaman	Informal Name Ameena	Email azaman@chainbridgebank.com
Bank Name Chain Bridge Bank, N.A.	Title/Position Digital Banking Manager	
Phone 17037483429	Bank Asset Size 1,500,000,000	
Bank Mailing Address 1445-A Laughlin Avenue, McLean, Virginia 22101		

**Educational Background**

Highest Level of Education Achieved High School Graduate	Institution JEB Stuart High School
Major/Area of Study High School Diploma	Date Completed 06/2006
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/ABA basic accounting/ Understanding Bank Performance class within the last five years	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 NA		
Address 1445-A Laughlin Avenue, McLean, Virginia 22101	Address	Address
Position/Function Digital Banking Manager	Position/Function	Position/Function
Dates Employed 44713	Dates Employed	Dates Employed

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

As Digital Banking Manager at Chain Bridge Bank, N.A., I oversee the administration, performance, and strategic development of the bank's retail and Treasury Management digital platforms. I manage system configurations, client onboarding, user entitlements, and the implementation of services such as ACH, wires, remote deposit capture, and mobile banking. I also assist with debit and credit card operations, supporting card maintenance, issue resolution, and related client servicing. My role includes resolving client issues, supporting fraud prevention efforts, ensuring regulatory compliance, and identifying process improvements to enhance efficiency and client experience. I work cross-functionally with operations, compliance, and technology teams to ensure our digital banking services remain secure, reliable, and aligned with the bank's strategic objectives.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Please indicate the numbers 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	Branch
Investments	0	"Other" Description	I worked at Wells Fargo as an Assistant Branch Manager.
Lending/Credit Analysis	0	Total years in banking industry	15

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

I am seeking to attend the Mid-Atlantic School of Banking to further develop my overall knowledge of the banking industry and strengthen my professional skill set. As I continue to grow in my career, I believe it is important to build a well-rounded understanding of bank operations, financial management, risk, and leadership. The program offers a valuable opportunity to learn from experienced instructors and collaborate with peers from other institutions, which will broaden my perspective and enhance my ability to contribute more effectively to my organization. I am committed to continuing my professional development and view this program as an important step in preparing for greater responsibilities in the future.

### Recommender Information

Name <b>Thais Ribeiro</b>	Title/Position <b>SVP   Director of Operations</b>
E-mail Address <b>tribeiro@chainbridgebank.com</b>	Phone Number <b>17037483424</b>

### Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.</i>	
Name <b>Ameena Zaman</b>	Date of Application <b>2/17/2026</b>
Bank <b>2/17/2026</b>	City <b>McLean</b>
<b>Timestamp of Receipt</b> 12:59:46 17 Feb, 2026	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Ameena Zaman

Bank Name: Chain Bridge Bank, N.A.

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

I am pleased to recommend Ameena for acceptance into the Mid-Atlantic School of Banking. Ameena successfully completed the Virginia Bankers Association Management Development Program in 2024, where she demonstrated strong leadership, sound judgment, and a comprehensive understanding of both consumer and commercial banking operations.

Since completing the program, Ameena has continued to expand her impact within the Bank. She consistently applies strategic thinking to operational initiatives and approaches challenges with discipline and insight. Her ability to connect day-to-day execution with broader institutional objectives distinguishes her as a high-potential leader.

The Mid-Atlantic School of Banking represents a natural next step in her professional development. The program's rigorous curriculum and emphasis on asset-liability management, risk oversight, financial performance, and regulatory frameworks will deepen her enterprise-level perspective. This advanced training will further strengthen her capacity to contribute to long-term planning and strategic decision-making.

Ameena is committed to continuous improvement and brings both intellectual curiosity and practical experience to every opportunity. I am confident she will add meaningful value to the program while gaining knowledge that will further enhance her contributions to Chain Bridge Bank, N.A.

I strongly support her application and recommend her without reservation.

Sincerely,

Thais

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Mid-Atlantic School of Banking 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: Thais Ribeiro

Title: SVP & Director of Operations

Bank: Chain Bridge Bank, N.A.

Telephone: 703-748-3424

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

Thais Ribeiro

Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

Full Name Angie Zhang	Informal Name Angel	Email Angiezhang@farmersandminersbank.com
Bank Name Farmers & Miners Bank	Title/Position Customer Service Representative & Escrow/Loan Administrator	
Phone 12765464692	Bank Asset Size \$184,631,505	
Bank Mailing Address 41526 W Morgan Ave, Pennington Gap, VA 24277		

### Educational Background

Highest Level of Education Achieved Master's Degree	Institution Southern New Hampshire University
Major/Area of Study Business Administration / Accounting & Finance	Date Completed 05/2024
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: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	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. Lincoln Memorial University (2020-2022) - International Accounting & Auditing & Managerial Accounting (01/2021 - 05/2021) - Cost Management & Intermediate Accounting I (08/2021 - 12/2021) - Intermediate Accounting II & Account Information System & Accounting Internship (01/2022 - 05/2022) - Income Tax & Advanced Accounting (08/2022 - 12/2022)	

### Employment Background

Current Employer	Previous Employer	Previous Employer
Farmers & Miners Bank	Lyndon B Livesay, CPA Tax & Business Advisors	
Address 41526 W Morgan Ave, Pennington Gap, VA 24277	Address 185 Redwood Ave, Pennington Gap, VA 24277	Address
Position/Function Customer Service Representative & Escrow/Loan Processor	Position/Function Accounting Intern	Position/Function
Dates Employed 45455	Dates Employed April 2022 - August 2022	Dates Employed

Please describe, in detail, your role at the bank including key job functions.
<p>Before joining the bank, I worked as an accounting intern for approximately four months with a CPA, who is also a Board Member at Farmers and Miners Bank. My primary responsibilities as an intern included preparing payrolls, monthly financial statements, and income tax returns for clients. Now as a customer</p>

## 2026 MID-ATLANTIC SCHOOL OF BANKING APPLICATION

service representative and escrow/loan processor, I help both customers and the internal operational functions of the bank. I provide customers with a wide range of banking services, including account opening, transaction inquiries, and guidance on various bank products and services. This role enables me to develop strong customer relationships while ensuring adherence to bank policies. Moreover, I support the loan department through processing loans, managing escrow and insurance disbursements, and maintaining accurate loan records.

<b>Please indicate the numbers of years of experience in each bank management area.</b>			
Accounting	1	Marketing	0
Auditing	0	Money Management	0
General Management/ Administration	0	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	1	Total years in banking industry	2

**Please describe, in detail, your reasons for wanting to attend the Mid-Atlantic School of Banking.**

The desire to learn is one of the most valuable components for success in any career. I wish to attend the Mid-Atlantic School of Banking to strengthen my professional knowledge within the banking industry. The program is an excellent opportunity for me to learn from worldwide leaders, expand my professional network, and gain new insights from different perspectives. I am committed to continuous growth and advancement towards my long-term career in the banking industry.

### Recommender Information

Name <b>Bill Sage</b>	Title/Position <b>CEO</b>
E-mail Address <b>bill@farmersandminersbank.com</b>	Phone Number <b>12765464692</b>

### Application Verification

*By electronic signature below, I verify that I have read, understand and agree to all requirements of the Mid-Atlantic School of Banking.*

Name <b>Angie Zhang</b>	Date of Application <b>3/5/2026</b>
Bank <b>3/5/2026</b>	City <b>Pennington Gap</b>
Timestamp of Receipt <b>15:23:06 05 Mar, 2026</b>	

## Mid-Atlantic School of Banking Recommendation Form

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

Applicant Name: Angie Zhang

Bank Name: Farmers and Miners Bank

Please state your reasons below for recommending this applicant to the Mid-Atlantic School of Banking.

In slightly less than two years Angie has demonstrated the ability to become one of the brightest and most well rounded employees that I have worked with in my career. Drawing on her education that included a Bachelors in Accounting and Finance and a Masters in Business Administration she has excelled since coming to Farmers and Miners from her stint working in a CPA firm for one of our current board members. Despite her back ground that has "bookworm" written all over it she overachieved in customer service while serving support roles in administration and operations. We have expand her role to gain experience in the loan function while continuing to rely on her math and accounting skills for special assignments in financial reporting.

Applicant has demonstrated ability to grow with the bank and in various departments or positions and will be included in plans to assume additional responsibility as her experience level grows. Envision Angie as a future candidate for advanced operational and lending schools moving forward and the Mid Atlantic Banking School will provide the future and foundation for a candidate of her caliber to excel. I am super excited to watch both our candidates progress through this opportunity and measure the impact it has on their careers.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE MID-ATLANTIC SCHOOL OF BANKING ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
  
2. I understand that all students who attend the Mid-Atlantic School of Banking 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 P. Sage III

Title: CEO

Bank: Farmers and Miners Bank

Telephone: (276)546-4692

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


Please complete this form and return it to Marie Basil [mbasil@vabankers.org](mailto:mbasil@vabankers.org) by **April 15, 2026**.