

# VIRGINIA BANKERS ASSOCIATION

## VBA COMMITTEES

### Agenda

Compliance Committee Meeting  
Tuesday, November 18, 2025  
10:30 a.m. – 12:30 p.m. | 4490 Cox Road, Glen Allen, VA 23060

#### Compliance Committee Mission Statement

*Dedicated to providing a valuable service to the VBA's member banks on matters of regulatory compliance risk, issues, and best practices in a timely manner. The committee will recommend and coordinate affordable, yet quality, compliance education through the use of schools, seminars and networking.*

#### **I. Welcome**

- New member - Alicia Howard, VP Deposit Operations Manager, New Horizon Bank

#### **II. Guest Speaker – Michelle Strickland, Managing Partner & Co-President, TCA, Thomas Compliance Associates, Inc. will discuss Risk Assessments and current trends.**

Ms. Strickland possesses substantial commercial, consumer and residential loan compliance experience. She began her banking career on the teller line; worked in consumer, residential and secondary market loan Processing; was a systems administrator for six bank branches; and customized her bank's loan origination systems.

Her most recent role at a large Indiana bank included responsibility for three operational areas: loan servicing; commercial loan processing and documentation; and residential and consumer loan processing and documentation. She is experienced in the preparation of Risk Assessments on loan operations functional areas, vendor relationships, pipeline reports and regulatory compliance. Ms. Strickland joined TCA in 2014. TCA provides compliance insights, analysis, information and hands-on assistance that enables banks to meet the ever-changing demands of regulators.

#### **III. Discussion Items:**

- **How do we plan for 1071?**
- **How is your bank handling the sunset of the penny?**
- **Open roundtable**

#### **IV. Lunch & Adjourn**

##### **Zoom Meeting Link:**

<https://us02web.zoom.us/j/83075404388?pwd=TbamluTsZcC5dyt4oZvvmyYcPppGJx.1>

Meeting ID: 830 7540 4388

Passcode: 664482

##### **2026 Meeting Dates:**

**TBD**