



# VBA EMERGING BANK LEADERS

## Agenda

VBA Emerging Bank Leaders Steering Committee Meeting  
December 10 from 10:00 -11:30 am

Join Zoom Meeting

<https://us02web.zoom.us/j/88929967278?pwd=hec3upE4ANZCIQTINkPhzB4QrMMmea.1>

Meeting ID: 889 2996 7278

Passcode: 903536

- I. Welcome and Member News – Jenni Gegner
- II. Financial Literacy Update – Monica McDearmon
  - o Financial Literacy Programs & Initiatives
  - o VBA Education Foundation Annual Fund Campaign
- III. Government Relations Update – Tristan Macdonald
  - o VBA State Legislative Meetings Recap
  - o 2026 General Assembly Session Preview
  - o [VBA Banker Day 2026](#): Register Now! January 15<sup>th</sup>
    - [Pre-Banker Day EBL Reception](#): Register Now! January 14<sup>th</sup>
  - o [VBA/ABA Washington Summit](#): Save the Date! March 9-11
- IV. [Education & Training: 2026 Events](#) – Chandler Owdom
- V. VBA Emerging Bank Leaders Events Discussion – Chandler Owdom
  - o Leadership Conference Evaluations and Debrief
  - o Leadership Conference 2026
  - o EBL Regional Events
- VI. Peer Sharing/Roundtable – Jenni Gegner
  - o What's one thing you'd like to see the EBL do in 2026?
  - o What is at the top of your mind at your bank heading into 2026?
- VII. Adjourn

## VBA Education Foundation Board Meeting December 8, 2025 | Financial Literacy Update



***Since inception in 2007, the VBA Education Foundation has distributed \$1.57 million in scholarships and contributions to various financial literacy organizations.***

### Virginia Banking Fellows Program Update

- The VBA Education Foundation is sponsoring six Fellows (\$60,000 total commitment), and four Virginia banks are sponsoring a total of five additional Fellows (\$10,000 commitment per Fellow), for a total of 11 Virginia Banking Fellows from seven community colleges in the 2025-2026 cohort. Eighty-two percent of the Virginia Banking Fellows are first-generation college students.
- The Fellows orientation was held September 11-12 in Richmond. You can view pictures from the orientation [here](#). Several Virginia bankers were in attendance to meet their Fellows and present on leadership topics and careers in banking.
- Fellows attended a virtual fireside chat in October with Bruce Whitehurst and VCCS Vice Chancellor for Strategic Partnerships Dr. Kenneth Alexander, when they discussed their leadership journeys and what it takes to be a successful working professional in today's workplace.
- A Virginia Banking Fellows attended this fall's State Legislative Meeting in Richmond.
- One Fellow attended the Women in Banking Conference earlier this month.
- 2024-2025 Virginia Banking Fellow Shakir Moore presented at this fall's VCCS Board meeting to discuss the impact that the Fellows program had on him and how it supported his next steps of attending Marshall University.
- Fellows will have the opportunity to register to take an American Bankers Association online training course this spring.
- We will continue to invite Fellows to association events and encourage bank sponsors to engage with their students in a variety of ways.



THE VIRGINIA FOUNDATION  
ADVANCING THE FUTURE OF VIRGINIA



THANK YOU TO THE 2025-2026 BANK SPONSORS



## Virginia Reads One Book

- The program will begin on March 2, 2026. The Foundation plans to sponsor up to \$5,000 for the 2026 program.
- Twenty-seven banks have already committed to sponsoring 58 Title 1 schools and more than \$152,000 has already been secured.
- We still have more than 20 schools looking for sponsorship in the following areas:
  - Fauquier
  - Carrollton
  - Chesapeake
  - Chesterfield
  - Cumberland
  - Fredericksburg
  - Front Royal
  - Henrico
  - Hopewell
  - King & Queen
  - Prince George
  - Richmond
  - Spotsylvania
- This year's book, *Charlotte's Web*, features a variety of financial education themes including marketing, currency, goods vs. services, needs vs. wants, budgeting and more.



## VBA Bank Day Scholarship Program

- Bank Day will take place on March 17, 2026.
- Bank [registration](#) is open and student registration will open in January.
- An [informational meeting](#) will be held December 11 at 10:00 a.m.
- Banks will connect with local schools to get students registered and will provide either an in-person or virtual experience for registered students.
- The VBA will provide a Bank Day resource website that will be available to all registered students during the month of March.
- The essay deadline is March 27, 2026, and winners will be announced by late April/early May. Essays will be judged by EBL members for the regional contests and members of the VBA Education Foundation Board and VBA staff will judge the six regional winning essays for the statewide contests.
- A total of \$28,500 will be awarded to twelve Virginia high school seniors.



## Virginia Council on Economic Education & UVa-Wise Center for Economic Education

- The Foundation contributed \$25,000 to the VCEE Fund for Teaching Excellence in 2025.
- The Foundation contributed \$7,000 to the UVa-Wise Center for Economic Education in 2025.
- Please see the attached flyer for a comprehensive update from the VCEE and the UVa-Wise Center for Economic Education.

## 2025 Interim Update National Report Card on High School Financial Literacy

- The [2025 High School Financial Literacy Report Card](#) highlights continued progress nationwide, with 29 states projected to earn an "A" grade by 2031 for requiring standalone personal finance courses. Virginia currently holds a final grade of A, reflecting strong policies that mandate financial education for high school students. According to the report, Virginia remains a leader in financial education, ensuring graduates are well-prepared for real-world financial decisions.

### **WISE 2025 List of 100 Best High Schools Teaching Personal Finance**

- Annually, the organization Working in Support of Education (WISE) ranks the [nation's high schools](#) according to their levels of excellence in financial education. This year, the top two schools, 15 of the top 30 schools, and 59 of the top 100 schools were from Virginia. Please see the full list later in the materials packet.

### **NEFE: Student Advocacy and Thoughtful Leadership Keeps the Momentum Going: A 2025 Legislative Review of K-12 Financial Education Requirements**

- The National Endowment for Financial Education (NEFE) released their [annual legislative review](#) in August, noting that 73% of high school students in the country will receive a financial literacy education before they graduate (a huge jump from only 9% in 2017).

### **Get Smart About Credit**

- Nationally celebrated on October 16, 2025.
- Nineteen Virginia banks registered to make presentations to more than 2,000 students for this year's program.

### **2025 VBA Education Foundation Annual Fund Campaign Results**

- We are pleased to share that we have raised \$58,080 for the 2025 Annual Fund Campaign, exceeding our \$55,000 goal.
- Historical look at Annual Fund Campaign results:
  - 2017 - \$39,212
  - 2018 - \$37,500
  - 2019 - \$48,960
  - 2020 - \$54,200
  - 2021 - \$52,753
  - 2022 - \$66,200
  - 2023 - \$57,600
  - 2024 - \$62,980
  - 2025 - \$58,080 YTD



2025

VBA EDUCATION FOUNDATION

# ANNUAL FUND CAMPAIGN



**\$55,000**  
2025 Goal

## Bank & Industry Partner Contributors:

- Atlantic Union Bank
- Bank of America
- Bank of Botetourt
- Bank of Clarke
- Blue Ridge Bank
- Burke & Herbert Bank
- C&F Bank
- Carter Bank
- Chain Bridge Bank
- Chesapeake Bank
- Citizens Bank & Trust Co.
- Community Bankers' Bank, in Recognition of Retiring Directors Clay Davis, Scott Harvard and Brad Schwartz
- Dominion Energy Inc.
- F&M Bank
- First Bank & Trust Co.
- First Bank, Virginia, in Memory of H. Furlong Baldwin
- First National Bank
- John Marshall Bank
- National Capital Bank
- Old Point National Bank, in Honor of Chair Emeritus Robert F. Shuford, Sr.
- Powell Valley National Bank
- Select Bank
- Southern Bank Foundation
- SouthState Bank
- The Bank of Marion
- TowneBank
- Truist Bank
- Virginia Association of Community Banks

## Individual Contributors:

- Nathalia Artus
- Wendy & John Asbury
- Michelle R. Austin
- Zirkle Blakey
- Michele & Victor Branch
- John J. Brough
- Jennifer & Matt Bruning
- Laura Lee Cadden
- John R. Caldwell
- Amy & Tom Cherry
- Robert & Julia Cowgill
- Allison & Tim Duffee
- Tisha Edwards
- Darian Fisher
- Becky Foster
- Tracie & John Gallahan
- Jennifer & Dan Gegner
- Shannon & Todd Hall
- Tammie & Leton Harding
- Katie & Scott Harvard, in Memory of H. Furlong Baldwin
- DeMarion & Carl Johnston
- Kelli & Brandon Lorey
- Carter & Walt Lyons
- Monica & Mac McDearmon
- Bette & Johnny Milleson
- Laurie & Ronnie Milligan
- Chandler & Morgan Owdom
- Stacy & Reese Puckett
- LeAnn & Tom Rasey
- Sherri & Peter Sackett
- Kathleen Shannon
- Ann Rodman & Gary Shook
- Lori & Rob Shuford
- Wende & Jeff Szyperski
- Diane & Joe Thomas
- Jackie & Litz Van Dyke
- Dorothy Welch
- Genise & Bruce Whitehurst
- Claire & Robert Wood

Scan the QR Code  
Below to Donate:



**\$58,080**

**Raised to Date**  
As of November 10

Visit [www.vabankers.org/post/2025-vba-education-foundation-annual-fund-campaign](http://www.vabankers.org/post/2025-vba-education-foundation-annual-fund-campaign)  
to contribute online today!



## Reminder: Learn More About the 2026 VBA Bank Day Scholarship Program During an Informational Meeting Next Thursday at 10:00 AM!

**One Big Thing:** The [VBA Bank Day Scholarship Program](#) is your bank's opportunity to teach local high school seniors about banking, financial services, career opportunities in the industry and the vital role banks play in their communities.

**Scholarship Details:** After Bank Day, students write essays about their experiences, and fourteen scholarships (six honorable mention, six regional, one statewide runner-up and one statewide) will be awarded based on the merits of the essays.

**A total of \$28,500 will be awarded in 2026 by the VBA Education Foundation!**



**How It Works:** Bank Day will be held in a hybrid format in 2026, with in-person or virtual experiences provided by your bank supplemented by banking industry content provided by the VBA.

### Your Next Steps:

1. **Complete a bank interest form [here](#).** After completion of this form, the VBA will send you information on how best to contact teachers and how to promote your participation in this program to the media.
2. **Join an informational Zoom meeting next Thursday, December 11 at 10 a.m.** to learn more about plans for the 2026 program. [Register](#) in advance of this meeting here to receive Zoom meeting information.

**Questions?** [Monica McDearmon](#) can help.

## Report: St. Louis Fed Finds Substantial Growth in Bank On Accounts

More than 23 million [Bank On-certified accounts](#) were opened to date across 45 reporting institutions in 2024 — a 19% increase from the number of accounts reported in the previous year, according to a [review of Bank On data](#) by the Federal Reserve Bank of St. Louis.

The Bank On initiative was launched in 2015 to offer low-cost accounts to unbanked and underbanked individuals. As of 2024, Bank On-certified accounts have been opened in almost 38,000 zip codes, or 91% of all U.S. zip codes, the St. Louis Fed reported in its annual survey of the program. You can read the full report [here](#).

## Keep the VBA Informed of Your Plans!

Be sure to keep the VBA updated on your financial literacy program plans and initiatives - we would love to feature your efforts in our communications channels! Contact [Monica McDearmon](#) to share details.

### Questions About Financial Literacy in Virginia?

Visit our [website](#) or contact [Monica McDearmon](#) for more information or to add anyone at your bank to The Kit mailing list who is interested in or already participating in financial literacy.



Virginia Bankers Association  
4490 Cox Road  
Glen Allen, VA 23060  
(804) 643-7469

[Privacy Policy](#) | [Manage Email Preferences](#)



Q1 How would you rate the Leadership Conference overall?

Answered: 24    Skipped: 10

4.7★  
average rating

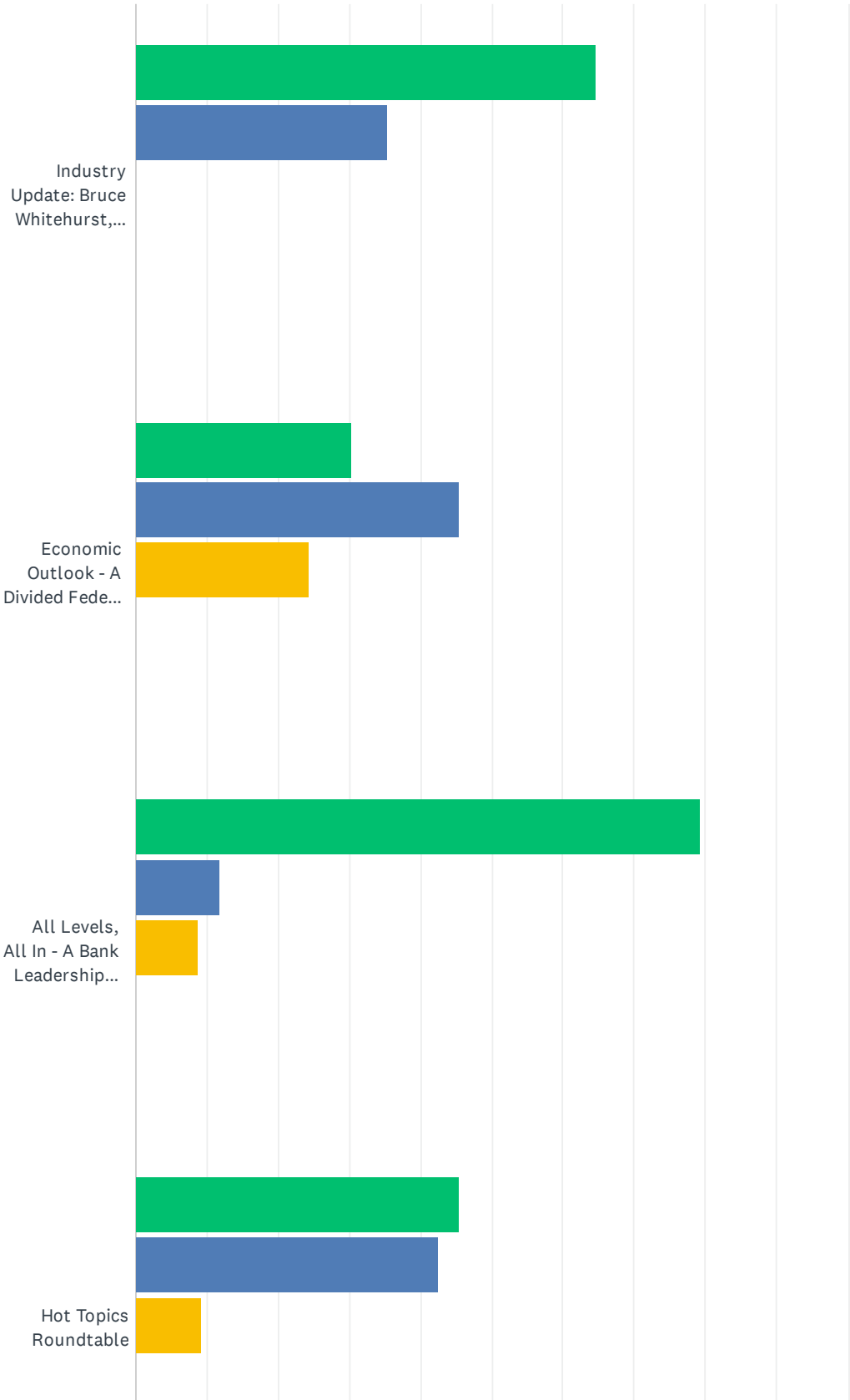


	1	2	3	4	5	TOTAL	WEIGHTED AVERAGE
☆	0.00% 0	0.00% 0	4.17% 1	20.83% 5	75.00% 18	24	4.71

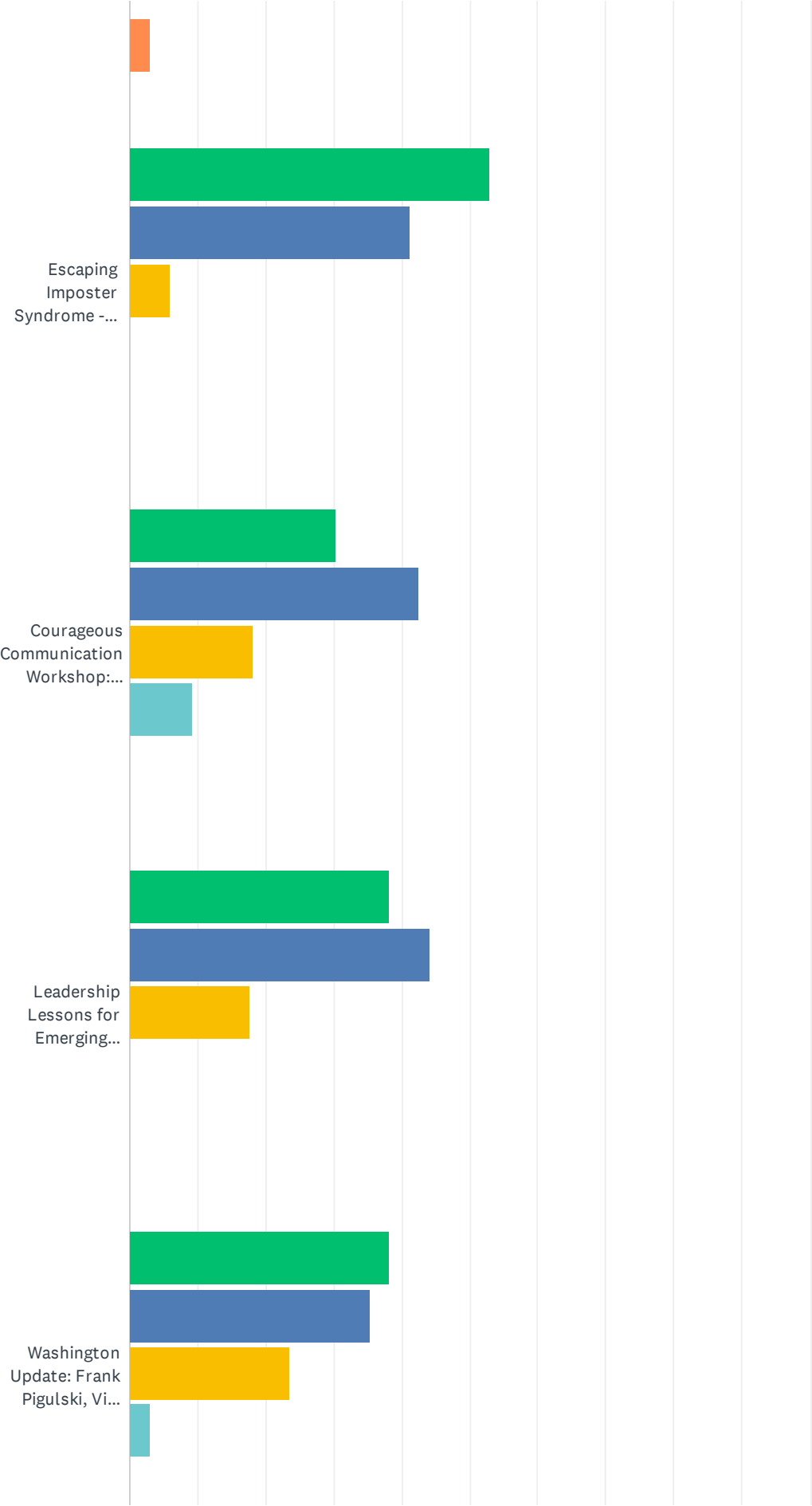


Q2 Please rate the following sessions:

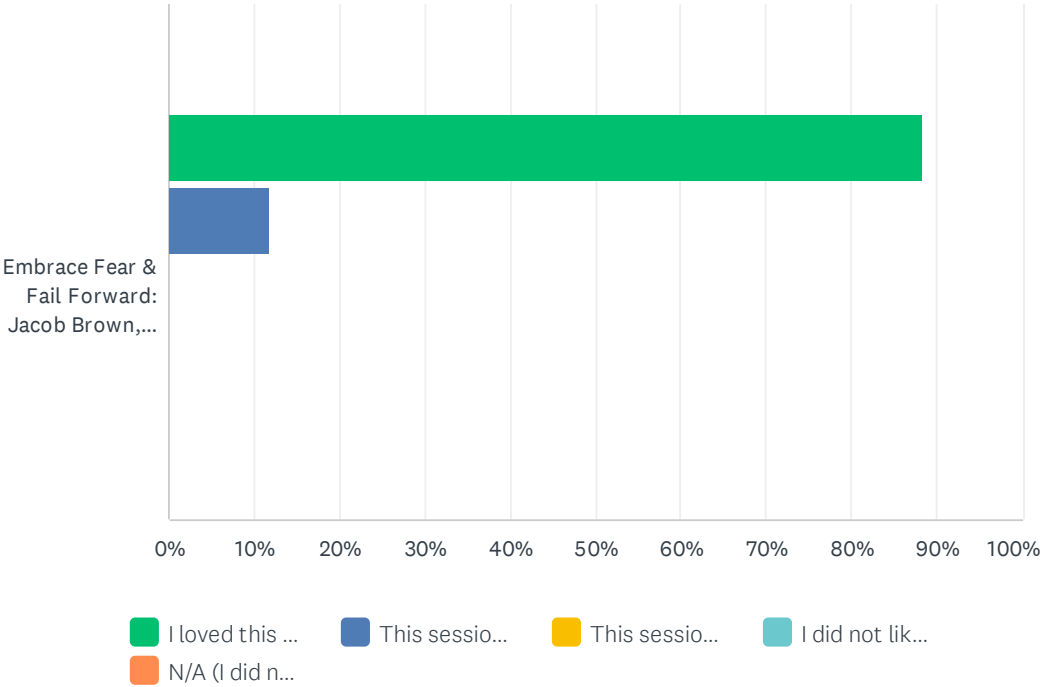
Answered: 34    Skipped: 0



2025 Leadership Conference Survey



2025 Leadership Conference Survey



# 2025 Leadership Conference Survey

	I LOVED THIS SESSION!	THIS SESSION WAS GOOD.	THIS SESSION WAS JUST OK.	I DID NOT LIKE THIS SESSION AT ALL.	N/A (I DID NOT ATTEND THIS SESSION)	TOTAL	WEIGHTED AVERAGE
Industry Update: Bruce Whitehurst, President & CEO, Mid-Atlantic Bankers Association and Virginia Bankers Association	64.71% 22	35.29% 12	0.00% 0	0.00% 0	0.00% 0	34	3.65
Economic Outlook - A Divided Federal Reserve: Chris Low, Chief Economist, FHN Financial	30.30% 10	45.45% 15	24.24% 8	0.00% 0	0.00% 0	33	3.06
All Levels, All In - A Bank Leadership Panel: Zach McGill, First National Bank; Taylor Quicke, Citizens Bank & Trust Co.; Dorothy Welch, First Bank, Virginia; Moderated By 2025 VBA Emerging Bank Leaders Chair, Jennifer Gegner, C&F Bank	79.41% 27	11.76% 4	8.82% 3	0.00% 0	0.00% 0	34	3.71
Hot Topics Roundtable	45.45% 15	42.42% 14	9.09% 3	0.00% 0	3.03% 1	33	3.38
Escaping Imposter Syndrome - Finding Freedom to Lead with Confidence: Ned Pauley, Founder and President, The Signify Group	52.94% 18	41.18% 14	5.88% 2	0.00% 0	0.00% 0	34	3.47
Courageous Communication Workshop: Melissa Laughon, Owner, Catch Your Limit Consulting	30.30% 10	42.42% 14	18.18% 6	9.09% 3	0.00% 0	33	2.94
Leadership Lessons for Emerging Leaders from America's Top Performing Banks: Mary Beth Sullivan, Managing Partner, and Ally Akins, Principal, Sales and Marketing Practice Co Leader, Capital Performance Group	38.24% 13	44.12% 15	17.65% 6	0.00% 0	0.00% 0	34	3.21
Washington Update: Frank Pigulski, Vice President for Congressional Relations, American Bankers Association	38.24% 13	35.29% 12	23.53% 8	2.94% 1	0.00% 0	34	3.09
Embrace Fear & Fail Forward: Jacob Brown, Speaker, Coach & Author	88.24% 30	11.76% 4	0.00% 0	0.00% 0	0.00% 0	34	3.88

#	COMMENTS FOR "INDUSTRY UPDATE: BRUCE WHITEHURST, PRESIDENT & CEO, MID-ATLANTIC BANKERS ASSOCIATION AND VIRGINIA BANKERS ASSOCIATION"	DATE
1	Always love hearing from Bruce	11/19/2025 1:22 PM
2	It is always nice to hear from Bruce and get his insight on our current industry and what we can look forward to.	11/17/2025 12:31 PM
3	Bruce always does a great job covering hot topics and making sure they are presented at a level that all can understand.	11/17/2025 9:21 AM
4	Bruce's Updates are always informative and wonderful!	11/17/2025 9:02 AM
5	This was really good!	11/14/2025 11:46 AM
#	COMMENTS FOR "ECONOMIC OUTLOOK - A DIVIDED FEDERAL RESERVE: CHRIS LOW, CHIEF ECONOMIST, FHN FINANCIAL"	DATE

## 2025 Leadership Conference Survey

1	Found this interesting and some great take-aways.	11/19/2025 1:22 PM
2	Chris gave a lot of information and no fault to him that he did not have the current condition due to the shut down, but did a great job working around it. It is always good to hear from an Economist, but hope to have someone next time a little more excitable.	11/17/2025 12:31 PM
3	Always a hard topic to make interesting. Need the information but presenters should be encouraged to tie economic observations to specifics in banking, i.e. impact on lending, consumer debt balances, refinance activity, etc.	11/17/2025 11:23 AM
4	Not ever going to be one of my favorites, and he was dry.	11/17/2025 9:21 AM
5	Graphs were a bit advanced and could be deemed confusing	11/17/2025 9:02 AM
6	This was really good!	11/14/2025 11:46 AM
#	<b>COMMENTS FOR "ALL LEVELS, ALL IN - A BANK LEADERSHIP PANEL: ZACH MCGILL, FIRST NATIONAL BANK; TAYLOR QUICKE, CITIZENS BANK &amp; TRUST CO.; DOROTHY WELCH, FIRST BANK, VIRGINIA; MODERATED BY 2025 VBA EMERGING BANK LEADERS CHAIR, JENNIFER GEGNER, C&amp;F BANK"</b>	<b>DATE</b>
1	Dream team!! The panelists were very relatable, and the energy was great!	11/23/2025 10:20 PM
2	Great mix of panelist and the questions were engaging and loved what the panel had to say!	11/19/2025 1:22 PM
3	I really enjoyed having someone from each level of banking, especially a member of the EBL Steering committee.	11/18/2025 4:54 PM
4	Relatable group. I wish we had more time to get through all the questions.	11/17/2025 12:31 PM
5	Really enjoyed having individuals engaged directly with the EBL on the panel.	11/17/2025 11:23 AM
6	Love, Love, Loved this session!	11/17/2025 9:21 AM
7	They rocked it. Great diversity and varying levels of experience.	11/17/2025 9:02 AM
8	This was by far the best. I took away a lot since this was peers and something I can relate to	11/14/2025 11:46 AM
#	<b>COMMENTS FOR "HOT TOPICS ROUNDTABLE"</b>	<b>DATE</b>
1	I enjoyed the speed of the session this year.	11/18/2025 4:54 PM
2	I thought moving the group was a great idea for fresh answers and people to get to know each other. I would suggest giving them the questions ahead of time for the people who need time to process. Having the committee on each table helped keep the others on track. Maybe have half the group have a set up questions so we do not hear the same responses.	11/17/2025 12:31 PM
3	I almost feel like we should mix up topics so that we don't get the same answers over and over. Especially if you are one of the last tables.	11/17/2025 9:21 AM
4	Always a fan favorite of mine getting to interact with other bankers.	11/17/2025 9:02 AM
#	<b>COMMENTS FOR "ESCAPING IMPOSTER SYNDROME - FINDING FREEDOM TO LEAD WITH CONFIDENCE: NED PAULEY, FOUNDER AND PRESIDENT, THE SIGNIFY GROUP"</b>	<b>DATE</b>
1	Great information	11/19/2025 1:22 PM
2	This session was much needed and very impactful!	11/17/2025 12:39 PM
3	I like how he defined Imposter Syndrome in a different way. He gave reasons why someone may have it and it was an eye opener for me. I was able to take a few things away to help moving forward.	11/17/2025 12:31 PM
4	Probably my highlight of the conference. Good topic for our group and well presented.	11/17/2025 11:23 AM
#	<b>COMMENTS FOR "COURAGEOUS COMMUNICATION WORKSHOP: MELISSA LAUGHON, OWNER, CATCH YOUR LIMIT CONSULTING"</b>	<b>DATE</b>
1	It felt a little long for me	11/19/2025 1:22 PM
2	Loved the personal introduction to help the audience relate. Showed vulnerability.	11/18/2025 9:44 AM
3	Excellent session. Thank you for including.	11/17/2025 12:39 PM



## 2025 Leadership Conference Survey

4	We really needed more time with her for the material that was given. Great material, but I may have approached the topic differently for the time frame and without prior training.	11/17/2025 12:31 PM
5	This session felt like busywork/filler material	11/17/2025 10:39 AM
6	Lacked serious energy, very boring.	11/17/2025 9:02 AM
7	It got too bogged down into too many steps	11/14/2025 11:46 AM
#	<b>COMMENTS FOR "LEADERSHIP LESSONS FOR EMERGING LEADERS FROM AMERICA'S TOP PERFORMING BANKS: MARY BETH SULLIVAN, MANAGING PARTNER, AND ALLY AKINS, PRINCIPAL, SALES AND MARKETING PRACTICE CO LEADER, CAPITAL PERFORMANCE GROUP"</b>	<b>DATE</b>
1	They did good job delivering this information!	11/19/2025 1:22 PM
2	I feel like this may have not been the target audience for that presentation.	11/18/2025 4:54 PM
3	Great job. And forwarded the slides to me the same day.	11/18/2025 9:44 AM
4	This was just okay to me. It was reading off of slides and felt like their material was for a different crowd.	11/17/2025 12:31 PM
5	Good content, presentation style could be more engaging.	11/17/2025 11:23 AM
6	meh	11/17/2025 10:39 AM
7	Solid information and kept it entertaining.	11/17/2025 9:02 AM
8	This was really good!	11/14/2025 11:46 AM
#	<b>COMMENTS FOR "WASHINGTON UPDATE: FRANK PIGULSKI, VICE PRESIDENT FOR CONGRESSIONAL RELATIONS, AMERICAN BANKERS ASSOCIATION"</b>	<b>DATE</b>
1	He was great, although I felt like he was rushed and jammed a whole lot of words into his segment!!	11/19/2025 1:22 PM
2	Always love hearing what is happening in the world from someone we can relate to. He gave a lot of information and answered questions that I had.	11/17/2025 12:31 PM
3	Good general information. Would have liked more on encouraging engagement and advocacy	11/17/2025 11:23 AM
4	I think he did a fantastic job covering things in an easy to relate way	11/17/2025 9:21 AM
5	Got too political and showed bias towards one side.	11/17/2025 9:02 AM
6	This was really good!	11/14/2025 11:46 AM
#	<b>COMMENTS FOR "EMBRACE FEAR &amp; FAIL FORWARD: JACOB BROWN, SPEAKER, COACH &amp; AUTHOR"</b>	<b>DATE</b>
1	GREAT speaker and very empowering!	11/23/2025 10:20 PM
2	AMAZING!!!! LOVED him and his energy!!! This was a fantastic way to wrap up the conference!!!!	11/19/2025 1:22 PM
3	Great energy to end the conference.	11/18/2025 4:54 PM
4	Loved the quote from Chris Gardner.	11/18/2025 9:44 AM
5	Phenomenal session. This session was motivational.	11/17/2025 12:39 PM
6	Always good to end with someone with high energy and a positive attitude. You left wanting to be a better version of yourself.	11/17/2025 12:31 PM
7	Excellent session & speaker.	11/17/2025 11:23 AM
8	Really great presenter, relevant topic	11/17/2025 10:39 AM
9	He was fantastic. Speak what you seek until you see what you said---this will stick with me for a very long time.	11/17/2025 9:21 AM
10	Wonderful. Extremely entertaining and kept the audience involved the whole time.	11/17/2025 9:02 AM
11	Energetic, engaged	11/14/2025 11:55 AM

2025 Leadership Conference Survey

12	Amazing speaker and fantastic motivator!	11/14/2025 11:52 AM
13	This was really good!	11/14/2025 11:46 AM
14	LOVED!! High energy and able to relate really well!	11/14/2025 11:46 AM
15	Excellent speaker.	11/14/2025 11:42 AM

**Q3 If you were going to recommend this conference to a coworker or fellow Emerging Bank Leader, what would you say? Note: Responses may be used as testimonials in future marketing efforts.**

Answered: 16   Skipped: 18

#	RESPONSES	DATE
1	It's a must have experience - filled with tremendous networking opportunities and ability to walk away with fresh perspectives.	11/23/2025 10:20 PM
2	I highly recommend attending the conference! I was a first timer and had too many take-aways to count. I always love meeting other like-minded bankers, you never know when you may need to pick another banker's brain or share ideas. No need to recreate the wheel!	11/19/2025 1:22 PM
3	Great chance to meet, visit, and connect with bankers from all over the state.	11/18/2025 4:54 PM
4	If you can only attend once conference per year, make this the one and only. Great information and networking with your peers.	11/18/2025 9:44 AM
5	The Leadership Conference is an amazing opportunity to stay connected to VBA and Emerging Bank Leaders after bank school graduation. The sessions are very well put together, timely, informative, and motivational. I enjoyed networking and encouraging others to attend Bank School for a deeper understanding of the banking industry.	11/17/2025 12:39 PM
6	The leadership conference delivers topics that can help you personally and professionally. Topics include the industry outlook, state of the union, leadership topics, inspirational speakers and so much more. You will leave feeling refreshed and ready to be the best version of yourself for you, your clients, and peers.	11/17/2025 12:31 PM
7	The VBA Leadership Conference is an annual highlight. Attendees have an opportunity to directly engage with industry leaders & peers while participating in presentations aimed at personal growth and development.	11/17/2025 11:23 AM
8	Come build your network, your social bench.	11/17/2025 10:39 AM
9	I cannot say enough great things about this conference. From the sessions to the networking, it is my favorite annual conference to attend. I leave EVERY year feeling refreshed and inspired. Where life has burned me out (personally and professionally) this conference lights the fire back in me and reminds me to keep shining bright!	11/17/2025 9:21 AM
10	It's such a wonderful opportunity to interact with other bank leaders across the commonwealth. That level of collaboration and is invaluable.	11/17/2025 9:02 AM
11	Great way to meet other bankers with the same mindset and get ideas on how to further your mindset in your career	11/14/2025 11:55 AM
12	Lots of great speakers providing different perspectives for us to use in our daily work.	11/14/2025 11:54 AM
13	Go with an open mind especially if you are uncomfortable in crowd	11/14/2025 11:53 AM
14	The best confidence boost	11/14/2025 11:47 AM
15	Best for younger bankers to connect with others in the industry.	11/14/2025 11:45 AM
16	You gain a lot of tools to take back and apply as well as create new relationships.	11/14/2025 11:45 AM

## Q4 What were you hoping to get out of this conference? Did the conference provide the experience you were looking for?

Answered: 15   Skipped: 19

#	RESPONSES	DATE
1	The conference always energizes me, and this year did not let me down.	11/23/2025 10:20 PM
2	Yes, it was very well done! It was apparent that a lot of thought and time went into the planning.	11/19/2025 1:22 PM
3	I was hoping to take some nuggets back to my bank to help develop my team. I do feel like I got what I wanted out of this conference.	11/18/2025 4:54 PM
4	Yes. Better understanding of the economy.	11/18/2025 9:44 AM
5	This was my first leadership conference, so I didn't quite know what to expect. It exceeded expectations as I was able to get industry knowledge and personal/professional growth opportunities.	11/17/2025 12:39 PM
6	I was hoping to leave with more knowledge about our industry and confidence in my leadership. The conference allowed me to have a better understanding of what is happening outside my four walls and the topics allowed me to think deeper within myself and how I would approach situations.	11/17/2025 12:31 PM
7	Opportunity to recharge, build knowledge and confidence. Also to build on relationships with my peers. The conference absolutely delivered.	11/17/2025 11:23 AM
8	All. The. Things. and yes, I got them. See above response.	11/17/2025 9:21 AM
9	I was able to reconnect with many past colleagues and make some new ones. I was very pleased with the conference.	11/17/2025 9:02 AM
10	It did! I wanted to network and meet new bankers. I'm glad for those who took me under their wing!	11/14/2025 11:55 AM
11	Learning more how to develop as a leader. The conference had great information to assist me.	11/14/2025 11:54 AM
12	It was very interesting	11/14/2025 11:53 AM
13	Get my spark back	11/14/2025 11:47 AM
14	I generally attend the lending and credit conference, but this was closer to me. It was good to connect with other industry professionals.	11/14/2025 11:45 AM
15	Additional tools in improving my leadership. Yes I gained new tools and insights.	11/14/2025 11:45 AM

## Q5 What can we do differently, or continue to provide, to encourage you to attend again next year?

Answered: 15   Skipped: 19

#	RESPONSES	DATE
1	I think having a two-and-a-half-day session would be fantastic. Giving the ability to maximize the value of the conference and the Bank's investment. This could allow for more interactive workshops.	11/23/2025 10:20 PM
2	Love the HH/networking before dinner on night one and also having options to do after dinner.	11/19/2025 1:22 PM
3	I would like longer networking breaks in between sessions. Or even a mini session on Wednesday afternoon, for those that can attend. The schedule was packed and it didn't allow for much down time.	11/18/2025 4:54 PM
4	The mix of speakers and presenters makes the conference one of the best.	11/18/2025 9:44 AM
5	I thought the conference was very well organized. I look forward to the opportunity to attend a future conference.	11/17/2025 12:39 PM
6	The topics are good year to year. I would think about moving it to Williamsburg area or Richmond. This maybe more centrally located for higher volume. Knowing banks do their budget now for next year, that may mean requesting attending the event now and putting it in the budget. (not sure what the VBA can provide to the banks for that)	11/17/2025 12:31 PM
7	Continue to rotate locations, providing sessions that speak to current issues (like AI, etc.)	11/17/2025 11:23 AM
8	The drive to Roanoke was a long one. But I understand the need to move around. Also, a team building/ice breaker session--like the one with the spaghetti noodles or moving around the room to get to know others in a fun way.	11/17/2025 9:21 AM
9	More high energy/engaging speakers.	11/17/2025 9:02 AM
10	This was amazing!	11/14/2025 11:55 AM
11	Change the topics to keep it fresh for non first timers	11/14/2025 11:54 AM
12	A little more enthusiasm	11/14/2025 11:47 AM
13	Have it on Roanoke again.	11/14/2025 11:46 AM
14	I'd like to hear from more executive leaders within banking to learn fro their experience.	11/14/2025 11:45 AM
15	Keep the topics informative and engaging	11/14/2025 11:45 AM



## Q6 Where and when should we hold future Leadership Conferences?

Answered: 13   Skipped: 21

#	RESPONSES	DATE
1	I think it would be awesome to find a place near the Maryland border to have the opportunity to mix bankers from both states.	11/23/2025 10:20 PM
2	A central location to VA and MD - maybe Williamsburg area or even Richmond. I would have loved to have a higher attendance from Towne there, but travel time was an issue since most of our team is in the Tidewater/Suffolk area.	11/19/2025 1:22 PM
3	I really liked the venue this year. The hotel was beautiful and comfortable. The staff was very friendly and attentive.	11/18/2025 4:54 PM
4	Same time next year. Virginia Beach.	11/18/2025 9:44 AM
5	Annapolis MD, tidewater	11/18/2025 9:32 AM
6	Have you thought about combining the women's conference and leadership conference to bring more in and have bigger speakers? The dates are so close together and do not allow for some to do both and have to pick one or the other. Maybe end of October and centralized location.	11/17/2025 12:31 PM
7	Annapolis would be a good location to tie in Maryland bankers with a solid draw from NOVA. Williamsburg, somewhere on the Rappahannock River like Tides Inn.	11/17/2025 11:23 AM
8	I like the more centralized locations of Richmond or Charlottesville. Even Williamsburg isn't terrible. Or maybe Harrisonburg? Just don't do it near election season, please :)	11/17/2025 9:21 AM
9	I thought this location was perfect.	11/17/2025 9:02 AM
10	Roanoke was amazing and a great opportunity!	11/14/2025 11:55 AM
11	Anywhere but northern Virginia	11/14/2025 11:54 AM
12	Loved the Hotel Roanoke	11/14/2025 11:47 AM
13	Please not northern Virginia.	11/14/2025 11:45 AM

Q7 We hope to see you in April for Burgers with Bruce! Please leave any topics, speaker or location ideas here.

Answered: 6    Skipped: 28

#	RESPONSES	DATE
1	Fraud, Market Updates, Washington summit recap.	11/18/2025 4:54 PM
2	How do we pivot to the next generation of bankers. What do they look like.	11/17/2025 12:31 PM
3	Thoughts or tips on seeking mentorship opportunities.	11/17/2025 11:23 AM
4	This will depend on what is a hot topic in the industry at the time. AI seems to be one that is gaining traction quickly....	11/17/2025 9:21 AM
5	Roanoke	11/14/2025 11:45 AM
6	Not sure	11/14/2025 11:45 AM