

Leadership

Plentiful Job Opportunities

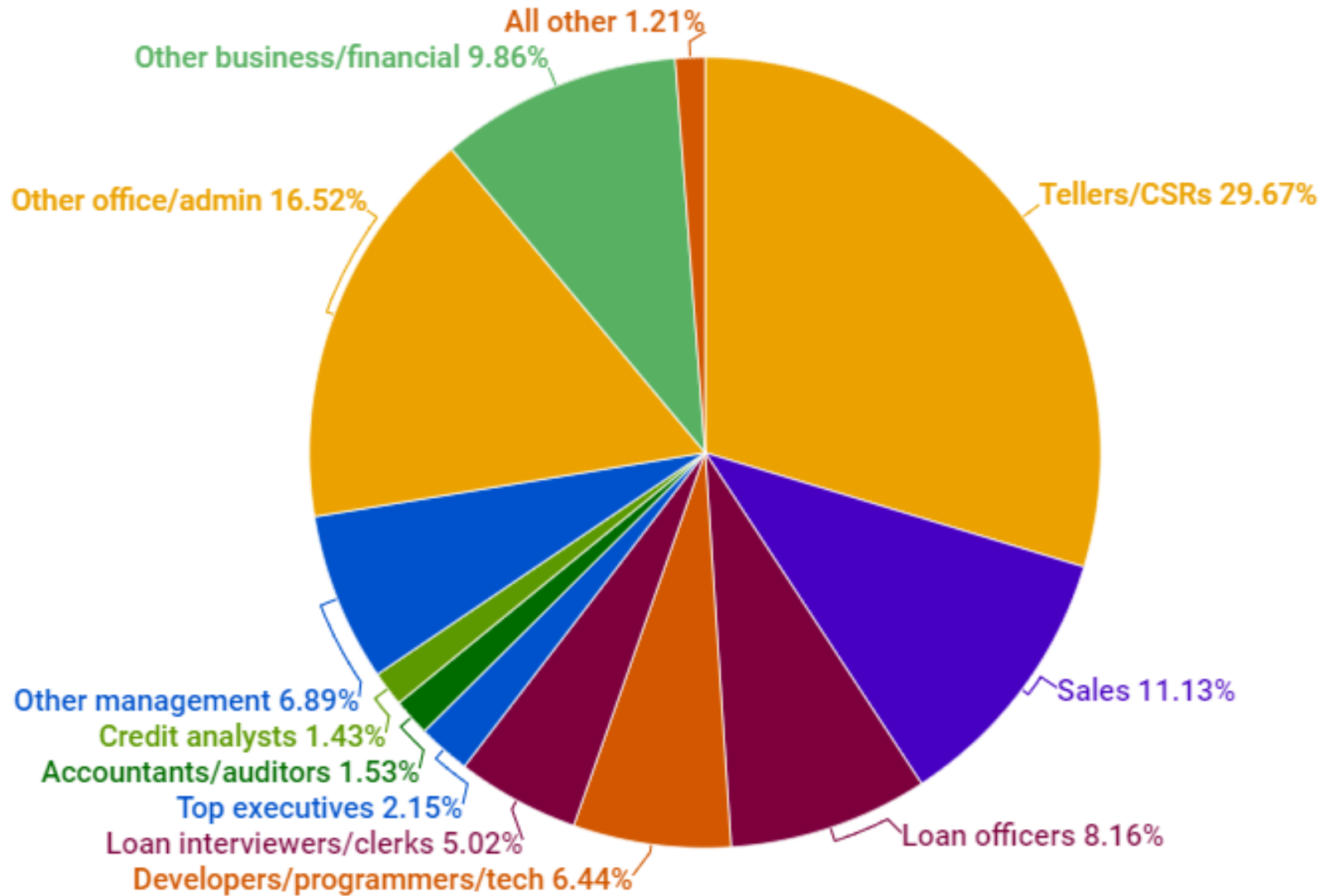
Career Advancement

CAREERS BANKING

Challenging Work

Community Service

Banks Employ 2 Million People Nationwide



Source: Bureau of Labor Statistics

Eric Floyd



Background

- I was born in North Carolina.
- My Father served 21 years in the Air Force and was stationed at Langley Air Force Base in 1981, which brought us to VA.
- I grew up in Newport News
- I went to Denbigh High School and attended Hampton University with a focus in Architecture.

What I Look for in an Employer

- Internal growth opportunities and development
- Diversity
- Investing back into the Community



About My Bank

When?

- 1927 in West Point, VA

Who?

- Our current President and CEO is Thomas Cherry

What makes my bank unique?

- **Culture.** We live and breathe our brand, “Focused On YOU”. Our teammates are challenged with making every day about serving our internal customers (teammates) and external customers. If we are doing what is right for a customer, we are doing what is right for the bank.
- **The People.** We hire people who live and breathe the brand. Our people are tenured and grow up in our company.



Eric Floyd

Banking Experience

- I have been with C&F Bank for 8 years and in the banking industry for 13 years.
- I previously managed in the food and beverage industry and was recruited into banking by a local community bank.
- I have always held a role in retail bank management.
- I was promoted to Vice President, Retail Branch Management in February of this year.

Experiences as a Result of my Career in Banking

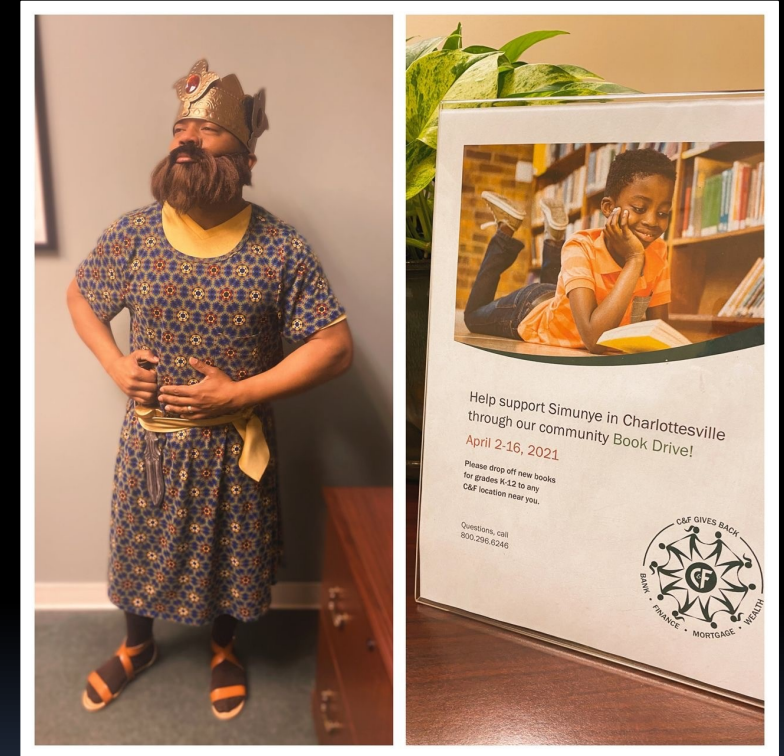
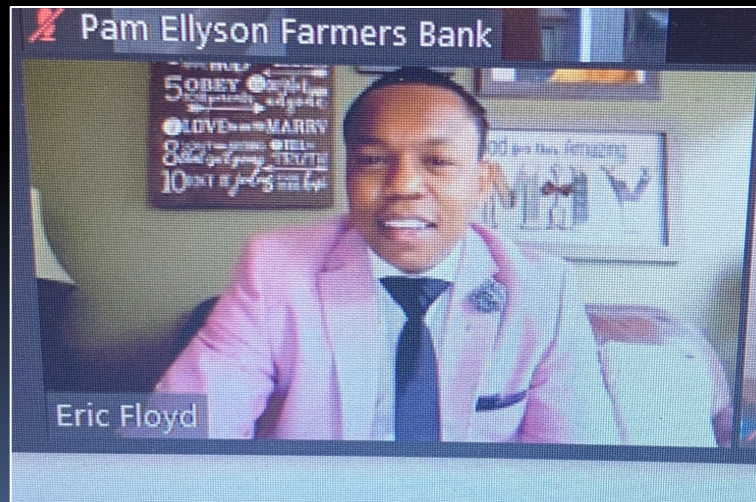
- The ability to learn various roles and career paths within the bank, without having to have specific training/education in each area.
- The ability to interact with business leaders in my local community.
- Service to the community through non-profits and consistent support for my engagement.



Eric Floyd

VBA Engagement

- I am on the Emerging Bank Leaders Steering Committee.
- Consistent participant in the VBA Bank Day Scholarship Program with our local school partners.
- I currently serve as the Virginia Bankers School of Bank Management 3rd year class president.



Spencer E. Lowry



Background

- Grew up in Fayetteville, NC
- Attended Douglas Byrd High School
- Graduated from East Carolina University with a degree in economics and business minor.



Spencer E. Lowry

Banking Experience

- Been with American National Bank & Trust 1 year and in the banking industry 5 years.
- Current responsibilities include managing a branch while also serving as a loan officer.

Experiences as a Result of My Career in Banking

- Building relationships with clients and helping support my community from a financial standpoint.
- Being an active member with our local Chamber of Commerce



Spencer E. Lowry

What I Look for in an Employer

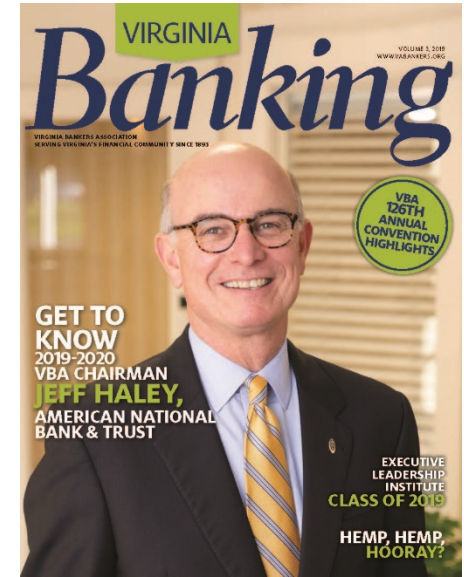
- I look for attributes such as stability, security, reliability and opportunity for development.
- I associate these attributes with the foundation of a great work-life balance.



Spencer E. Lowry

About American National Bank & Trust Co.

- American National's tradition of community banking dates back over a century to its founding in 1909.
- Started by H. O. Kerns to serve the community of Danville, Virginia, American National has grown from a single office on Main Street to a full-service bank with 26 branches in Virginia and North Carolina.



Bank Leadership

Jeffrey V. Haley, President & CEO

What makes AMNB Unique

We believe that as a community bank, we are only as strong as our local communities. Whether we're lending money for a business that creates more jobs or supporting an area non-profit through donations or volunteer service, we never lose sight of our commitment to the communities we serve.



Spencer E. Lowry

VBA Engagement

- Currently enrolled in VBA School of Bank Management (2nd year) where I serve as class president to the 2nd year students.
- A current member of the Emerging Bank Leaders Steering Committee.
- Continuous engagement through events like the VBA Banker Day and countless trainings.



VBA EMERGING BANK LEADERS



Service Business

Innovative

PERKS OF BEING A BANKER

Educational

Community Service

Banking is Educational

Multiple Career Paths

Professional Certifications

Extensive Trade Association Support
and Resources Available to You

Continuing Education



VBAConnect

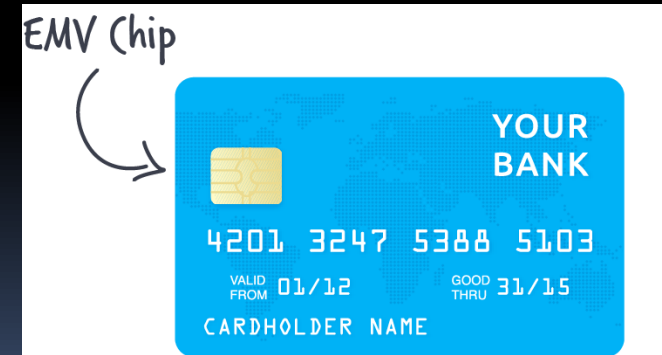
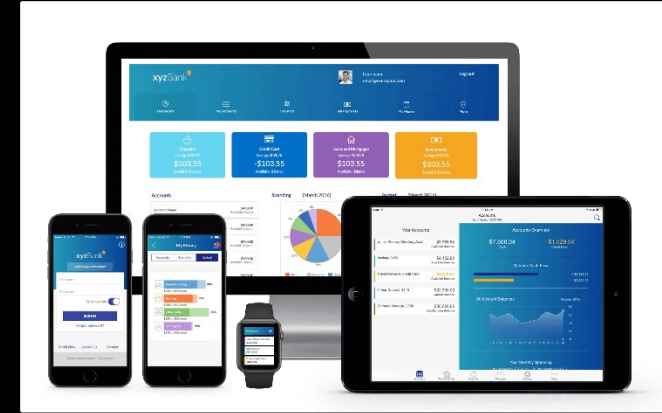
VBA Management
Development Program



VBA School of Bank
Management

Banking is Innovative

- Banking has a history of innovation – mobile banking, ATMs, online bill pay, credit and debit cards
- These inventions have helped make consumers' lives simpler and safer
- New technology requires banks to add jobs to create and support mobile banking platforms, ATMs, and secure computer networks



Banking is a Service Business

- We help people and businesses manage their money and use credit carefully
- We help people buy a home or start a business
- We help our community grow



Best Perk of Being a Banker:

Giving Back to Your Community

- Working on community events through sponsorships and volunteerism
- Providing loans and opportunity to small businesses
- Being a resource to your customers
- Connecting people



The Outlook: *We're Hiring*

- According to the Bureau of Labor Statistics, bank employment is projected to grow through the remainder of this decade.
- One major growth area is compliance.



Diverse Job Opportunities

customer sales
representative

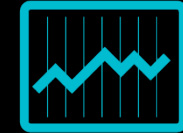


computer network technician



electronic banking officer

economist



human
resources
manager



attorney



agricultural
lender



 accountant

marketing manager



Commercial loan officer



teller



Compliance officer

CAREERS BANKING

Explore the Opportunities