VIRGINIA BANKERS ASSOCIATION

-VBA COMMITTEES

Agenda

VBA Government Relations Committee Wednesday January 11, 2023 3:00pm Downtown Richmond Marriott Salon 4

Mission Statement:

To protect and defend the interests of Virginia's banking industry through active support of the VBA's political and legislative efforts.

- I. Welcome & Introductions
- II. October Minutes

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- III. State & Federal Legislative Update
 - 2023 General Assembly Session Preview
 - Federal Issues Update
- IV. BankPAC
 - Current Financials
 - 2023 BankPAC Campaign
 - Goal Setting
 - Outreach and Resources
 - Contribution Guidelines
- V. Grassroots Advocacy Events
 - o 2023 VBA Banker Day Preview
 - o 2023 Washington Summit
- VI. Open Forum
- VII. Adjourn

Note: MDP Graduation is at 4:00pm in Salon 1-3. Please join the EBL for the Pre-Banker Day Reception starting at 5:30pm at Corner Rapids in the Marriott.

Minutes of the Virginia Bankers Association Government Relations Committee Wednesday October 26, 2022 at 12:00 p.m. VBA Office

Committee Participants:

Robert Wood, Jimmy Burke, Will Clements, Bobby Cowgill, Steve DeLuca, Patricia Gallagher, Leton Harding, Laurie Hart, Brandon Lorey, Dave Richardson, Gary Shook, Rob Shuford, Matthew Steilberg, and Melvin Watkins.

VBA Staff:

Matt Bruning, Heather Derflinger, DeMarion Johnston, and Bruce Whitehurst.

Welcome & Minutes

Chairman Wood called the meeting to order and welcomed everyone. The minutes of the May meeting were adopted unanimously as presented on a motion by Mr. Burke, seconded by Mr. Shook.

State and Federal Legislative Update

Mr. Bruning provided an overview of the upcoming Virginia General Assembly session. He noted the VBA is working on proactive legislation on the bank franchise tax and permissible investments. He noted that potential negative legislation on forced access could be introduced. He also covered updates on efforts to include interchange restrictions and the SAFE Banking Act on the remaining legislative vehicles in Congress before the end of the year, noting recent grassroot alerts on those issues.

BankPAC

The financials as of September 30, 2022 were presented. Mr. Bruning noted that activity has increased on both contributions received and those made to candidates. He also pointed out a recent contribution from the federal account to Senator Jennifer Kiggans for her congressional campaign. The financials were accepted as presented on the motion of Mr. Watkins, seconded by Mr. Cowgill.

Mr. Bruning noted the list of contributions made in conjunction with ABA BankPAC to federal candidates in Virginia this election cycle that was included in the material.

Chairman Wood thanked the Committee for their efforts on the successful 2022 VBA BankPAC campaign. The Committee discussed ways to share best practices for running a campaign, the start time of the campaign, mentioning BankPAC at Banker Day, how to involve the Committee in outreach and ways to encourage competition.

Grassroots Advocacy

Chairman Wood thanked those who attended the fall regional state legislative meetings. The Committee discussed preferred approaches for future meetings, mentioning smaller "strike force" meetings and having consistency in meetings.

Chairman Wood reminded the Committee that Banker Day will be Thursday January 12, 2023 at the Richmond Convention Center and encouraged participation. Mr. Bruning noted that the VBA/ABA Washington Summit is scheduled for March 20-22 and that registration is open.

Other Business

Chairman Wood recognized Amy Mellinger for her service on the Committee as EBL Steering Committee Vice Chair. He noted the next Committee meeting will take place on Wednesday January 11th at the Downtown Richmond Marriott. There being no other business, the Committee adjourned.

Minutes prepared by: Matt Bruning

2023 General Assembly Potential Legislation

- **Bank Franchise Tax** The VBA established a Bank Franchise Tax Work Group to consider potential modernization changes to the tax. The Group identified process improvements including electronic filing, potential centralized filing through the state, a filing extension option, and more robust guidance. They also identified electronic access to property assessments at local Commissioners of Revenue systems. For centralized filing, the current potential proposal would be an optional method for those banks with over \$40 Billion in Virginia deposits. Once collected by the state, 80% of the BFT fund collected from those banks who have elected the centralized method will be allocated to localities based on population.
- **Permissible Investments** Virginia currently has more restrictive statutes on permissible investments by state-chartered banks than other states and for national bank charters. An update to the statute is necessary for clarity on RBIC investments, updates to match OCC guidelines, and other investment vehicles that have evolved over the years. Senator Lynwood Lewis and Delegate Israel O'Quinn will introduce the bills.
- Stimulus Garnishments Protections enacted during the pandemic for federal stimulus payments should be subject to a sunset clause. Senator Chap Petersen and Delegate Jay Leftwich will introduce the bills.
- CDFI Fund A Virginia CDFI Fund was created and funded with \$10M in 2021. The fund was over-subscribed, and no additional funds were appropriated in 2022. As part of the VA CDFI Coalition, the VBA will support legislation to gain additional, ongoing state financial support for CDFI efforts in small business, affordable housing, and community development efforts. Delegate Danny Marshall and Senator Jennifer McClellan will introduce the bills and potentially the budget amendments.
- **Credit Unions** The VBA will continue to oppose any legislative efforts by state-chartered credit unions to expand their powers beyond parity with federal credit unions.
- Forced Access Several other states have seen legislation that injects government into a bank's decision on who to serve in response to the perceived action or lack of action at the federal level on climate change and other social issues. Proposals include penalizing banks that choose not to serve the fossil fuel or firearm industry, prohibiting the use of social credit scoring, and divesting of state funds from companies that do business with fossil fuel companies. Virginia's Attorney General joined with other Republican AGs in a civil investigation demand of six national banks regarding their ESG practices. A national conservative state legislative organization is promoting a model bill that would eliminate state contracts with firms that "boycott" certain industries, mainly fossil fuel companies. The VBA should oppose any legislation that restricts or penalizes banks for choosing whether or not to do business with any legal potential customer.
- ATM Fee Caps A northern Virginia legislator reached out to the VBA with interest in capping the transaction fees at independently operated ATMs. In reviewing her draft proposal, she specifically exempts financial institutions and does not apply the fee cap on those charged by card issuer banks for using a non-bank ATM.

- **Mechanics Liens** The Association of General Contractors has requested VBA feedback on potential changes to the mechanics lien process. They would like to change the timeline to file the lien from 90 to 120 days, consistent with most other states. They also propose eliminating the 150-day lookback period on what amounts the contractor may claim on the lien. The VBA received feedback from lenders who expressed concern over the changes impact on lender lien rights which have been communicated to the contractors.
- **Guardians Ad Litem** The Virginia Academy of Elder Law Attorneys approached the VBA with a proposal to require banks to provide financial information to Guardians Ad Litem. They proposed a 5-day turnaround timeline with penalties for noncompliance. We have made alternative language suggestions, including making the timeline 14 days, removing the penalties, and requiring a copy of the court order when the GAL makes the request. They declined, so we will oppose the bill.

Virginia BankPAC For the Period Ending November 30, 2022

	Federal Election Fund	1	1/30/2022 State Election Fund	Total	Federal Election Fund	12/31/2021 State Election Fund	Total
Receipts							
Contributions from participants	\$ 192,070	\$	248,805	\$ 440,875	\$ 193,903	\$ 219,935	\$ 413,838
Interest income	278		2	280	278	2	280
Total Receipts	192,348		248,807	441,155	194,181	219,937	414,118
Disbursements							
Contributions to Candidates	-		164,000	164,000	-	275,500	275,500
Contributions to PACs	110,000			110,000	100,000		100,000
Contributions - Other	12,500			12,500	10,000		10,000
Promotional items/in-kind contributions	-		6,068	6,068	-	5,396	5,396
Travel, entertainment & meeting expenses	30		5,017	5,047	-	6,537	6,537
Industry Sponsorships			5,500	5,500		4,500	4,500
Office supplies & printing			7,742	7,742		7,976	7,976
Audit & tax fees			9,900	9,900		9,300	9,300
Miscellaneous expenses	1,544		667	2,211	2,204	243	2,447
Tax Expense			49	49		134	134
Total Disbursements	 124,074		198,943	323,017	 112,204	309,586	421,790
Excess (deficiency) of receipts							
over disbursements	68,274		49,864	118,138	81,977	(89,649)	(7,672)
Transfers between State and Federal	(35,000)		35,000	-	(40,000)	40,000	-
Cash and cash equivalents							
Beginning of year	359,746		57,431	417,177	317,769	107,080	424,849
Cash and cash equivalents-end of period	\$ 393,020	\$	142,295	\$ 535,315	\$ 359,746	\$ 57,431	\$ 417,177



STATEMENT OF BANKPAC SOLICITATION APPROVAL

The member of the Virginia Bankers Association named below approves and authorizes solicitation of contributions from its employees and/or directors by the Virginia BankPAC for and during the calendar years specified, and represents that it has not granted such approval or authorization to any other trade association for or during said calendar year. The undersigned reserves the right to limit the solicitation among the permitted categories of individuals designated above. Authorizing solicitation for multiple years is at the discretion of the member bank but is encouraged by the Virginia Bankers Association.

President/CEO Signature for 2023:

President/CEO Signature for 2024:	
President/CEO Signature for 2025:	
President/CEO Signature for 2026:	
President/CEO Signature for 2027	
Name of Grassroots Coordinator:	
Email of Grassroots Coordinator:	
Name of President/CEO:	
Bank Name:	
Full Address:	

Get on our calendars for 2023! The VBA welcomes the opportunity to speak with your bank's board on BankPAC.

Please check this box if you would like the VBA to contact you to schedule a presentation with your bank's board (virtual or in person). Suggested Dates (If Known):

Please sign and return this Statement of Solicitation Approval to Heather Derflinger at the VBA in one of the following ways:

E-mail (PDF Copy): heather@vabankers.org Mail: 4490 Cox Road, Glen Allen, VA 23060

				20	22 Campai	ign	
Dogion	Asset size (\$000)	Bank	اميانيناسما	Director	Corporato		Total
Region Central	2nd Qtr 2019	Bank	Individual	Director		PAC 2 PAC	Total
East		American Nat'l Bank & Trust Co.	5,229	2,763	7,500		15,49
National		Atlantic Union Bank & Trust	24,133		30,000	3,000	54,13
Southwest		Bank of America, NA	1 505	000	2 740	3,000	3,00
North		Bank of Botetourt Bank of Charles Town	1,505	900	2,740		5,14
North		Bank of Clarke County	3,885	1,350	6,500		-
Central		Bank of the James	5,665	1,550			11,73
Central					5,000		5,00
		Benchmark Community Bank Blue Ridge Bank			5,000		5,00
Central		5					-
North		Burke & Herbert Bank	2 770	2 275	10.000		-
East	2,137,147,000		3,770	3,375	10,000		17,14
East		Calvin B. Taylor Bank					-
North		Capital Bank (MD)					-
North		Capon Valley Bank				2 5 0 0	-
National	421,600,000,000	•	4 500		10.000	2,500	2,5
Central		Carter Bank & Trust	1,500		10,000		11,5
North		Chain Bridge Bank	250	500	-		7.
East		Chesapeake Bank	11,363	1,850	5,000		18,2
Central		Citizens Bank & Trust Co.	(4,500		4,5
North		City National Bank	1,209	250			1,4
North		Community Bank of the Chesapeake	705		-		7
East		Community Bankers' Bank	150		1,500		1,6
North		Forbright Bank					-
Central		CornerStone Bank NA					-
East	11,500,000,000					1,000	1,0
North	10,934,369,000	0					-
Central		Farmers & Merchants Bank			5,000		5,0
Southwest		Farmers & Merchants Bank of Craig Co.					-
Southwest		Farmers & Miners Bank					-
East	589,445,000	Farmers Bank	-				-
Southwest		First Bank & Trust Company	3,650	850	5,000		9,5
North		First Bank, Virginia	4,660	950	3,000		8,6
South		First Carolina Bank					
Southwest	3,124,291,000	First Community Bank NA		950	7,500		8,4
Central	931,448,000	First National Bank	7,434	250	-		7,6
Southwest	319,400,000	First Sentinel Bank					-
Southwest	946,806,000	First US Bank					-
North	837,070,000	Freedom Bank of Virginia	825	4,000	5,000		9,8
Central	142,523,000	Frontier Community Bank					-

National25,922,789,000Fulton Bank5,000North1,971,048,000FVCbankCentral181,686,000Highlands Community BankSouthwest3,524,452,000HomeTrust BankEast25,583,000Integrity Bank for BusinessNorth2,063,981,000John Marshall Bank7,5104,000North3,190,100,000,000JPMorgan Chase Bank	5,000 - - 11,510 1,500
Central181,686,000 Highlands Community BankSouthwest3,524,452,000 HomeTrust BankEast25,583,000 Integrity Bank for BusinessNorth2,063,981,000 John Marshall Bank7,5104,000	1,500
Southwest3,524,452,000HomeTrust BankEast25,583,000Integrity Bank for BusinessNorth2,063,981,000John Marshall Bank7,5104,000	1,500
East25,583,000Integrity Bank for BusinessNorth2,063,981,000John Marshall Bank7,5104,000	1,500
North 2,063,981,000 John Marshall Bank 7,510 4,000	1,500
	1,500
North 2 190 100 000 JPMorgan Chase Pank	
North 3,190,100,000,000 JPMorgan Chase Bank	
Southwest 170,744,000 Lee Bank & Trust Company 1,000 500	
Southwest 339,729,000 Legacy Bank 1,000	1,000
National 150,227,852,000 M & T Bank 2,500	2,500
North 1,707,975,000 MainStreet Bank 5	5
Central 38,089,000 Martinsville First Savings Bank	-
Southwest 92,862,000 Miners Exchange Bank	-
Central 86,884,000 Movement Bank	-
Southwest 1,658,323,000 National Bank 4,410 2,850 3,000	10,260
North653,304,000 National Capital Bank of Washington600	600
East 126,056,000 New Horizon Bank	-
Southwest 796,525,000 New Peoples Bankshares, Inc 100	100
North 313,736,000 Oak View National Bank	-
North 827,524,000 Old Dominion National Bank	_
East 1,267,532,000 Old Point National Bank 15,848 8,100 -	23,948
	23,940
	-
Central 35,216,904,000 Pinnacle Bank	-
Central 281,852,000 Pioneer Bank 2,500 National 452,072 600 DNC Bank 2,500	2,500
National 453,973,605,000 PNC Bank	-
Southwest412,975,000 Powell Valley National Bank4,4756002,425No. 11201,000,000 Powell Valley National Bank4,4756002,425	7,500
North 884,999,000 Presidential Bank	-
5,127,920,000 Ridge View Bank, a Div of CNB Bank	
North 12,912,358,000 Sandy Spring Bank	-
Central 368,879,000 Select Bank 4,000 6,500	10,500
East 2,119,309,000 Shore United Bank	-
Southwest946,656,000Skyline National Bank2,6391,1506,000	9,789
East 2,727,264,000 Primis Bank 3,000	3,000
East 40,262,683,000 South State Bank 1,625	1,625
East 4,139,586,000 Southern Bank & Trust 1,955	1,955
North 3,271,279,000 Summit Community Bank	-
Southwest 461,822,000 Surrey Bank & Trust Company	-
National 415,513,499,000 TD Bank, NA	-
Central 172,480,000 The Bank of Charlotte County - 500	500
Southwest 525,210,000 The Bank of Marion 500 875 5,000	6,375
Central 658,953,000 The Bank of Southside Virginia 10,275 10,600 7,000	27,875
Southwest 54,594,000 The Blue Grass Valley Bank	-
Central 296,515,000 The Farmers Bank of Appomattox 1,000	1,000
East 563,675,000 Touchstone Bank 550 1,150	1,700
East 15,081,000,000 TowneBank 1,600 30,000	31,600
National 510,294,000,000 Truist Bank	-

Southwest	531,217,000 TruPoint Bank	1,230	-	3,000		4,230
North	416,000,000 Trustar Bank					
North	27,158,306,000 United Bank	45,907	5,100			51,007
Other	VBA	3,412	-	1,500	-	4,912
East	233,397,000 VCC Bank					-
East	717,692,000 Village Bank	265	100	-		365
Central	1,847,448,000 Virginia National Bank			10,000		10,000
North	593,402,000 Virginia Partners Bank					-
National	1,776,718,000,000 Wells Fargo				3,000	3,000
National	9,459,933,000 Woodforest National Bank					-
		179,173	52,513	202,665	9,500	443,851

VBA Bank PAC Contribution Guidelines

2023 Proposed

Candidates	2020	2021	2022	2023
Speaker	\$15,000	\$15,000	\$15,000	\$15,000
Senate - Majority/Minority Leader	\$15,000	\$15,000	\$15,000	\$15,000
House - Majority Leader	\$10,000	\$10,000	\$10,000	\$10,000
House - Minority Leader	\$7,500	\$7,500	\$7,500	\$7,500
Caucus Chair - Majority	\$5,000	\$5,000	\$5,000	\$5,000
Caucus Chair - Minority	\$4,000	\$4,000	\$4,000	\$5,000
Key Committee Chair	\$10,000	\$10,000	\$10,000	\$10,000
Key Subcommittee Chair	\$4,000	\$4,000	\$4,000	\$5,000
Key Committee Member	\$3,500	\$3,500	\$3,500	\$3,500
Key Member	\$1,500	\$2,000	\$2,000	\$2,500
Senator/Delegate	\$500	\$1,000	\$1,000	\$1,500
Legislative Caucuses (Ds, Rs & Black Caucus)	\$45,000	\$45,000	\$45,000	\$45,000

		Total spent
Column1	Legislator	2022
Delegate	Adams, Dawn	\$0
Delegate	Adams, Les	\$1,500
Delegate Delegate	Anderson, Tim	\$0 \$1,000
Delegate	Austin, Terry Avoli, John	\$1,000
Delegate	Bagby, Lamont	\$2,000
Delegate	Ballard, Jason	\$1,000
Senator	Barker, George	\$1,500
Delegate	Batten, Amanda	\$1,000
Senator	Bell, John	\$2,500
Delegate	Bell, Rob	\$2,500
Delegate	Bennett-Parker, Elizabeth	\$500
Delegate	Bloxom, Rob	\$2,000
Delegate Senator	Bourne, Jeffrey Boysko, Jennifer	\$0 \$500
Delegate	Brewer, Emily M.	\$4,000
Delegate	Bulova, David	\$0
Delegate	Byron, Kathy	\$5,000
Delegate	Campbell, Jeff	\$1,000
Delegate	Campbell, Ronnie	\$0
Delegate	Carr, Betsy	\$1,500
Senator	Chase, Amanda	\$0
Delegate	Cherry, Mike	\$500
Delegate	Clark, Nadarius	\$0 \$0
Delegate Delegate	Convirs-Fowler, Kelly Cordoze, A.C.	\$0 \$0
Senator	Cosgrove, John	\$0 \$0
Delegate	Coyner, Carrie	\$3,500
Delegate	Davis, Glenn	\$0
Senator	Deeds, Creigh	\$6,762
Delegate	Delaney, Karrie	\$1,000
Senator	DeSteph, Bill	\$1,000
Senator	Dunnavant, Siobhan	\$2,000
Delegate Senator	Durant, Tara Ebbin, Adam	\$2,500 \$1,000
Delegate	Edmunds, James	\$0
Senator	Edwards, John	\$0
Delegate	Fariss, Matt	\$0
Senator	Favola, Barbara	\$500
Delegate	Filler-Corn, Eileen	\$3,500
Delegate	Fowler, Buddy	\$1,000
Delegate Speaker	Freitas, Nick	\$0 \$15,000
Speaker Delegate	Gilbert, Todd Glass, Jackie	\$15,000 \$0
Delegate	Gooditis, Gwendolyn	\$0 \$0
Delegate	"Wendy" Greenhalgh, Karen	\$500
Delegate	Guzman, Elizabeth	\$00 \$0
Senate	Hackworth, Travis	\$0
Senator	Hanger, Emmett	\$1,500
Senator	Hashmi, Ghazala	\$1,000
Delegate	Hayes, C.E. "Cliff", Jr.	\$1,000
Delegate	Head, Chris	\$2,500
Delegate	Helmer, Dan	\$0
Delegate	Charniele Herring	\$3,000
Delegate	Hodges, Keith	\$0
Delegate	Hope, Patrick	\$0
	House Dem Caucus House Republican	\$5,000
	Campaign Committee	\$10,000
Senator	Howell, Janet	\$2,500
Delegate	Hudson, Sally	\$0 \$0
Delegate	Jenkins, Clinton Joint Dem Caucus	\$0 \$10,000
Delegate	Keam, Mark	\$0
Senator	Kiggans, Jennifer	\$2,500
Delegate	Kilgore, Terry	\$10,135
Delegate	Knight, Barry	\$5,000
Delegate	Kory, Kaye	\$0
Delegate	Krizek, Paul	\$1,000 \$0
Delegate Delegate	LaRock, Dave Leftwich, Jay	\$0 \$1,000
Senator	Lewis, Lynwood	\$2,159
Senator	Locke, Mamie	\$2,500
Delegate	Lopez, Alfonso	\$0
Senator	Lucas, Louise	\$2,500
Delegate	Maldonado, Michelle	\$500
Delegate	March, Marie	\$0
Senator	Marsden, David	\$2,500 \$2,500
Delegate Senator	Marshall, Danny Mason, Monty	\$2,500 \$3,145
Senator	Mason, Monty McClellan, Jennifer	\$3,145 \$1,000
Senator	McDougle, Ryan	\$7,500
Delegate	McGuire, John J. III	\$0
Delegate		
Delegate	McNamara, Joe	\$1,000

Column1	Legislator	Total spent 2022
Senator	McPike, Jeremy	\$2,000
Delegate	McQuinn, Delores	\$1,000
Delegate	Morefield, Will	\$1,000
Senator	Morrissey, Joe	\$1,500
Delegate	Mullin, Mike	\$0
Delegate	Mundon King, Candi	\$1,000
Delegate	Murphy, Kathleen	\$0
Senator	Newman, Steve	\$2,117
Senator	Norment, Tommy	\$10,000
Senator	Obenshain, Mark	\$3,500
Delegate	O'Quinn, Israel	\$1,367
Delegate	Orrock, Bobby	\$0
Senator	Peake, Mark	\$0
Senator	Petersen, Chap	\$1,000
Senator	Pillion, Todd	\$0
Delegate	Plum, Ken	\$0
Delegate	Price, Marcia "Cia"	\$1,000
Delegate	Ransone, Margaret	\$2,500
Delegate	Rasoul, Sam	\$0
Senator	Reeves, Bryce	\$1,000
Delegate	Reid, David	\$2,000
Delegate	Robinson, Roxann	\$2,500
Delegate	Roem, Danica	\$0
Senator	Ruff, Frank	\$0
Delegate	Runion, Chris	\$1,500

Column1	Legislator	Total spent 2022
Senator	Saslaw, Dick	\$5,000
Delegate	Scott, Don	\$7,500
Delegate	Scott, Phil	\$0
Delegate	Sewell, Briana	\$750
Delegate	Shin, Irene	\$500
	Senate Dem Caucus	\$5,000
	Senate Republican Caucus	\$10,000
Delegate	Sickles, Mark	\$1,000
Delegate	Simon, Marcus	\$1,000
Delegate	Simonds, Shelly	\$0
Senator	Spruill, Sr., Lionell	\$2,000
Senator	Stanley, Bill	\$0
Senator	Stuart, Richard	\$0
Delegate	Subramanyam, Suhas	\$1,000
Senator	Suetterlein, Dave	\$500
Delegate	Sullivan, Rip	\$3,500
Senator	Surovell, Scott	\$1,500
Delegate	Tata, Anne Ferrell	\$0
Delegate	Taylor, Kim	\$1,000
Delegate	Torian, Luke	\$2,000
Delegate	Tran, Kathy	<i>_</i> ,
Delegate	VanValkenburg, Schuyler	\$1,000
	Virginia Legislative Black Caucus	\$2,500
Senator	Vogel, Jill	\$2,500
Delegate	Wachsmann, Otto	\$0
Delegate	Walker, Wendell	\$500
Delegate	Wampler, Will	\$750
Delegate	Ward, Jeion	\$1,000
Delegate	Ware, Lee	\$1,000
Delegate	Watts, Vivian	\$1,000
Delegate	Webert, Michael	\$2,500
Delegate	Wiley, Bill	\$500
Delegate	Willett, Rodney	\$1,000
Delegate	Williams Graves, Angelia	\$1,000
Delegate	Williams, Wren	\$500
Delegate	Wilt, Tony	\$2,500
Delegate	Wright, Tommy	\$0
Delegate	Wyatt, Scott	\$1,000
	Total	\$ 244,184

2023 VBA Banker Day Roster as of 01-06-23

ACBB	_
	Thomas J. Bourque
	_Craig C. Howie
American National Bank & Trust Company	-
	_Brandon D. Atkins
	_Adah Haley
	Jeffrey V. Haley
	_Matthew Hubbard
	_Carolyn Kiser
	_James Little
	_Edward C. Martin
	_Alan Miller
	_Kristin Routt
	_Lutheria Smith
	_Amy C. Stallings
Atlantic Union Bank	-
	Nathalia D. Artus
	_Paul Buckley
	_Adam J. Hill
	_John Hill
	_Gordon R. Humes
	_Alexander Hunt
	_Jay G. Kenslow
	William Kinnamon
	_RHONDA LONG
	_Jennifer McDermott
	Victor T. Reynolds
	Timothy J. Schwan

2023 VBA Banker Day Roster as of 01-06-23

Bank of America, NA	_
	Derrick Perkins
	_Carolyn E. Rainey
Bank of Botetourt	
	⊣ Laurie C. Hart
	Marcus T. Wade
	_Chelsea West
Bank of Clarke County	_
	Anne Bartgis
	_Brandon C. Lorey
	_Joe Zmitrovich
Benchmark Community Bank	_
	Charity M. Coleman
	Renee Dolan
	Eboni Lee
	_Kelly Lewis
	Heather Nicole Martin
	Blake Shaw
	_Jay A. Stafford
Blue Ridge Bank, N.A.	_
	Steven A. Farbstein
	_Jalisa Jackson
	William D. Pollard, Jr.
Burke & Herbert Bank	
	⊣ Joseph F. Collum

2023 VBA Banker Day Roster as of 01-06-23

C&F Bank	
	Thomas B. Blatt, IV
	Thomas F. Cherry
	_Mark J. Eggleston
	William Krebs
	Tony Seaman
	Matthew Steilberg
Capital One Financial Corporation	
	Lisette Carbajal
	Steven A. DeLuca
	_Jordan Jessee
Carter Bank & Trust	
	I John A. Gardner
	Rachel Poe
Chain Bridge Bank, NA	
	Kutoof T. Alwazir
	_Mariano Castagnello
	David M. Evinger
	_Kari E. Van Wassen

2023 VBA Banker Day Roster as of 01-06-23

Chesapeake Bank	_
	Christina M. Baker
	Frank Bell
	Melissa Ann Crawford
	Eric D. Floyd
	Jennifer Harding
	Leigh H. Houghland
	_Jamie Johnson
	Matt Keithley
	_John W. Luttrell, Jr.
	Ken Moran
	Dianne Pillsbury
	<u>Samuel G. Poole</u>
	_Ashley Sulick
	_Amanda Sumiel
	_Jeffrey M. Szyperski
	Sherry T. Williams
Chesapeake Bank - Richmond	н Kevin Hill
Citizens Bank & Trust Co.	-
	Taylor Quicke
Community Bank of the Chesapeake	⊣ James Burke
F&M Bank	-
	Cindy Sherman

2023 VBA Banker Day Roster as of 01-06-23

Attendee Roster

Farmers & Merchants Bank	
	Sara Charles Berry
	Barton Black
	_Lisa Campbell
	_Jason Crum
	_Arnold J. Dove
	_Charles C. Driest
	_Alice Grow
	Mark C. Hanna
	Teri Hasley
	Garth Knight
	_Mary Pavlovskaya
	Karen Rose
	_Stephanie E. Shillingburg
	Natalie M. Strickler-Alt
First Bank & Trust Company	

First Bank & Trust Company

____Jonathan B. Comer

2023 VBA Banker Day Roster as of 01-06-23

Attendee Roster

First Bank, Virginia	
	Sandra Craft
	Shantelle Crouch
	_Candace Davenport
	Dennis A. Dysart
	Scott C. Harvard
	Gregory D. Hoover
	Tracey Jenkins
	_Christopher T. Martin
	_M. Andrew McLean
	_Amy Murray
	_Susanna Nave
	Matthew Paciocco
	_Brittany Payne
	Adam M. Reams
	_Jessica Richardson
	Lisa H. Rutherford, SPHR, SHRM-SCP
	_Natalie Wilson
	_Kathryn Wright
First National Bank	_
	_Janie Faris
	Tracie A. Gallahan
	_Aubrey H. Hall, III
	_Brittany N. Johnson
	_Jenny Rice
	RJ Weaver
Freedom Bank of Virginia	

_____Joseph Janney Thomas

2023 VBA Banker Day Roster as of 01-06-23

Highlands Community Bank	-
	_Jacob Grimes
John Marshall Bank	_
	Christopher W. Bergstrom
	Todd W. Hewitt
	_Jason R. McDonough
JPMorgan Chase Bank, NA	4
	Evlyn Tsimis
MainStreet Bank	4
	Marc Batchelor
	_Colleen Hube
	_Lisa E. Kilgour
	Jacquelyn Langland
	Catherine Morgan
	Richard A. Vari
National Bank	-
	Aaron B. Cridlin
National Capital Bank of Washington	-
	William Bauder
New Peoples Bank Inc.	4
	Joanna Maiden
	Keila R. Ragan-Wise
	—
Old Point Financial Corporation	Keila R. Ragan-Wise
Old Point Financial Corporation	Keila R. Ragan-Wise
Old Point Financial Corporation	Keila R. Ragan-Wise Blaine S. White, II
·	Keila R. Ragan-Wise Blaine S. White, II
·	Keila R. Ragan-Wise Blaine S. White, II Robert F. Shuford, Jr.
Old Point National Bank	Keila R. Ragan-Wise Blaine S. White, II Robert F. Shuford, Jr.
Old Point National Bank	Keila R. Ragan-Wise Blaine S. White, II Robert F. Shuford, Jr.

2023 VBA Banker Day Roster as of 01-06-23

Powell Valley National Bank	-
	Matthew W. Eades
	_Mark W. Farris
	Robert Chip Glover
	Leton L. Harding, Jr.
	_Browning Wynn, II
Primis Bank	-
	Jeromy E. Cox
	Madison R. Davis
	_Julia Fredricks
	Patricia H. Gallagher
	_Joe A. Shearin
Select Bank	
	[⊣] Madison Simms
Skyline National Bank	1
	_Anthony Edwards
	_Blake M. Edwards, Jr.
	_Jonathan Kruckow
Southern Bank and Trust Company	1
	Davis L. Bailey
	W Trent Dudley
	Benjamin P. Ellington
	_L. Taylor Harrell
	Adam Jobe
	_Michael Koss
SouthState Bank, NA	
	⊣ Robert L. Cowgill
	_Joshua B. Holder

2023 VBA Banker Day Roster as of 01-06-23

TD Bank, NA	
	Christopher C. Arabia
	_Chad A. Dally
	Michael T. Dameron
	_John Tucker
The Bank of Southside Virginia	
	⊣ Timothy A. Burkett
	_Eric L. Crawford
	_Bryan A. Daniel
	_Christopher L. Everett
	Craig Face
	_Lauren Harper
	_Ernest H. Yerly, Jr.
The Farmers Bank of Appomattox	
	⊣ Thomas L. Rasey, Jr.
United Bank	
	⊣ Christopher Biby
	_Julie K. Sturt
	Robert C. Wood, Jr.
United Bank Richmond, VA	
	⊣ Barbara Fritzman
United Bank - Mechanicsville, VA	
	⊣ Krishna Smith
United Bank - West Point, VA	
	Mark Ware
VBA Benefits Corporation	
1	⊣ Gabriella Bond
	_Laurie Milligan, CEBS
	_John Snead, CEBS
	_Bobbi Weimer

2023 VBA Banker Day Roster as of 01-06-23

Village Bank	_
	Kelly Keene
Virginia Association of Community Banks	⊐ Steven C. Yeakel, CAE
Virginia Bankers Association	
	_Amy P. Binns
	_Matthew J. Bruning
	Megan Darmanin
	Heather Derflinger
	Hannah Hedden
	DeMarion P. Johnston, Esq
	Walter L. Lyons
	Monica McDearmon
	_Carla Moore, SHRM-CP
	_Chandler D. Owdom
	_Stacy Puckett, CPA, CGMA
	_Bruce T. Whitehurst
Virginia Community Capital	
	Allie Fridley
Virginia Community Capital, Inc.	_
	Richard Gallacher
Virginia Housing	_
	Demas Boudreaux

2023 VBA Banker Day Roster as of 01-06-23

Attendee Roster

Wells Fargo Bank, N.A.

____Anthony Conte ___Mike Hughes

<u>Shane McLaughlin</u>

_Blake Ray

_Evette Roots

_Janet N. Tope

William & Mary

_____ ____David Dimitri

<u>Y</u>uxuan Wu

Government Relations Committee

2022-2023

Robert C. Wood, Jr. Chairman Regional President, SVP United Bank 1265 Seminole Tr Charlottesville, VA 22901-1739 Work Phone: (434) 951-6813 Email: robert.wood@bankwithunited.com Class of 12/31/2023	Robert	Brandon D. Atkins Committee Member SVP, Senior Risk Officer American National Bank & Trust Company 628 Main St Danville, VA 24541-1320 Work Phone: (434) 773-2297 Email: atkinsb@amnb.com Class of 12/31/2023	Brandon
Frank Buonomo Committee Member VP, Public Affairs Dollar Bank, FSB 20 Stanwix St Pittsburgh, PA 15222 Work Phone: (412) 561-8105 Email: buonomof@dollarbank.com Class of 12/31/2023	Frank	James Burke Committee Member President & CEO Community Bank of the Chesapeake 3035 Leonardtown Rd Waldorf 20601 Work Phone: (240) 427-1034 Email: burkej@cbtc.com Class of 12/31/2023	Jimmy
John William Clements, II Committee Member President/CEO The Bank of Southside Virginia PO Box 40 Carson, VA 23830-0040 Work Phone: (434) 246-5211 Email: will.clements@bsvnet.com Class of 12/31/2023	Will	Robert L. Cowgill Committee Member EVP, Virginia State President SouthState Bank, NA 901 E Cary St Ste 210 One James Center Richmond, VA 23219 Work Phone: (804) 412-7978 Email: robert.cowgill@southstatebank.com Class of 12/31/2023	Bobby
Steven A. DeLuca Committee Member Vice President, Head of State & Local Gover Capital One Financial Corporation 5500 Bewdley Rd Richmond, VA 23226 Work Phone: (804) 347-8119 Email: steven.deluca@capitalone.com Class of 12/31/2023	<i>Steve</i> nment Affairs	Blake M. Edwards, Jr. Committee Member President & CEO Skyline National Bank PO Box 186 Independence, VA 24348-0186 Work Phone: (276) 773-1132 Email: bedwards@skylinenationalbank.com Class of 12/31/2023	Blake
Patricia H. Gallagher Committee Member Senior Vice President Primis Bank 653 N Church Ln Tappahannock, VA 22560 Work Phone: (804) 443-8178 Email: patricia.gallagher@primisbank.com Class of 12/31/2023	Patricia	Leton L. Harding, Jr. Committee Member President & CEO Powell Valley National Bank PO Box 3966 Wise, VA 24293 Work Phone: (276) 832-8000 Email: lharding@powellvalleybank.com Class of 12/31/2023	Leton

Government Relations Committee

2022-2023

Laurie C. Hart Committee Member Chief Retail & Strategy Officer Bank of Botetourt 140 Town Center St Daleville, VA 24083 Work Phone: (540) 591-5058 Email: lhart@bankofbotetourt.com Class of 12/31/2023	Laurie	Goly Hervey, PhD Committee Member Consumer Banking President Atlantic Union Bank 8190 Stonewall Shops Sq Gainesville, VA 20155 Work Phone: (540) 361-2003 x3914 Email: goly.hervey@atlanticunionbank.com Class of 12/31/2023	Goly
Brandon C. Lorey Committee Member President & CEO Bank of Clarke County 2 E Main St Berryville, VA 22611-1338 Work Phone: (540) 955-5227 Email: blorey@bankofclarke.com Class of 12/31/2023	Brandon	M. Andrew McLean Committee Member Richmond Market President First Bank, Virginia 5601 Patterson Ave Richmond, VA 23226-2007 Work Phone: (804) 516-0704 Email: amclean@fbvirginia.com Class of 12/31/2023	Andy
Mark N. Reed Committee Member President & CEO Pioneer Bank PO Box 10 Stanley, VA 22851-0010 Work Phone: (540) 778-6301 Email: mnreed@pioneerbks.com Class of 12/31/2023	Mark	J. David Richardson Committee Member SVP Fulton Bank, NA 625 Elden St Herndon, VA 20170 Work Phone: (703) 788-1816 Email: drichardson@fult.com Class of 12/31/2023	Dave
Todd W. Rowley Committee Member Regional President, Central Va Old Dominion National Bank 8607 Westwood Center Dr Ste 400 Vienna, VA 22182 Work Phone: (703) 268-8971 Email: trowley@odnbonline.com Class of 12/31/2023	Todd	Joe A. Shearin Committee Member Investor, Professional & Community Relatio Primis Bank 10900 Nuckols Rd Ste 325 Glen Allen, VA 23060 Email: joe.shearin@primisbank.com Class of 12/31/2023	<i>Joe</i> ns
Gary R. Shook Committee Member President & CEO Community Bankers' Bank PO Box 268 Midlothian, VA 23113-0268 Work Phone: (804) 253-0530 Email: gshook@cbbonline.com Class of 12/31/2023	Gary	Robert F. Shuford, Jr. Committee Member Chairman, President & CEO Old Point Financial Corporation 101 E Queen St Hampton, VA 23669-4003 Work Phone: (757) 728-1887 Email: rshuford@oldpoint.com Class of 12/31/2023	Rob

Government Relations Committee

2022-2023

Matthew Steilberg Committee Member EVP, Director of Retail Banking C&F Bank PO Box 391 West Point, VA 23181-0391 Work Phone: (804) 241-6172 Email: msteilberg@cffc.com Class of 12/31/2023	Matthew	Maria P. Tedesco Committee Member President & COO Atlantic Union Bank 1051 E Cary St Ste 1200 Richmond, VA 23219 Work Phone: (804) 327-5758 Email: maria.tedesco@atlanticunionbank.com Class of 12/31/2023	Maria
Darren T. Tully Committee Member Market President Freedom Bank of Virginia 10555 Main St Ste 600 Fairfax, VA 22030-3309 Work Phone: (703) 628-5471 Email: dtully@freedom.bank Class of 12/31/2023	Darren	J. Melvin Watkins Committee Member SVP M & T Bank 3951 Westerre Pkwy Ste 300 Richmond, VA 23233-1312 Work Phone: (804) 754-4817 Email: jwatkins@mtb.com Class of 12/31/2023	Melvin
Matthew J. Bruning VBA Staff Contact EVP, Government & Member Relations Virginia Bankers Association 4490 Cox Rd Glen Allen, VA 23060-3325 Work Phone: (804) 819-4704 Email: mbruning@vabankers.org Class of 12/31/2023	Matt	Bruce T. Whitehurst VBA Staff Contact President and CEO Virginia Bankers Association 4490 Cox Rd Glen Allen, VA 23060-3325 Work Phone: (804) 819-4701 Email: bwhitehurst@vabankers.org Class of 12/31/2023	Bruce
Heather Derflinger Additional Staff Government Relations Manager Virginia Bankers Association 4490 Cox Rd Glen Allen, VA 23060 Work Phone: (804) 819-4754 Email: hderflinger@vabankers.org Class of 12/31/2023	Heather	DeMarion P. Johnston, Esq Additional Staff General Counsel Virginia Bankers Association 4490 Cox Rd Glen Allen, VA 23060 Work Phone: (804) 819-4714 Email: djohnston@vabankers.org Class of 12/31/2023	DeMarion
Vanessa Mason Additional Contact Atlantic Union Bank 1051 E Cary St Ste 1200 Richmond, VA 23219 Email: vanessa.mason@atlanticunionbar	<i>Vanessa</i> nk.com		

Total Records 29

Class of 12/31/2023