VIRGINIA BANKERS ASSOCIATION

Virtual Management Development Program

September 2020 - January 2021

September through November will be Virtual. More information to come on December and January.

A five-month program designed for entry level bankers who have developed a passion for banking, want to enhance their knowledge of the business of banking, and who are motivated to excel in their career and reach their full potential.

"It was such an honor to be a part of the Management Development class of 2019! Getting out of my comfort zone and meeting other bankers in similiar roles helped me become a stronger leader, peer, and an overall better person. I will carry my newly developed skills with me throughout my career and put them to good use as I help others."

Erica Larson, Assistant Branch Manager, Chesapeake Bank

"The VBA Management Development Program, by far, esceeded my expectations! Due to the program, I feel it has broadened my knowledge and understanding of the banking industry as a whole. I will be forever grateful for the experience, opportunity, and the relationships I have built with my class members and program directors and facilitators."

Pamela Moore, HRIS/Payroll Manager, Sonabank

"We are impressed with the quality training provided to our employee during the 2019 VBA management Development course. She came to us straight from her undergraduate studies with no prior banking (or work) experience. During the first year, she exhibited the ability to excel with Carter Bank & Trust. She just needed to build on her experience, knowledge and self confidence. In talking with her during and at the conclusion of the course, she thoroughly enjoyed the course material and the networking. Being able to step back from the focus of underwriting and see other areas of banking has really excited her about her decision to get into this field. I would like to thank you for this! The skills, knowledge and networking our employee walked away with from this course has allowed her to continue to grow within the management structure of Carter."

Doug Thompson, Director-Credit Analysis, Carter Bank & Trust

ABOUT THE PROGRAM

The VBA Management Development Program is a five-month program designed for entry level bankers who have developed a passion for banking, want to enhance their knowledge of the business of banking, and who are motivated to excel in their career and reach their full potential.

Each of the five sessions will concentrate on an area of bank management or personal development with a goal that the concepts learned can be put into practice immediately. Participants will leave the program with:

- An enhanced understanding of the business of banking and bank management
- An understanding of how the various bank departments work together in support of the goals of the organization
- A toolbox of dynamic leadership and management strategies
- A heightened level of self-awareness
- Tools to build relationships and an immediate network of bankers from across Virginia
- A knowledge of the impact of their role as an ambassador for their banks and for the banking industry
- An action plan for their own personal development
- A strategy for how to increase their level of engagement within their own financial institutions

At the end of the program, participants will be highly motivated to excel in their position and to help the bank succeed and thrive.

OTHER IMPORTANT INFORMATION

ADMISSION RECOMMENDATIONS

- New hire to five years of banking experience or equivalent financial industry experience
- Nominated by a member of the bank's senior management team
- Current member of the Virginia Bankers Association through the bank's membership

FACULTY Each session is taught by a different instructor or instructors, with an advisor present throughout the program to ensure connectivity among the sessions.

PRE-WORK AND POST-WORK The participants will be required to complete pre-work and post-work for each session to ensure the concepts and material are understood, retained and put into practice.

TUITION Tuition for the VBA Management Development Program is $1,975 per attendee. Tuition covers all five sessions, materials and instructor fees.. Tuition does not cover overnight accommodations, if applicable. Your registration is a full tuition commitment.

APPLY WITH CONFIDENCE

You can apply for the Management Development Program with confidence. We are making arrangements for a safe and quality virtual experience, We will be in frequent communication with you around the circumstances and decisions on the program format for December and January.

APPLICATION PROCESS Applicants must submit a completed application by August 13, 2020 and, following a review of the application, each candidate will be notified of his or her status.

TO APPLY, PLEASE VISIT HTTPS://BIT.LY/VBAMDP20

PROGRAM MODULES

ORIENTATION

September 3, 2020 | 10:00am to 11:00am VIRTUAL

Instructors: Andy Davies, The Marathon Organization, LTD & Courtney Fleming, Virginia Bankers Association

In this opening session, Andy Davies and Courtney Fleming will explain the learning outcomes for the Management Development Program, walk you through the format for a virtual experience, review the pre and post-work schedule and assignments, and facilitate an exercise to promote relationship building and networking. This session will set the stage for what is to come in the months ahead.

SESSION 1: INTRODUCTION TO BANKING AND UNDERSTANDING BANK FINANCIALS AND PROFITABILITY

September 17, 2020 | 9:00am to 3:00pm* VIRTUAL

Instructors: Michelle Crook, Bank of Botetourt, Andy Davies, The Marathon Organization, LTD & Bruce Whitehurst, Virginia Bankers Association

PART ONE: Bruce Whitehurst will welcome the VBA Management Development Program participants in Part One of Session One with an overview of the history of banking in Virginia and the role regulation has played in the transformation of banking services over the decades. This session will also provide attendees with an understanding of the difference in the various banking regulatory agencies and the relationship between the banks and the agency by which they are regulated. Attendees will benefit from a discussion on the financial crisis and its ongoing impact on the industry, and Bruce will also spend some time facilitating a discussion on banking industry trends.

PART TWO: Part Two of Session One will have a dual focus. First, an overview of key components of the balance sheet and income state, Core Values and Vision Statement as the foundation of a bank's strategy, and the CAMELS Rating System and Risk Management. Second, "ALCO in 90 Minutes", a roadmap of the components of a basic Asset Liability Management Process.

SESSION 2: LEADERSHIP & MANAGEMENT

PART ONE | October 14, 2020 | 9:00am to 11:00am*
PART TWO | October 21, 2020 | 10:00am to 11:00am* VIRTUAL

Instructor: Kathy Greenier, Floricane

Never has effective management been more important, yet never has it been more challenging as we lead from behind computers on virtual platforms with priorities and goals shifting daily. This is a time for a calm, disciplined approach, and being aware of how your mindset and behaviors are impacting your effectiveness as a manager. This workshop builds on the Introduction to Insights® workshop, ensuring participants utilize Insights® as more than just words on a page. Participants will focus more deeply on the management preferences section of their Insights® profile, and collaboratively address solutions for ensuring purposeful action and maintaining employee motivation and commitment.

SESSION 3: BANKING LINES OF BUSINESS AND BANK MANAGEMENT

November 17-18, 2020 | 9:00am to 12:00pm* VIRTUAL

Instructor: Vicki Kraai, Former Bank CEO & Owner/Founder, VK Solutions, LLC

Session Three is designed to provide you with some insight into leading and managing a bank – from the seat of a President/CEO focusing on the broad spectrum of the key fundamental areas of asset/liability management, lending portfolio management, and managing the customer experience. This session will be very interactive and will incorporate small group activities, case studies and roundtable discussion. Below are some of the focus areas of section of this session.

ASSET/LIABILITY MANAGEMENT

- Explore the bank's balance sheet in relation to rate sensitivity
- Discuss key profitability ratios
- Role of the investment portfolio
- Examine liquidity and funding sources – managing a bank's cash position

LENDING PORTFOLIO MANAGEMENT

- Review the different loan types
- Understand the impact the lending area has on bank earnings
- Understand the factors involved in a credit decision
- Review the components of managing a loan portfolio

CUSTOMER EXPERIENCE MANAGEMENT

- Current economic landscape
- History of regulations vs. customer perception
- Professional maturity
- Ordinary vs. extraordinary experiences
- Investing in our people portfolio

SESSION FOUR: THE MODERN BANK MARKETING DEPARTMENT: BRAND, DIGITAL, DATA, AND EXPERIENCE

December 15, 2020 | 9:00am to 4:00pm*

Instructor: Hunter Young, HIFI Agency

For decades, bank marketing was limited to quarterly campaigns and arrnaging the next customer appreciation day at the local branch. But progressive banks are changing how marketing becomes a center force for changing your customers' experience, the financial products you offer, technology decisions you make, and the channels through which you serve your clients' needs. This session will take you through four key tenets of a modern bank marketing department: brand communication, digital marketing, data analytics, and experiential product and service development.

**We are still working out the timeframes for the virtual instruction so times listed here are subject to change.
We will inform you well in advance of the final schedule.*

PROGRAM MODULES CONTINUED

SESSION FIVE: INTRODUCTION TO STRATEGIC PLANNING DEALING WITH CHANGE IN THE WORKPLACE AND STAYING ABREAST OF ISSUES AFFECTING YOUR BANK AND THE BANKING INDUSTRY

January 12-13, 2021 (Session Five & Graduation)
January 12 (1:00pm to 4:30pm)*
January 13 (8:30am to 3:00pm) & Graduation (4:00pm to 5:00pm*)*

Instructor: Andy Davies, The Marathon Organization, LTD & Thomas L. Rasey, Jr., The Farmers Bank of Appomattox
Panelists: L. Taylor Harrell, Southern Bank; Patricia R. Lewis, Chesapeake Bank; Thomas L. Rasey, Jr., The Farmers Bank of Appomattox; Sherri A. Sackett, Select Bank

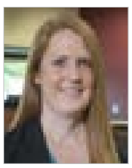
PART ONE: Participants will gain an understanding of why strategic planning is important to regulators, management and the bank's board of directors. Participants will work together with two facilitators to create a sample table of contents of a community bank three-year plan to demonstrate the process and the importance of having a plan to steer the bank forward.

PART TWO: Participants will interact with a panel of senior bank executives and discuss how to deal with change in the workplace. Panelists will offer guidance on dealing with change and examples of challenges panelists have met in their careers.

PART THREE: Participants will learn how to enhance their careers by taking active roles within the banking industry and within their communities.

PART FOUR: The session will close with a goal setting activity that will include an immediate personal action plan.

FACULTY, GUESTS & PANELISTS



MICHELLE CROOK, BANK OF BOTETOURT Michelle joined Bank of Botetourt in 1993 after graduating Magna Cum Laude and Salutatorian from Roanoke College with a Bachelor of Business Administration degree. During her career, she has served as marketing officer and branch manager before being named CFO of Bank of Botetourt in 2005. Michelle was a member of the CFO Committee of the Virginia Bankers Association from 2008-2016, including one year as committee chairman. Michelle is a graduate of the Virginia Bankers School of Bank Management at the University of Virginia and is also a graduate of the Graduate School of Banking at Louisiana State University. She earned her Master of Business Administration degree from Troy University in 2005. From 2006-2016 Michelle was an adjunct professor in Roanoke College's Department of Business Administration & Economics where she has taught Principles of Accounting, Commercial Banking, and an Economics course called The Fed Challenge. She serves on the Department's Advisory Board comprised of alumni and local business leaders. In 2010, Michelle was recognized in the Blue Ridge Business Journal's Top 20 Under 40 edition. She was nominated and selected as one of the Roanoke Valley's top 20 emerging business leaders under the age of 40.

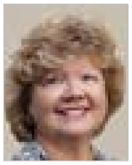
ANDY DAVIES, THE MARATHON ORGANIZATION, LTD Andy is CEO of The Marathon Organization, LTD, enjoyed a 40-year banking career and led the successful turnaround of two Virginia-based financial institutions ($800 million and $3 billion). He has offered customized strategic planning services to community banks across the southeast since 2002. Andy has been a speaker at educational seminars and bank director colleges offered by the Virginia Bankers Association, the North Carolina Commissioner of Banks and the Tennessee Bankers Association. Andy is a graduate of the College of William and Mary, the Stonier Graduate School of Banking and the Virginia Bankers School of Bank Management. Andy lives in Virginia Beach.

KATHY GREENIER, FLORICANE Kathy Greenier moved from Brooklyn, NY to Richmond five years ago, right after graduating from New York Law School. In past lives she's been a teacher, lobbyist, project manager, community organizer, policy analyst, and communications specialist, to name a few. Currently, she is excited to be the Insights Community Coordinator at Floricane. Kathy is passionate about facilitating, connecting and developing people, and building community. She thrives on building new programs and new networks from the ground up, and helping people develop skills and achieve their dreams.

TAYLOR HARRELL, SOUTHERN BANK Originally from Gates, NC and a graduate of the University of North Carolina at Chapel Hill, Taylor has enjoyed a 28 year career in banking. He began his career as a Retail Banking Officer with Centura Bank in Ahoskie NC and later served as a Commercial Lender and Market Executive before transitioning to Southern Bank and Trust Company in 2005. Taylor served as Regional Executive of Southern Bank for 10 years, and was appointed President of Southern Bank in July 2020. Taylor serves on the Personnel Committee, the Loan Review Committee, the Management Loan Committee, and has responsibility for the Bank's Training Department and the Bank's Mortgage Division. Taylor is a graduate of The North Carolina School of Banking at Chapel Hill and The Graduate School of Banking at LSU. He currently serves as the Chair of the Nansemond Suffolk Academy Board of Trustees, and as a Trustee of the Hampton Roads Chamber. Taylor previously served as Treasurer and Board Member of the Downtown Norfolk Council, a member of the Greater Norfolk Corporation, President of the Ahoskie Rotary Club, and President of the Ahoskie Jaycees. He and his wife, Stephanie, of 26 years, reside in Suffolk, VA with their two children, a daughter Logan who is a senior at UNC Chapel Hill, and a son Mason who is a Sophomore at Georgia Tech..

FACULTY, GUESTS & PANELISTS

VICKI KRAAI, VK SOLUTIONS Vicki Kraai is owner/founder of VK Solutions, a community bank consulting company that provides guidance to community banks to grow their people and profitability by delivering improved customer service and employee engagement tools, and other services ranging from managing regulatory enforcement actions to facilitating customized planning and employee training sessions. Vicki has a comprehensive background in community banking and has a passion for developing people for success in the financial services industry. She is respected as a people-oriented facilitator and leader and is able to build consensus, shape organizations and produce results. She is a customer focused strategy expert and grew up in the financial services industry from teller duties to bank president/CEO/owner. Vicki is also a senior training consultant for InterAction Training, known nationally for training and development of bankers working directly with financial institutions and state banking associations. Vicki also serves on the faculty of the Graduate School of Banking – Wisconsin and Kansas/Nebraska Schools of Banking. Vicki currently serves on the board of directors of West Gate Bank in Lincoln, Nebraska.



PAT LEWIS, CHESAPEAKE BANK Pat is the Executive Vice President and Director of Human Resources at Chesapeake Bank, Kilmarnock. She has been in banking since 1972, joining Chesapeake as a drive-in teller while still in high school. She has held a variety of positions and gained experience in loan administration, operations, internal audit and Retail Branch Management. Pat developed the bank's training program in 2000 thus beginning her career in Human Resources. She has earned various AB diplomas, is a graduate of the School of Banking for Human Resources, University of Wisconsin, and the VBA Executive Leadership Program..

TOM RASEY, JR., THE FARMERS BANK OF APPOMATTOX Tom is Senior Vice President and Chief Operating Officer of The Farmers Bank of Appomattox. He joined Farmers in 2009 and has partnered with members of the executive management team to develop the bank's current employee mentorship program. Tom has served as Farmers' grassroots advocacy representative with both federal and state legislators and regulatory agencies. He has also led the bank's financial literacy efforts, cultivating employee engagement to broaden Farmers' reach into area schools and the local library. He was recently recognized by the ICBA Independent Banker magazine's 40 under 40: Emerging Community Bank Leaders in June 2020 for his work in advocating for and developing talent in the industry. Tom has worked with Scott Insurance in Lynchburg, Wachovia (now Wells Fargo) in Farmville, and GEICO in Virginia Beach. Tom has been a member of the Emerging Bank Leaders Steering Committee since 2011, serving as Chair in 2019. He is a graduate of VBA School of Bank Management, VBA Executive Leadership Institute and is currently enrolled at the Graduate School of Banking at LSU where he serves as Class Treasurer and member of the Student Advisory Committee for the Class of 2022..

SHERRI SACKETT, SELECT BANK Sherri, Executive Vice President and Chief Operating Officer of Select Bank in Lynchburg, has been in banking for 20 years. Her career began as a Marketing and Shareholder Relations Officer with Community First Bank in Lynchburg. Sherri has also served as Commercial Lender and SVP of Retailing Banking, with a wide scope of experience in all areas of banking. She helped organize Select Bank in 2006 and has been involved with capital raises of both subordinated debt and preferred stock offerings at Select. In addition, she has led Select's cultural engagement efforts, deposit incentive program, and FinTech engagements. Sherri organized and formed two de novo banks, including the capital raise and regulatory approvals process. She is a Trustee of the Graduate School of Banking Board of Trustees, LSU, a member of the VBA MSI Board, and past Chair and current member of the VBA Marketing Committee. Sherri is Director of the Leukemia Lymphoma Society, Richmond Chapter and Chair of the Fight Against Lymphoma Leukemia Board. She has held board positions with The Lynchburg Historical Foundation and Girls on the Run and Humankind. Sherri is a graduate of UNC, VBA School of Bank Management, and the Graduate School of BAnking at LSU.

BRUCE WHITEHURST, VIRGINIA BANKERS ASSOCIATION Bruce Whitehurst joined the Virginia Bankers Association in 1993 following a 10-year career in retail and commercial banking. He has served as president and chief executive officer of the association since 2007 and was previously executive vice president. While at the VBA, Bruce has worked with member banks in a variety of areas, to include government relations, education and training, financial literacy, and partnering with banks in a number of innovative ways to help them enter new lines of business. He also speaks about and on behalf of the industry on a regular basis.

HUNTER YOUNG, HIFI AGENCY Hunter founded HiFi Agency to help financial companies find clarity in a chaotic digital world. When not working with clients across the country on brand strategy, media approaches, or digital acquisition, he teaches marketing and leadership courses for a variety of state bank associations and universities. Before starting his agency, hunter's career included leadership roles in banking, advertising agencies, and a mobile technology startup. It's a collective experience that has led to a data-driven creativity in everything he does. His banking career included time at BB&T (now Truist) where he led the Global Digital Web team responsible for millions of customers' online experiences. He then developed and led the marketing and customer intelligence teams at one of the fastest growing community banks in the U.S., First Bank of North Carolina, which grew from $2 billion to nearly $6 billion in assets during his time there. Hunter graduated from the University of North Carolina at Chapel Hill *(Go Heels!)* with a degree in Marketing Communications and a minor in Spanish Language. He resides in Raleigh with his wife, daughter and rambunctious golden retriever.