

# 2026 Bank Directors' Symposium (Blacksburg)

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## Artificial Intelligence Risk (AIR)

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Joe McMann

## Bank of Botetourt

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Beth Doughty

George E. Honts, IV

Joyce Kessinger

John B. Williamson, III

## Bureau of Financial Institutions

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Dustin Physioc

## CRS Data

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Alwyn Staley

## F&M Bank

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Anne Keeler

## FDIC

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Ann Servaes

## Federal Reserve Bank of Richmond

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Jeffrey Deibel

## First Bank, Virginia

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Kirtesh Patel

## Gerrish Smith Tuck, PC

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Greyson Tuck

## Lee Bank and Trust Company

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Robert M. Coffey

Kimberly Coffey

J. Lee Laningham

Susan Laningham

## Legacy Bank

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Jack B. Cunningham, II

John W. Ratliff, Jr.

R. Brandon Ratliff

Tommy Skeens

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## National Bank

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John Dooley  
Michael E. Dye  
Mildred Johnson  
Mary G. Miller  
Lara E. Ramsey, SPHR  
Lutheria Smith

## National Bankshares, Inc.

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F. Brad Denardo

## New Peoples Bank Inc.

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Lynn Keene  
James W. Kiser, MBA  
Blaine S. White, II

## Office of the Comptroller of the Currency

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Amanda Edwards

## OptimaFI Credit Risk

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David H. Ruffin

## PWCampbell

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Marshall Jett

## Skyline National Bank

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Jacky K. Anderson  
Blake M. Edwards, Jr.  
Chris Reece

## SRA Consulting

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Michael Glotz

## Stifel

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Craig I. Dismuke  
McNeill Wells

## The Farmers Bank of Appomattox

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Christopher J. Dillon  
Christian Pemberton  
Thomas L. Rasey, Jr.  
Kinckle Robinson  
Douglas M. Webb

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## TruPoint Bank

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James Abraham  
Erica Anderson  
Joe Bowman  
Barry C. Elswick  
Tom Mullins  
Jon Rife  
Jeffery H. Taylor

## VCDC

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Austin Jones

## Virginia Association of Community Banks

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Corey Connors  
Katharine Garner, CMP

## Virginia Bankers Association

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Amy P. Binns  
DeMarion P. Johnston, Esq.  
Kristen Reid, CMP  
Bruce T. Whitehurst

**Total Participants: 58**