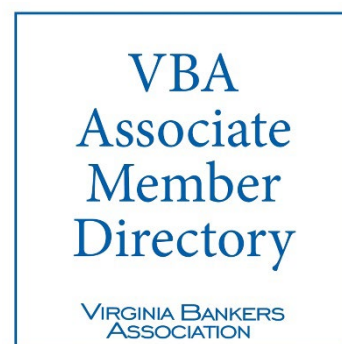




**VBA Marketing Committee Meeting
May 12, 2025
10am-1pm with Lunch**

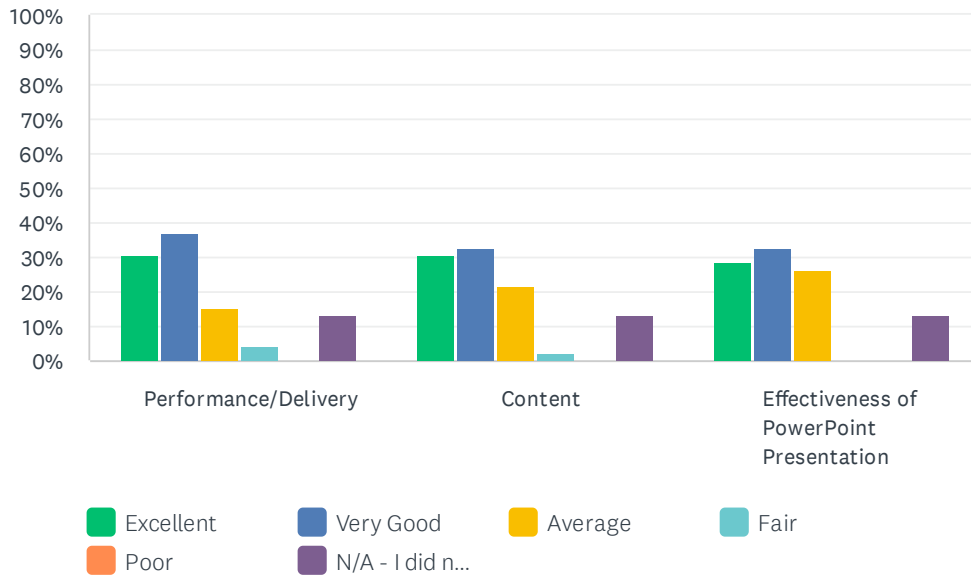
AGENDA

- I. Welcome – Laura Wright**
- II. Guest Speaker: Joe Kubek, ABM AI – Secure Use of AI in Bank Marketing**
- III. VBA Connect | Protect Experience Recap – Kristen Reid**
 - a. Other Education & Training Updates
- IV. Financial Literacy Updates – Monica McDearmon**
- V. Roundtable Discussion – Laura Wright**
 - Do any of your banks provide marketing/disclosures in languages other than English? If so, can you share pros and cons?
 - Anyone using marketing automation platforms?
 - What are your current/upcoming marketing focuses/campaigns?
 - Current challenges?
 - Recent wins?
 - New tools or programs?
 - Does anyone else market non-bank products/divisions (ie. insurance, wealth management, mortgage)? – covered this briefly
 - Does anyone manage events/communications for their local stockholders?
 - Has anyone taken the Certified Financial Marketing Professional exam through the ABA?
- VI. Next Meeting & Adjourn**
 - Monday, August 25, 2025 from 10am-12pm via Zoom



Q1 Please evaluate the Monday workshop session, Project Management Fundamentals (Melissa Hicks, PMP) on the following:

Answered: 46 Skipped: 0



	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	30.43% 14	36.96% 17	15.22% 7	4.35% 2	0.00% 0	13.04% 6	46	4.08
Content	30.43% 14	32.61% 15	21.74% 10	2.17% 1	0.00% 0	13.04% 6	46	4.05
Effectiveness of PowerPoint Presentation	28.26% 13	32.61% 15	26.09% 12	0.00% 0	0.00% 0	13.04% 6	46	4.03

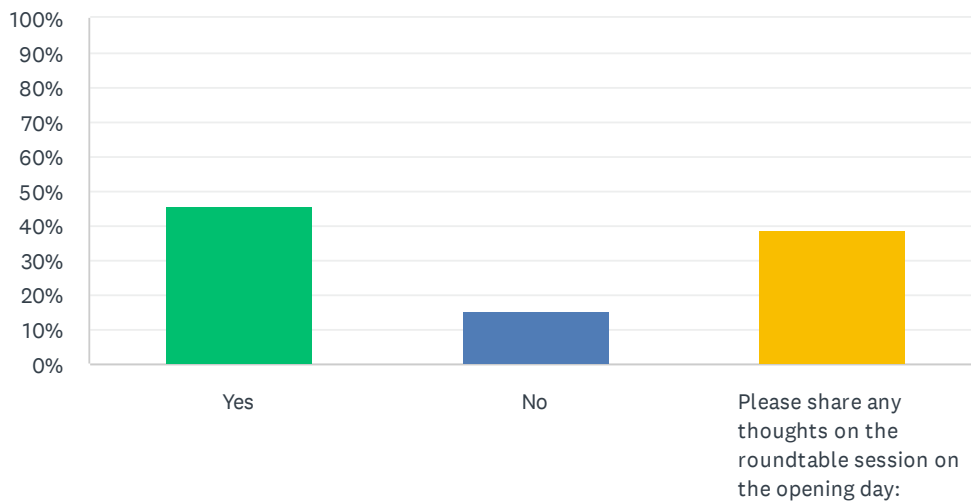
#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	I am glad that we had a session on project management. I think many companies do some sort of project management whether they have a specific team for it or not. I almost wanted more detail on how to use each step of the process more effectively to create a successful project. Maybe by spending more time on the planning section of the PowerPoint. I know not everyone has knowledge of project management, but I wanted more. It was a good overview, but having taken a PM class in the past, it did not feel like anything new was discussed. It is such an important topic though and I'm glad it was covered. I liked the resources and best practices she mentioned at the end. Those were very helpful. And overall there were several good points to take into consideration when staring and working on a project.	3/14/2025 9:27 AM
2	The reason I didn't attend was the description seeming introductory to project management.	3/13/2025 4:12 PM
3	While I was hoping for a bit more, I think if you had no project management experience this would have been great. I realize its hard to present to so many people at all different levels of experience. Overall she did well.	3/7/2025 3:36 PM
4	I think the presentation was entry level and the group could have benefitted from a presentation for more experienced bankers	3/6/2025 12:01 PM
5	It was very high level. I thought we would cover more about how to establish a PMO at our banks.	3/6/2025 10:07 AM

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6	A bit more information on useful tools would have been helpful	3/6/2025 9:48 AM
7	I realize she may have been nervous, but the numerous times she made comment about getting her water was very distracting	3/6/2025 8:19 AM
8	It would have also been helpful to those bankers who do not have a dedicated project management lead to address how to effectively manage a project.	3/6/2025 8:12 AM
9	N/a	3/5/2025 10:18 PM
10	This was my least favorite session. I felt like I was being taught about Chesapeake Bank and introduced to her teammates.	3/5/2025 9:42 PM
11	Melissa broke down the process beautifully. Thanks!	3/5/2025 3:56 PM

Q2 Did you attend the Roundtable Session on Monday?

Answered: 46 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	45.65%	21
No	15.22%	7
Please share any thoughts on the roundtable session on the opening day:	39.13%	18
TOTAL		46

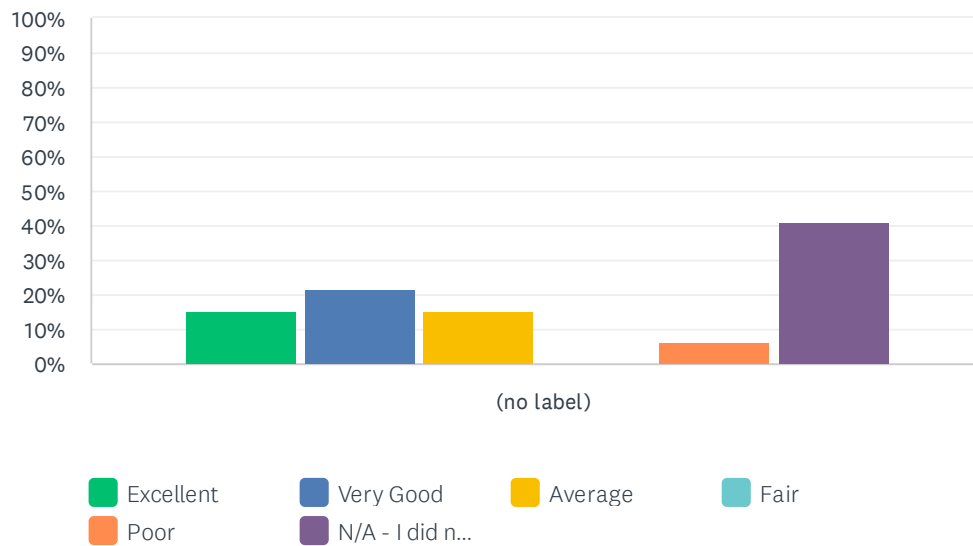
#	PLEASE SHARE ANY THOUGHTS ON THE ROUNDTABLE SESSION ON THE OPENING DAY:	DATE
1	It was a nice opportunity to get to know some other HR professionals and discuss how we do different things.	3/14/2025 9:27 AM
2	Very few attendees, much less than normal	3/10/2025 10:56 AM
3	Great time to connect with peers and lots of good information shared.	3/10/2025 8:34 AM
4	Great conversations and perspectives.	3/7/2025 11:20 AM
5	It was good. Got to know a few others a little early on and had a good discussion.	3/7/2025 10:07 AM
6	Several people said their groups got off topic. including mine. I like having a second roundtable but can we have group specific topics to discuss?	3/6/2025 4:36 PM
7	I think it would be helpful to have bigger groups and have someone to lead the discussion. At my table we only had 4 people and no one was leading the discussion. I was trying to bring up topics that were relevant to me, but the other people at the table were not familiar with those topics. another option would be to define broad topics to generate discussions.	3/6/2025 3:08 PM
8	Training Roundtable was VERY helpful. Being able to hear what others are doing/exchange ideas was very informative.	3/6/2025 1:56 PM
9	I would recommend including BSA/AML discussions.	3/6/2025 11:05 AM
10	I thoroughly enjoy a round table. We had one individual who really took it over and used it as platform to complain about their process which took away from the effectiveness of the session.	3/6/2025 10:12 AM

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11	It was good conversation.	3/6/2025 10:07 AM
12	Roundtables seem to be one of the most valuable parts of the conference. I can get a feel of what other community banks are doing for their customers in various ways. It also allows me to create contacts.	3/6/2025 10:00 AM
13	I made great connections and learned of a system that could be useful to my Bank	3/6/2025 9:48 AM
14	I always love the participants and speakers during the compliance roundtables. Information is always pertinent to the issues at hand.	3/6/2025 8:12 AM
15	Opening Roundtable for Ops/Tech/Securities needed to be split up instead of one large group. Last day roundtables were perfect!	3/5/2025 5:44 PM
16	We continued the project management topic to compare how our institutions manage the process of change. Interesting discussion.	3/5/2025 3:56 PM
17	I felt like the Monday and Wednesday roundtables should have been swapped.	3/5/2025 3:51 PM
18	I thoroughly enjoyed the roundtable. It is very beneficial to learn about how others do things;.	3/5/2025 3:46 PM

Q3 Please evaluate the Exhibitor Speed Dating Session:

Answered: 46 Skipped: 0

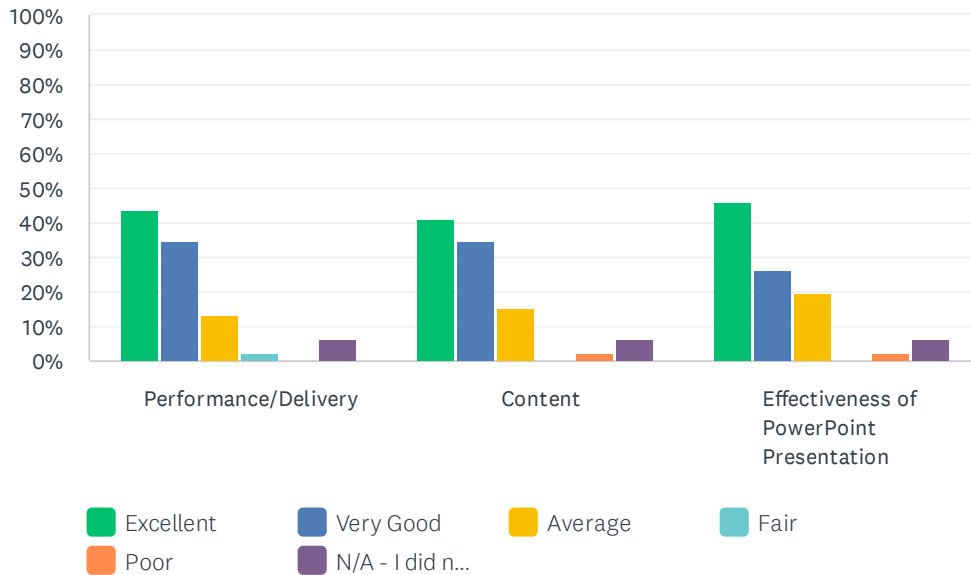


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
(no label)	15.22%	21.74%	15.22%	0.00%	6.52%	41.30%	46	3.67
	7	10	7	0	3	19		

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	NA	3/14/2025 9:27 AM
2	Prefer this method over previous sessions	3/10/2025 10:56 AM
3	I definitely preferred having the vendors move and not the attendees like last year.	3/7/2025 3:36 PM
4	I liked the vendors moving better. It made the process smoother.	3/6/2025 4:36 PM
5	I prefer this year's format - exhibitors rotating tables. It's much more efficient.	3/6/2025 4:14 PM
6	Definitely liked the vendors moving around to the banker tables!	3/6/2025 3:30 PM
7	I would rather them stand up and do a 3 minute intro	3/6/2025 12:31 PM
8	If the tables might have been less condensed I think it might have been easier to hear the speakers at the tables.	3/6/2025 10:28 AM
9	As a trainer, I wasn't the target audience for the vendors, so I didn't find it as worth while for myself, but for other I could see it as being beneficial.	3/6/2025 10:12 AM
10	I preferred being able to speak to the exhibitors this way. I wish we had time for them to visit all the tables.	3/6/2025 10:07 AM
11	We did not get to hear all of the exhibitors	3/6/2025 9:48 AM
12	I think an additional minute or two would be beneficial.	3/6/2025 9:39 AM
13	Too much confusion and noise. Could hardly even hear the vendor speak.	3/6/2025 8:19 AM
14	Had a work crisis that I had to solve.	3/6/2025 8:12 AM
15	Too Loud use parameter of tables	3/5/2025 10:18 PM
16	I liked this much better with the vendors moving verses the attendees. It flowed much more efficiently.	3/5/2025 9:42 PM

Q4 Please evaluate Themes and Trends in Consumer Financial Decision Making (Dr. Chuck Howard, PhD) on the following:

Answered: 46 Skipped: 0

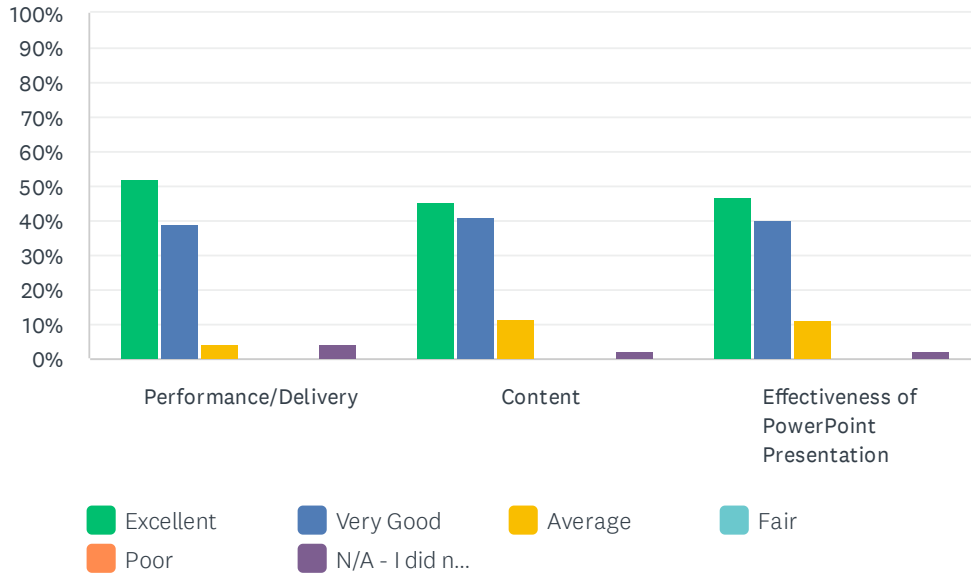


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	43.48% 20	34.78% 16	13.04% 6	2.17% 1	0.00% 0	6.52% 3	46	4.28
Content	41.30% 19	34.78% 16	15.22% 7	0.00% 0	2.17% 1	6.52% 3	46	4.21
Effectiveness of PowerPoint Presentation	45.65% 21	26.09% 12	19.57% 9	0.00% 0	2.17% 1	6.52% 3	46	4.21

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Dr. Howard had a very interesting presentation with good information. I will be honest though, while I enjoyed the content, I did not fully understand the point of what he was talking about in relation to banks and the financial industry at first. It took some time to see how it was applicable to us. I wish there had been more direct connections made towards the beginning. But, overall, I think he did a great job presenting, his content was well put together and thorough. I especially liked the time spent on budgets and whether they work. It was nice to see data backing up his answers.	3/14/2025 9:27 AM
2	Didn't feel that it met the proper audience for this session for the discussion	3/10/2025 10:56 AM
3	Very informative.	3/10/2025 8:34 AM
4	Really enjoyed this session	3/6/2025 12:01 PM
5	He was a great speaker, I enjoyed the science behind his data	3/6/2025 10:12 AM
6	It was very elementary on budgeting. How to budget and why it's important.	3/6/2025 10:07 AM
7	I really enjoyed his presentation.	3/6/2025 8:12 AM
8	Excellent content and delivery of a powerful topic touching all of us whether or not we like it!	3/5/2025 3:56 PM

Q5 Please evaluate the Industry Update (Bruce Whitehurst) on the following:

Answered: 46 Skipped: 0

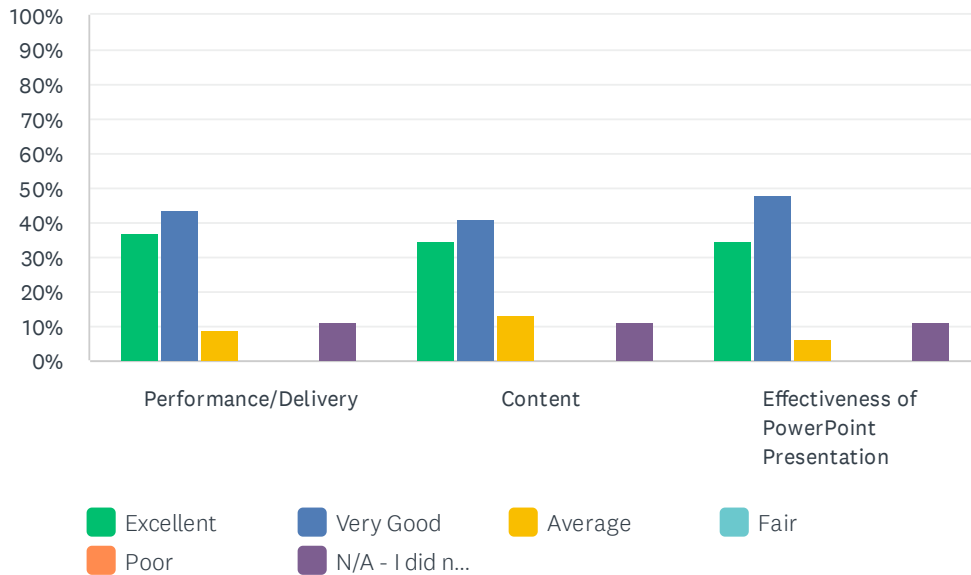


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	52.17% 24	39.13% 18	4.35% 2	0.00% 0	0.00% 0	4.35% 2	46	4.50
Content	45.45% 20	40.91% 18	11.36% 5	0.00% 0	0.00% 0	2.27% 1	44	4.35
Effectiveness of PowerPoint Presentation	46.67% 21	40.00% 18	11.11% 5	0.00% 0	0.00% 0	2.22% 1	45	4.36

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Bruce always provides good insight.	3/10/2025 8:34 AM
2	Bruce always does great but just not a lot of meat this year.	3/6/2025 3:30 PM
3	I really enjoyed this speaker.	3/6/2025 8:12 AM
4	Love Bruce's dad jokes!	3/5/2025 10:47 PM
5	Bruce is so diplomatic - thank you for sharing with us how the governmental landscape may/may not impact our industry. The new Administration is still so new, though I believe holds great promise for our economic future.	3/5/2025 3:56 PM

Q6 Please evaluate Banking in the Age of Generative AI (Jim Perry) on the following:

Answered: 46 Skipped: 0

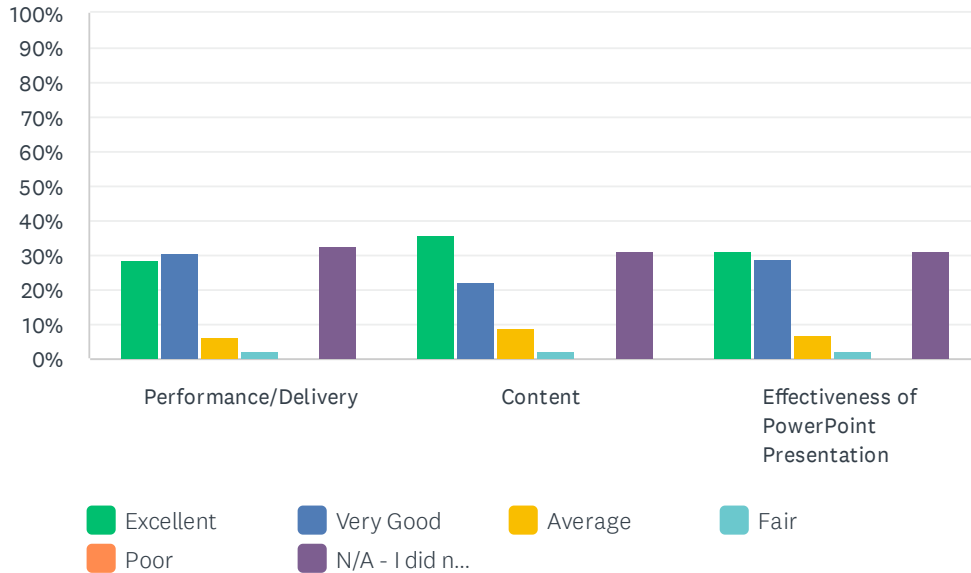


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	36.96% 17	43.48% 20	8.70% 4	0.00% 0	0.00% 0	10.87% 5	46	4.32
Content	34.78% 16	41.30% 19	13.04% 6	0.00% 0	0.00% 0	10.87% 5	46	4.24
Effectiveness of PowerPoint Presentation	34.78% 16	47.83% 22	6.52% 3	0.00% 0	0.00% 0	10.87% 5	46	4.32

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	the delivery was dull - would have liked more real world examples of ways to use AI to improve productivity	3/6/2025 3:08 PM
2	The piece I'm missing when it comes to AI talks is how the front line can combat the "bad actors" now. The usefulness of the technology is clear and is HERE, but the fraud mitigation is lagging and concerning and haven't yet heard anyone effectively address that.	3/6/2025 10:12 AM
3	The information in the presentation was beneficial. It didn't take a deep dive into AI which is fine. I think it would have been better if the presentation was one of the initial presentations. After multiple breakout sessions, I was ready for a deeper dive.	3/6/2025 10:00 AM
4	While this is not something our bank has yet embraced, his information was very useful to me for future consideration.	3/6/2025 8:12 AM
5	Had a chance to chat with Jim during the Works24 reception on Tuesday. I believe one of the goals of Generative AI is (or should be) to address problem-solving from the perspective of service to the customer in order to pay for itself. We'll see :)	3/5/2025 3:56 PM

Q7 Please evaluate Executive Presence (Dr. Alan Dow, MD) on the following:

Answered: 46 Skipped: 0

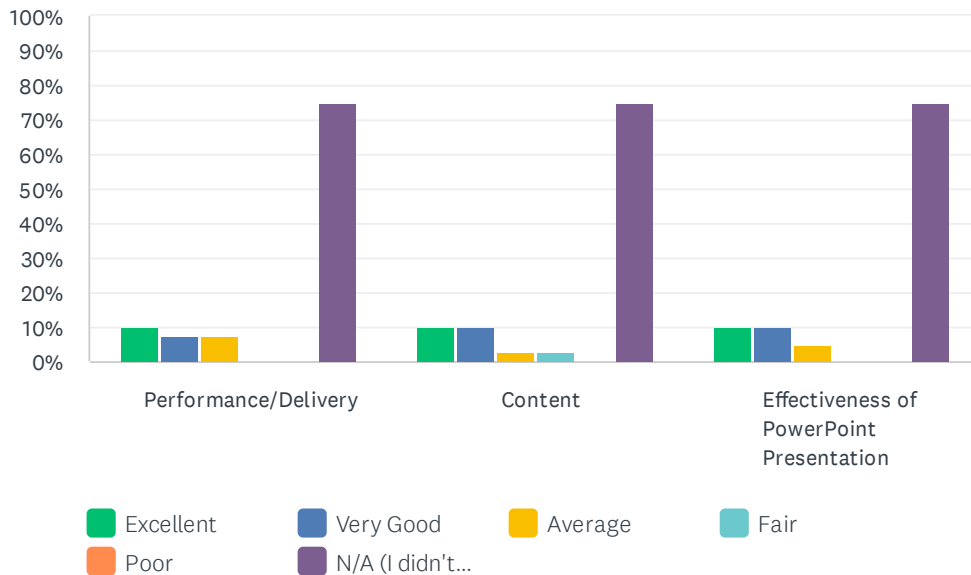


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION.	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	28.26% 13	30.43% 14	6.52% 3	2.17% 1	0.00% 0	32.61% 15	46	4.26
Content	35.56% 16	22.22% 10	8.89% 4	2.22% 1	0.00% 0	31.11% 14	45	4.32
Effectiveness of PowerPoint Presentation	31.11% 14	28.89% 13	6.67% 3	2.22% 1	0.00% 0	31.11% 14	45	4.29

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Best presentation of the conference	3/14/2025 1:29 PM
2	I really liked this as our ending session. It was a great way to reset personally and professionally as we left the conference.	3/7/2025 3:36 PM
3	this was my favorite presentation. He provided a lot of good info. The activities were effective	3/6/2025 3:08 PM
4	This presentation spoke to me. Perhaps not everyone in the room is in a place where they "needed to hear this", but I found it very helpful. I wish he were earlier in the week and not when everyone was tired and ready to get on the road	3/6/2025 10:12 AM
5	Due to weather related issues, I left just after he began speaking.	3/6/2025 8:12 AM
6	I felt that this was a difficult session to end the conference with, and was a bit out there on tying it banking but Dr. Dow did a great job trying to do so. There were many takeaways from this.	3/5/2025 3:51 PM

Q11 Please evaluate The Art & Science of Effective Customer Communications (Dr. Chuck Howard | University of Virginia Darden School of Business) on the following:

Answered: 40 Skipped: 6

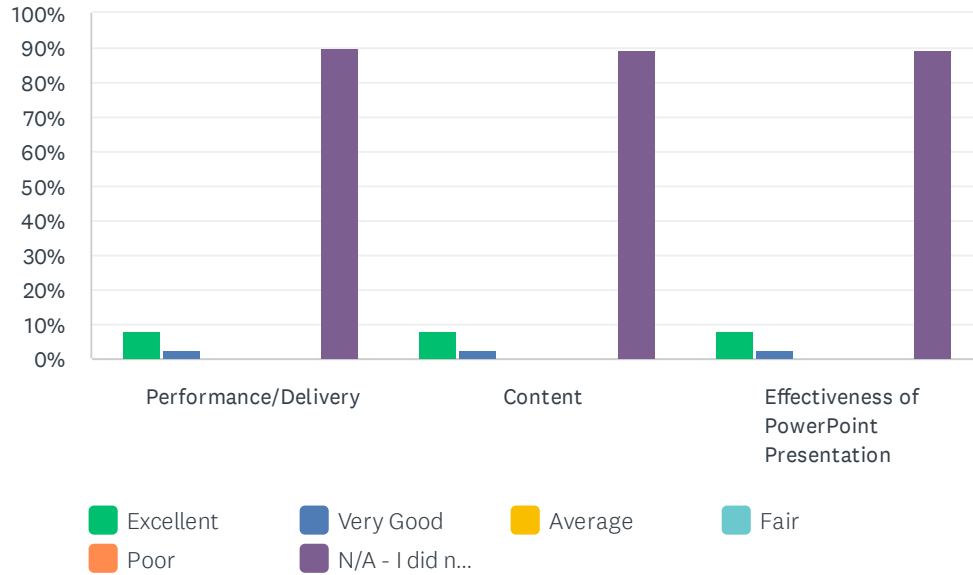


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A (I DIDN'T ATTEND THIS SESSION)	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	10.00% 4	7.50% 3	7.50% 3	0.00% 0	0.00% 0	75.00% 30	40	4.10
Content	10.00% 4	10.00% 4	2.50% 1	2.50% 1	0.00% 0	75.00% 30	40	4.10
Effectiveness of PowerPoint Presentation	10.00% 4	10.00% 4	5.00% 2	0.00% 0	0.00% 0	75.00% 30	40	4.20

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Very good content and discussion within the group setting.	3/6/2025 10:07 AM
2	I heard this was very good	3/6/2025 9:55 AM
3	Back-to-back with his general session presentation, he nicely broke down for us how communication via AI must mirror P2P communications or lose its value.	3/5/2025 4:01 PM

Q14 Please evaluate Marketing Trends (Amber Farley | Financial Marketing Solutions) on the following:

Answered: 39 Skipped: 7

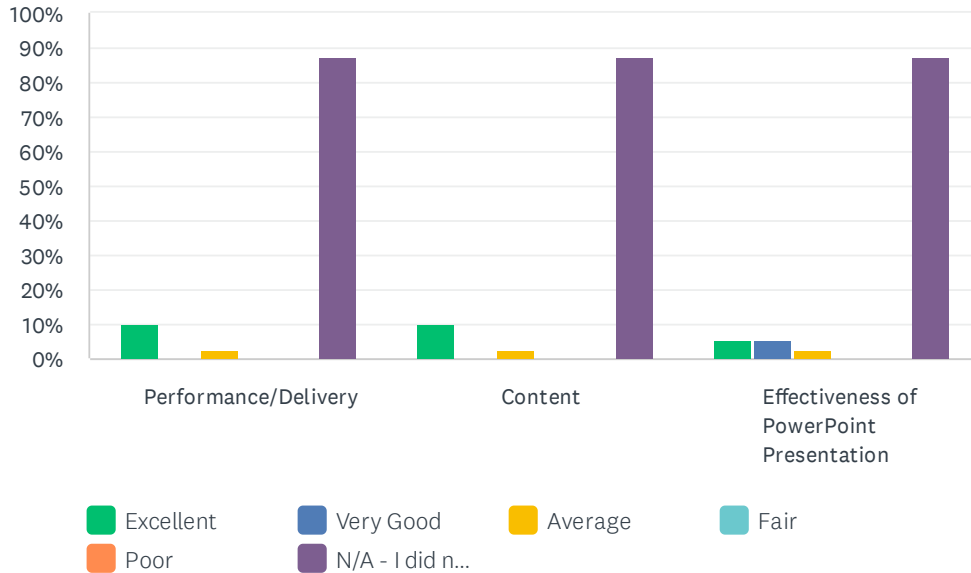


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	7.69% 3	2.56% 1	0.00% 0	0.00% 0	0.00% 0	89.74% 35	39	4.75
Content	7.89% 3	2.63% 1	0.00% 0	0.00% 0	0.00% 0	89.47% 34	38	4.75
Effectiveness of PowerPoint Presentation	7.89% 3	2.63% 1	0.00% 0	0.00% 0	0.00% 0	89.47% 34	38	4.75

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Amber is such a wealth of knowledge! I love hearing her perspective on how we can accelerate our respective brands!	3/5/2025 4:01 PM

Q18 Please evaluate Safe and Responsible Use of AI in Bank Marketing (Joe Kubek | ABM AI) on the following:

Answered: 40 Skipped: 6

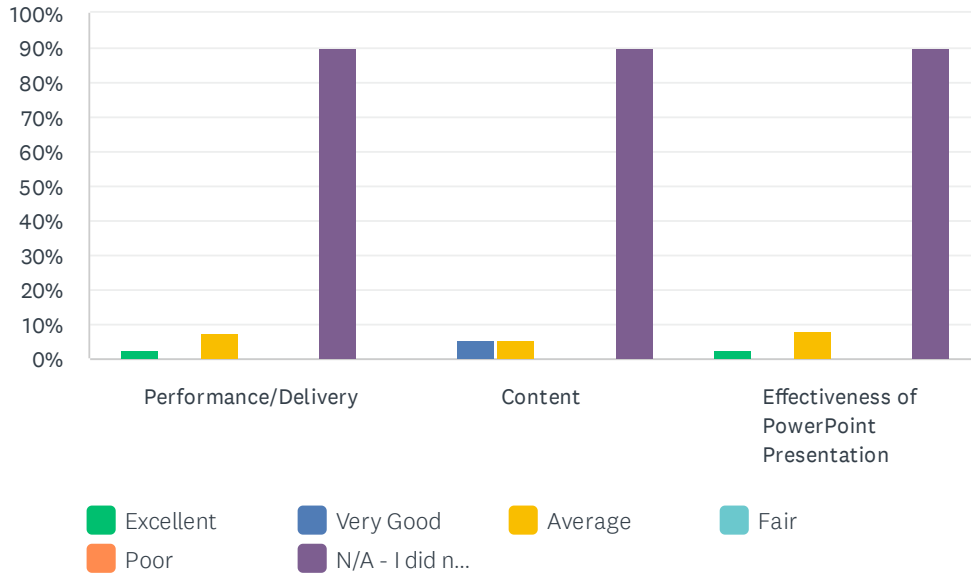


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	10.00% 4	0.00% 0	2.50% 1	0.00% 0	0.00% 0	87.50% 35	40	4.60
Content	10.26% 4	0.00% 0	2.56% 1	0.00% 0	0.00% 0	87.18% 34	39	4.60
Effectiveness of PowerPoint Presentation	5.13% 2	5.13% 2	2.56% 1	0.00% 0	0.00% 0	87.18% 34	39	4.20

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	Basically a sales pitch to use ABM AI and adopt copilot.	3/6/2025 10:11 AM
2	Loved the intro to Copilot. I've seen, but was afraid I'd blow up my computer - and I just don't have room in my life to rebuild it all :)	3/5/2025 4:01 PM

Q24 Please evaluate Budgets are Tight. Be Intentional. (Emily Riecke | Rivel Banking Research) on the following:

Answered: 40 Skipped: 6

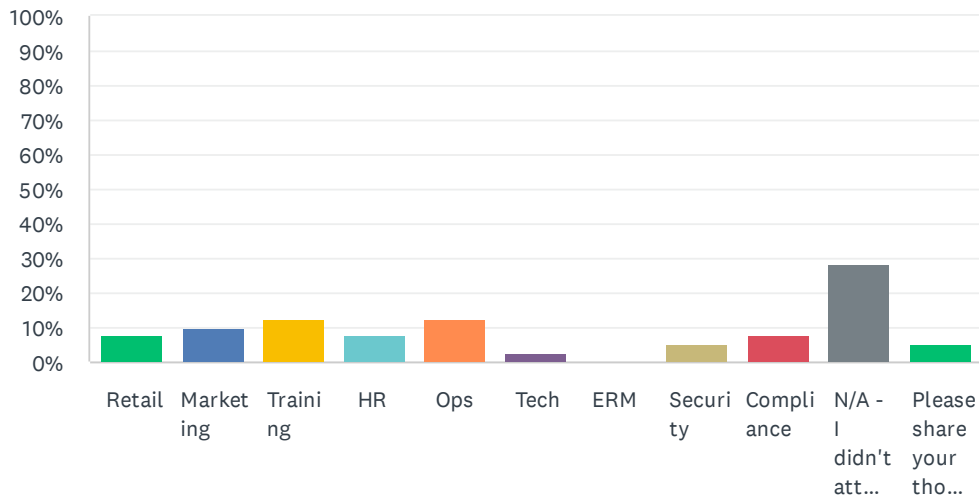


	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	N/A - I DID NOT ATTEND THIS SESSION	TOTAL	WEIGHTED AVERAGE
Performance/Delivery	2.50% 1	0.00% 0	7.50% 3	0.00% 0	0.00% 0	90.00% 36	40	3.50
Content	0.00% 0	5.13% 2	5.13% 2	0.00% 0	0.00% 0	89.74% 35	39	3.50
Effectiveness of PowerPoint Presentation	2.56% 1	0.00% 0	7.69% 3	0.00% 0	0.00% 0	89.74% 35	39	3.50

#	PLEASE SHARE ANY ADDITIONAL COMMENTS ON THIS SESSION:	DATE
1	The title accidentally misled many of us to think this session was about budgeting. It was good content though.	3/7/2025 3:36 PM
2	This session was titled budgeting. Good content, just not what I was expecting to learn from the session.	3/6/2025 10:11 AM
3	The session title and its content were a bit misleading, though the delivered information was quite timely and relevant.	3/5/2025 4:01 PM

Q28 Please select the Wednesday roundtable session you attended:

Answered: 39 Skipped: 7



ANSWER CHOICES	RESPONSES	
Retail	7.69%	3
Marketing	10.26%	4
Training	12.82%	5
HR	7.69%	3
Ops	12.82%	5
Tech	2.56%	1
ERM	0.00%	0
Security	5.13%	2
Compliance	7.69%	3
N/A - I didn't attend a roundtable on Wednesday	28.21%	11
Please share your thoughts on the roundtable session:	5.13%	2
TOTAL		39

#	PLEASE SHARE YOUR THOUGHTS ON THE ROUNDTABLE SESSION:	DATE
1	ERM - small group with great discussion	3/6/2025 4:21 PM
2	Training - able to connect with others and go over the questions that had been submitted was a great help. Made lots of connections.	3/6/2025 1:59 PM

Q29 An additional roundtable session was added on Monday this year. What other networking opportunities would you like to see in future conferences?

Answered: 40 Skipped: 6

#	RESPONSES	DATE
1	I thought there were sufficient times for networking!	3/14/2025 3:18 PM
2	I think there were lots of opportunities to network. I'm not sure if there is enough time to add more.	3/14/2025 9:42 AM
3	I like having round tables, most information comes from these connections. I think ONE longer session may be a better option on the second day. Most participants either didn't attend Monday or didn't attend Wednesday and not as many participants this year.	3/10/2025 11:06 AM
4	Would like to see breakout sessions repeated as there was more than one I would have liked to have attended each time.	3/10/2025 8:38 AM
5	Maybe a Girl Banker Brunch on Monday? The ABA Bank Marketing conference did that one year before the main conference started and it was very well received.	3/7/2025 3:36 PM
6	The roundtables are my favorite part of this conference. I would love to find a way to get more time with the people in your specific area of expertise. Maybe start early the 1st day or extend the last day to include a "lunch in" with your "area".	3/7/2025 11:26 AM
7	I think this along this along with the other activities was good for the time frame allotted.	3/7/2025 10:12 AM
8	I liked having a second roundtable session, but I wish the first one had more conversation topics. Could the first one have the topics submitted by banks and the second be a follow up to the breakout sessions/session take aways?	3/6/2025 4:43 PM
9	not sure	3/6/2025 4:21 PM
10	Not sure what else you can add regarding networking but it's always nice for the opportunities to engage with peers!	3/6/2025 3:33 PM
11	I'd love a way to connect with people in similar roles as me. In Ops/Tech there is a large range of roles.	3/6/2025 3:18 PM
12	I loved the addition of the extra roundtable. Gave more time to cover topics and discuss ideas. Maybe longer time for round tables. We had great discussion but felt like time flew by!	3/6/2025 1:59 PM
13	Longer roundtable discussions.	3/6/2025 12:37 PM
14	I like the idea of having two roundtables per event.	3/6/2025 12:31 PM
15	Roundtables related to changes in procedures and policies	3/6/2025 12:06 PM
16	I think we may be missing an opportunity by not having one of the roundtable sessions on Tuesday. Monday, everyone is just getting there and getting settled (and some may not be there yet) and by Wednesday folks are getting tired (and some have already left the conference). I feel most attendees give Tuesday the bulk of their focus. Great conference either way!!!	3/6/2025 11:27 AM
17	The roundtable on Monday was beneficial and I would like to see the same next time.	3/6/2025 11:10 AM
18	Just a thought - creating a roundtable type session for both retail and training combined. My experience as a trainer is that retail is our biggest roadblock. They want the training, but don't want to give up their staff to do it. We need them for 3 days, but they'll only give us 1. I walked away from the Ned Pauley sessions with pages of thoughts and ideas and really energized, but my retail persons reaction was deflating. "yeah, there are some good thoughts there but the reality is we don't have the staffing for that, or the time...". maybe have a individual breakout	3/6/2025 10:49 AM

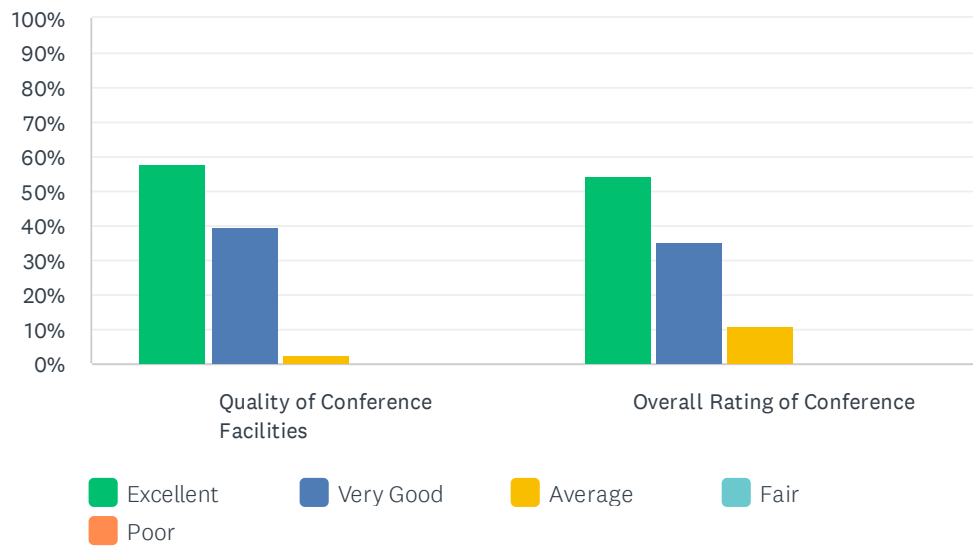
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discussions, then come together to speak openly about how we can implement what training sees as important but work within the guidelines retail is comfortable with.

19	Not sure what to suggest to add.	3/6/2025 10:39 AM
20	Can't think of anything.	3/6/2025 10:30 AM
21	NA	3/6/2025 10:21 AM
22	I enjoyed the added round table and the exhibitor 3 mins at each table.	3/6/2025 10:11 AM
23	Yes, please be sure to have multiple roundtable sessions. Its very effective.	3/6/2025 10:07 AM
24	Core systems to include account opening and teller. Networking in this area would be very beneficial for myself	3/6/2025 9:55 AM
25	NA	3/6/2025 9:53 AM
26	n/a	3/6/2025 9:51 AM
27	N/A	3/6/2025 9:26 AM
28	I can't think of anything.	3/6/2025 9:18 AM
29	Keep the two round table sessions.	3/6/2025 8:52 AM
30	Keep the additional Roundtable	3/6/2025 8:25 AM
31	I felt the networking opportunities were good.	3/6/2025 8:14 AM
32	I always comeback full of new ideas it's great to network and learn what other FI's are doing. thank you al for the hard work in putting this together!	3/5/2025 10:54 PM
33	I would like to see this conference extended to either start earlier on Monday or become a full day on Wednesday. more round table open discussions would be great.	3/5/2025 9:58 PM
34	I thought it was great; as referenced previously, I think Ops/Tech needed to be separated in the 1st day.	3/5/2025 5:49 PM
35	N/A	3/5/2025 4:25 PM
36	N/A - I appreciated the additional roundtable session!	3/5/2025 4:10 PM
37	While check fraud is big right now, I think including a session to prevent or tackle different payment fraud trends like zell or debit card fraud would be very beneficial for ops personnel. This would be helpful to collaborate on how FI's may be disputing or handling their fraud processes. The Wednesday roundtable was great, however a lot of conversations arose with platforms & different vendor compatibility. I think it would be great to be able to discuss success and challenges other FI's may be having with their core and vendors. This is a great way to get contacts and references as Melissa had mentioned in her presentation.	3/5/2025 4:07 PM
38	I believe the tabletop on hurricane preparedness was in 2018 - and was excellent. By 2026, a tabletop on how your institution handles an AI-related hiccup might be helpful.	3/5/2025 4:01 PM
39	The networking opportunities are good	3/5/2025 3:57 PM
40	Roundtables for those new to banking.	3/5/2025 3:49 PM

Q30 Please rate the following:

Answered: 38 Skipped: 8



	EXCELLENT	VERY GOOD	AVERAGE	FAIR	POOR	TOTAL	WEIGHTED AVERAGE
Quality of Conference Facilities	57.89% 22	39.47% 15	2.63% 1	0.00% 0	0.00% 0	38	4.55
Overall Rating of Conference	54.05% 20	35.14% 13	10.81% 4	0.00% 0	0.00% 0	37	4.43

Q31 What was the MOST valuable part of this program?

Answered: 38 Skipped: 8

#	RESPONSES	DATE
1	The networking and roundtables	3/14/2025 3:20 PM
2	All the sessions I attended were valuable	3/14/2025 9:55 AM
3	Social Interaction	3/10/2025 11:08 AM
4	Networking with peers, sharing information, and learning more about what the vendors have to offer.	3/10/2025 8:44 AM
5	networking & industry education	3/7/2025 3:36 PM
6	Hearing from others in your area and being able to share your insights as well.	3/7/2025 11:29 AM
7	Hearing ideas from other banks (and speakers) as to what they are doing that is new, innovative, and/or to solve problems.	3/7/2025 10:19 AM
8	The breakout sessions were the most valuable. I like hearing how other banks operate and train their staff.	3/6/2025 4:56 PM
9	Roundtable discussion and networking with other bankers	3/6/2025 4:26 PM
10	Sharing challenges with peers and gauging what they are doing at their banks.	3/6/2025 3:41 PM
11	closing speaker - great take aways focusing on how to thrive	3/6/2025 3:22 PM
12	The connections I was able to make to help grow my knowledge in my banking area.	3/6/2025 2:01 PM
13	roundtable	3/6/2025 12:42 PM
14	For me, it was the networking	3/6/2025 12:34 PM
15	The AI conversations were valuable and relevant	3/6/2025 12:09 PM
16	Networking with my peers and most of the vendors.	3/6/2025 11:28 AM
17	The presentation related to Fraud.	3/6/2025 11:13 AM
18	Round tables are always a favorite. Ned Pauley's presentations were my favorite of the week. I also really enjoyed the networking aspect.	3/6/2025 11:04 AM
19	Ned Pauley's presentations	3/6/2025 10:40 AM
20	Roundtables	3/6/2025 10:30 AM
21	All related to current trends and events.	3/6/2025 10:23 AM
22	Networking and roundtable within your functional area is the most valuable part of the conference.	3/6/2025 10:14 AM
23	Roundtable and the discussion that happened.	3/6/2025 10:13 AM
24	The information at the breakout sessions were great. I'd prefer more of that and less of the roundtables.	3/6/2025 10:09 AM
25	There was so much information in each session and great to see. I like that we have access to the presentations after as well. Networking opportunities were great.	3/6/2025 9:58 AM
26	Learning about AI in banking/HR and networking opportunities.	3/6/2025 9:33 AM
27	Breakout sessions	3/6/2025 9:10 AM
28	Roundtable Sessions	3/6/2025 8:28 AM

2025 Connect|Protect Experience Evaluation

29	Collaboration with other compliance officers.	3/6/2025 8:16 AM
30	networking	3/5/2025 10:59 PM
31	breakout groups	3/5/2025 10:03 PM
32	Networking and Check Fraud Sessions	3/5/2025 5:51 PM
33	For me, it was the general sessions and networking with other bankers.	3/5/2025 4:36 PM
34	The networking and understanding the importance of communication	3/5/2025 4:13 PM
35	Content from breakout sessions	3/5/2025 4:12 PM
36	It was all good. The challenge is to deliver a predictable level of value without being repetitive.	3/5/2025 4:05 PM
37	It's hard to say one thing. Breakout sessions were excellent.	3/5/2025 3:59 PM
38	All of it, this was my first time attending.	3/5/2025 3:51 PM

Q32 What was the LEAST valuable part of this program?

Answered: 38 Skipped: 8

#	RESPONSES	DATE
1	n/a	3/14/2025 3:20 PM
2	I only attended Monday and Tuesday. I found most everything to be interesting and informative. If I had to compare the sessions I attended, then project management was the least valuable compared to the others, but I still found it to have some value.	3/14/2025 9:55 AM
3	Low participation	3/10/2025 11:08 AM
4	If I had to pick something it would be the speed dating with vendors, but it was good to get a quick overview of what they offer.	3/10/2025 8:44 AM
5	I would love to see more/new vendors. How can we push the committees to help with that?	3/7/2025 3:36 PM
6	N/A	3/7/2025 11:29 AM
7	I didn't attend the 'speed dating' this year; I did last year but many of the vendors aren't specific to my role or I may not have enough knowledge of the area they are in for it to be beneficial.	3/7/2025 10:19 AM
8	In my opinion. the last general session on thriving and fatigue.	3/6/2025 4:56 PM
9	Dr. Dow - last session	3/6/2025 4:26 PM
10	General session themes and trends in consumer financial decision making...nice guy but just didn't follow where he was going.	3/6/2025 3:41 PM
11	some of the breakouts - sometimes the title of the session didn't reflect what was actually covered. many were too basic	3/6/2025 3:22 PM
12	My first year and I thought everything was valuable!	3/6/2025 2:01 PM
13	Too many AI presentations	3/6/2025 12:42 PM
14	I don't like how some of the presenters used their time to market their companies.	3/6/2025 12:34 PM
15	I felt like some of the discussions were for entry level bankers and there was a lot of experience in the room. The topics were interesting however some of the ideas and processes seemed dated and manual. As banks move towards a focus on growth, innovation and technology I think VBA content should evolve to keep up.	3/6/2025 12:09 PM
16	Check fraud robbery	3/6/2025 11:28 AM
17	N/A	3/6/2025 11:13 AM
18	I didn't get a lot of the speed dating, but that's just because I was not the target audience.	3/6/2025 11:04 AM
19	None	3/6/2025 10:40 AM
20	Can't think of anything.	3/6/2025 10:30 AM
21	NA	3/6/2025 10:23 AM
22	Some breakouts and general sessions were very high level (almost elementary).	3/6/2025 10:14 AM
23	Very happy with the setup and content.	3/6/2025 10:13 AM
24	I'd prefer more breakout sessions and less time at the reception.	3/6/2025 10:09 AM
25	So many breakouts and was not able to attend all that I wanted to. This really could be a full three days.	3/6/2025 9:58 AM
26	N/A - I found everything to be informative.	3/6/2025 9:33 AM

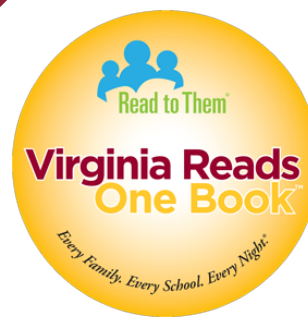
2025 Connect|Protect Experience Evaluation

27	Vender Bingo	3/6/2025 9:10 AM
28	Did not like the speed dating with vendors	3/6/2025 8:28 AM
29	Vendor speed dating even though I recognize it is an integral part of the conference.	3/6/2025 8:16 AM
30	7am wake up	3/5/2025 10:59 PM
31	first speaker on project managers	3/5/2025 10:03 PM
32	Probably the first round table; see previous comments	3/5/2025 5:51 PM
33	Some of the breakout session content felt very basic. I wish the descriptions of the breakout sessions were more specific or more on point with what was going to be shared/discussed	3/5/2025 4:36 PM
34	While understanding its important and a hot topic there was a lot of AI.	3/5/2025 4:13 PM
35	N/A	3/5/2025 4:12 PM
36	Not enough opportunities to cross-reference with other work areas. Perhaps a roundtable or tabletop on what different job families need from each other could be provocative.	3/5/2025 4:05 PM
37	Round table discussions are fine but get more out of other options	3/5/2025 3:59 PM
38	N/A	3/5/2025 3:51 PM

VIRGINIA READS

ONE BOOK PROGRAM

March 2025



- The Foundation and **22 Virginia banks** sponsored the program at **41 Title 1** elementary schools.
- The nearly **\$125,000** commitment supported more than **17,000 students and staff.**

THANK YOU TO THE 2025 BANK SPONSORS!



Thank You to the
2025 Bank Sponsors!



Thank You to the 2025 Statewide Sponsors!



The Foundation
contributed **\$5,000**
to the program by
supporting **11 Title 1**
schools.

More than 50% of the total
number of students who
participated in this year's
program did so through
Virginia banking industry
sponsorship.

PROGRAM FEEDBACK:

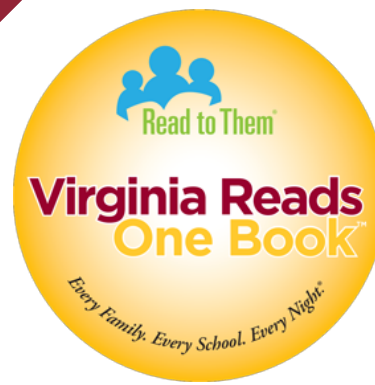
"Our school is in a very low-income area, and it was so wonderful to see the excitement on our students' faces when they each got a book and the excitement when they got to answer the trivia questions. They have been so excited about reading!" - 2025 Bank Sponsored School

"Our bank attended the kick-off assembly where our CEO read the first few pages of the book, provided giveaways and passed out the giveaways and books. This is one of our favorite programs to sponsor - thank you all for giving us the opportunity!" - 2025 Bank Sponsor

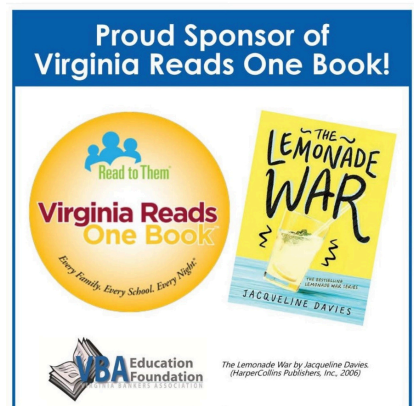
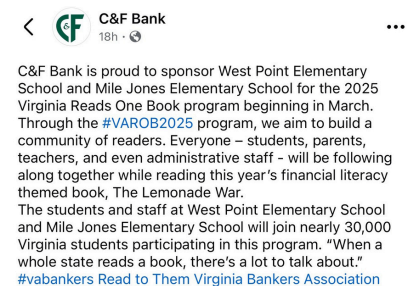
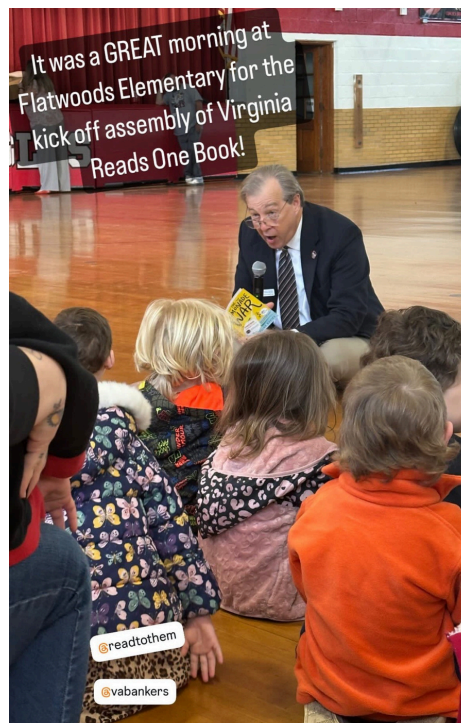
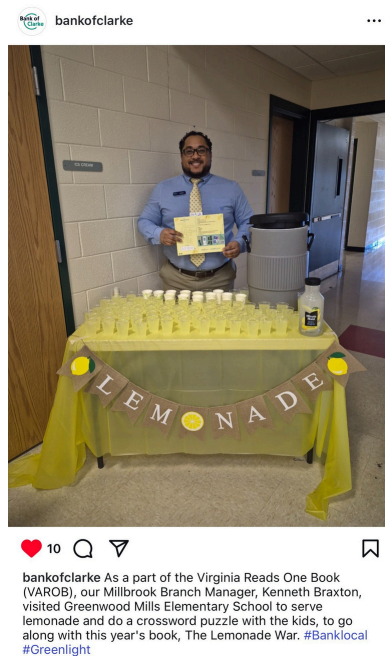
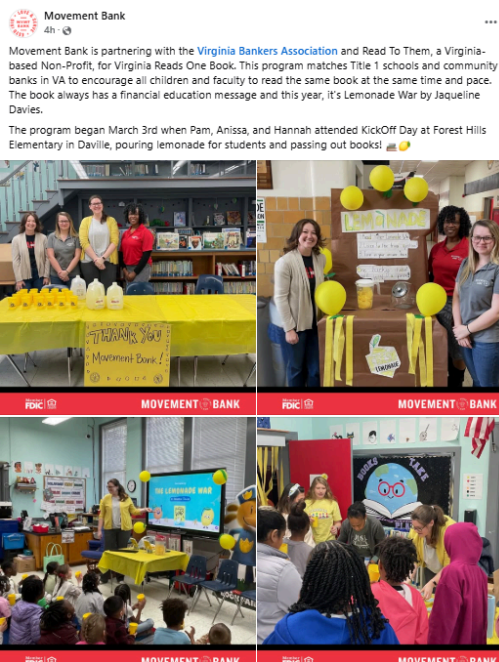
VIRGINIA READS

ONE BOOK PROGRAM

Noted & Quoted



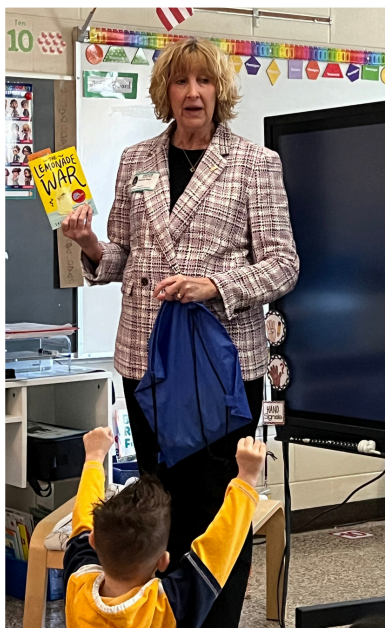
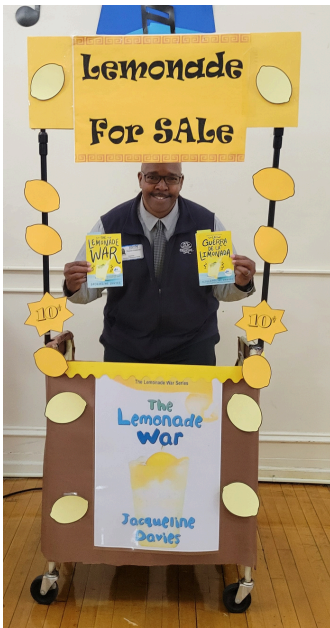
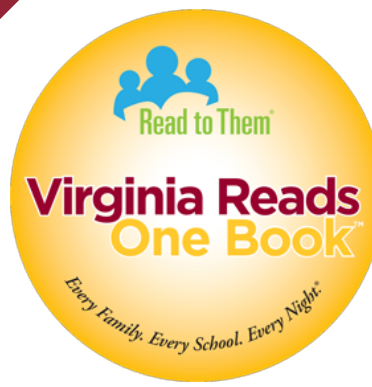
Scan the QR code to read the **VAROB** press release!



VIRGINIA READS

ONE BOOK PROGRAM

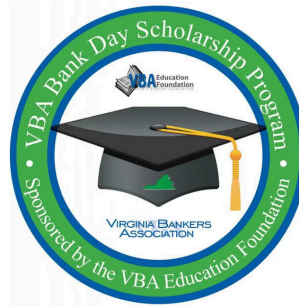
2025 Pictures



VBA BANK DAY

SCHOLARSHIP PROGRAM

March 2025



- **\$28,500** in scholarships awarded
- More than **625 students** registered with **23 banks**
- **\$324,500** has been awarded since 2012

REGIONAL & HONORABLE MENTION WINNERS:

- **Capitol Region Winner:** Ayla Zook, King George High School, Hosted by C&F Bank
- **Capitol Region Honorable Mention Winner:** Parker Wells, John Randolph Tucker High School, Hosted by Atlantic Union Bank
- **Statewide Runner-Up and Central/Southside Region Winner:** Grace Fleshman, Rockbridge County High School, Hosted by Bank of Botetourt
- **Central/Southside Region Honorable Mention Winner:** Lucy Adams, Jefferson Forest High School, Hosted by The Farmers Bank of Appomattox
- **Eastern Virginia Region Winner:** Julia Diggs, Kecoughtan High School, Hosted by Old Point National Bank
- **Eastern Virginia Region Honorable Mention Winner:** Ashley Soto, Poquoson High School, Hosted by C&F Bank
- **Northern Virginia Region Winner:** Ibtiha Hanna, Fairfax High School, Hosted by Virginia National Bank
- **Northern Virginia Region Honorable Mention Winner:** Johnathan Johnson, Culpeper County High School, Hosted by Oak View National Bank
- **Valley Region Winner:** Kieran Lackey, Staunton High School, Hosted by Pendleton Community Bank
- **Valley Region Honorable Mention Winner:** Iris Chen, Wilson Memorial High School, Hosted by Pendleton Community Bank
- **Statewide and Southwest Virginia Region Winner:** Brenna Green, Abingdon High School, Hosted by First Bank & Trust Co.
- **Southwest Virginia Region Honorable Mention Winner:** Kyleigh Harmon, Eastside High School, Hosted by New Peoples Bank



Statewide Winner
Brenna Green
First Bank & Trust Co.



Statewide Runner-Up Winner
Grace Fleshman
Bank of Botetourt

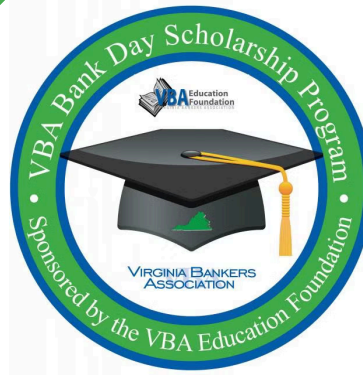
BANK HOSTS:

- Atlantic Union Bank
- Bank of Botetourt
- Blue Ridge Bank
- C&F Bank
- Chesapeake Bank
- Citizens Bank & Trust Company
- F&M Bank
- First Bank & Trust Company
- First Bank, Virginia
- First National Bank
- MainStreet Bank
- New Peoples Bank
- Oak View National Bank
- Old Point National Bank
- Pendleton Community Bank
- Powell Valley National Bank
- Select Bank
- The Bank of Marion
- The Bank of Southside Virginia
- The Farmers Bank of Appomattox
- Truist Bank
- United Bank
- Virginia National Bank

VBA BANK DAY

SCHOLARSHIP PROGRAM

Noted & Quoted



Scan the QR code to
read the Bank Day
press release!



A big thank you to all of the students who joined us for VBA Bank Day! We enjoyed sharing insights into the world of banking and hope you had as much fun as we did. We appreciate your participation and enthusiasm! [Virginia Bankers Association](#)

#VBABankDay #StudentEngagement #MainStreetBank #BankLocal #CommunityBanking



Lindsey May · 1st
AVP | Operations at Citizens Bank & Trust Com...
2w · 📍

VBA Bank Day 2025 at Citizens Bank & Trust Company!

Thanks to [Virginia Bankers Association](#) for coordinating a fantastic event for us to promote financial literacy and community banking! 🏦



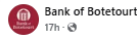
Another @vabankers Bank Day in the books! Each year we get to meet with local high schoolers to discuss what it means to be a community bank and the impact community banks as a whole have on the neighborhoods we live and work in. Join us in rooting for this year's participants as they write their essays and submit them for an opportunity to win college scholarship money!



Today, we had the pleasure of hosting Bank Day at Old Point, welcoming students from across Hampton Roads to learn about the banking industry and the vital role banks play in our communities. It was an inspiring day filled with meaningful conversations about financial literacy, career opportunities, and community impact. Thank you to the seniors from [Hampton City Schools](#) for joining us — we enjoyed engaging with such bright and curious minds! We're proud to support programs that empower the next generation with the knowledge and tools for financial success.



Seniors from all four Hampton high schools had the incredible opportunity to visit Old Point National Bank, for Bank Day where they gained valuable insights into... See more



On Monday, we had the pleasure of hosting 14 students from 7 different schools for the [Virginia Bankers Association's](#) Bank Day! 🏦 During this event, high school seniors learn about banking, financial services, career opportunities in the industry and the vital role banks play in their communities. Through attending Bank Day, students have the opportunity to submit an essay for a chance to be awarded up to \$7,500 in scholarships! 🎓 #VaBankers #CommunityBank #BankofBotetourt #IBankinVA #ForbesBestBankinVA #BankDay



Atlantic Union Bank Teammates hosted local high school seniors for Bank Day to give them a firsthand look at the banking industry, a statewide initiative of the [Virginia Bankers Association](#) Education Foundation.

We're inspired by the enthusiasm of these future leaders and look forward to seeing where their journeys take them. Thank you to all who participated in making Bank Day 2025 a success!

Member FDIC



VBA BANK DAY

SCHOLARSHIP PROGRAM

2025 Pictures

