



VBA EMERGING BANK LEADERS

Agenda

VBA Emerging Bank Leaders Steering Committee Meeting
September 29 from 10-11am

Zoom Link:

<https://us02web.zoom.us/j/88304838352?pwd=SHVtY2RKdDFsUU9Kc3NNOUJCV0o1Zz09>

- I. Welcome – Nicole Martin
- II. Guest Presentation: Economic Update – Tyler Mondres, Director, Research, American Bankers Association
 - o As director of research for ABA's Office of the Chief Economist, Tyler leads research priorities in support of ABA's policy objectives. Previously, Tyler was a research specialist that assisted the emerging technologies team with educating banks and policymakers about trends and issues associated with innovation in banking. He has been with ABA since 2015. Before joining ABA, Tyler was an intern for Middleburg Bank in Virginia, assisting in the loan operations, deposit operations and imaging departments. Tyler received a bachelor's in business economics from Virginia Polytechnic Institute and State University.
- III. Government Relations Updates
 - o Federal Issues and the [ABA Virtual Washington Fly-In](#) – Matt Bruning
 - o State Issues, [VBA State Legislative Meetings](#) and VBA Banker Day 2022 – Heather Derflinger
- IV. Other VBA Updates – Chandler Owdom
 - o [VBA Women's Mentorship Program](#)
 - o VBA Leadership Conference
 - Register Now: October 21-22 | Hotel Madison, Harrisonburg
 - Hotel Deadline is October 4th
 - Agenda Update
- V. VBA Financial Literacy Update – Monica McDearmon
 - o Virginia Reads One Book
 - o VBA Education Foundation Annual Fund Campaign
 - New Partnership Update: Virginia Banking Fellows Program
- VI. Roundtable Topics
- VII. Next Meeting & 2022 Committee Planning
- VIII. Adjourn



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VBA EMERGING BANK LEADERS

Less than Two Months Until the 2021 VBA Leadership Conference*: Register Today!



2021 Conference Topics & Agenda

If you are a bank professional looking to gain new skills and interested in growing and progressing within your banking career, the VBA Leadership Conference is for you! Every year, attendees hear from leadership speakers and learn ways to engage with the banking industry as they network with individuals from all over the Commonwealth.

Below are just a few of the sessions being offered at the 2021 Leadership Conference:

- Bank CEO/Executives Panel
- How to Reengage with Your Team In a Pandemic
- VBA & Industry Update
- Diversity, Equity and Inclusion: Going Beyond the Basics
- Keynote Speaker Jerry Holl: Downhills Don't Come Free

Click [here](#) to learn more about the conference and to register. The full agenda is available [here](#) (subject to minor changes).

Upcoming Events

For the most up to date information on upcoming VBA events and webinars, please visit our [Event Calendar](#).

September 20-24, 2021

[Financial Managers School, in Partnership with the Graduate School of Banking at the University of Wisconsin-Madison](#)

September 20, 2021

[Treasury Management School \(Virtual\)](#)

September 23-24, 2021

[Advanced Treasury Management Seminar \(Virtual\)](#)

September 27-October 1, 2021

[Bank Technology Security School, in Partnership with the Graduate School of Banking at the University of Wisconsin-Madison](#)

September 27, October 4, and October 7, 2021

[Compliance School](#) - Lending Track (Virtual)

October 4-8, 2021

[Sales and Marketing School, in Partnership with the Graduate School of Banking at the University of Wisconsin-Madison](#)

October 4-5, 2021

[Internal Audit Seminar \(Virtual\)](#)

Registration Open for the 2021-2022 VBA Women's Mentorship Program!



The need to develop diverse talent in your organization is greater than ever. Our Women's Mentorship Program is designed to help motivate women to explore their potential and focus on their development within the bank. Over the course of 10 months, participants will participate in mentor/mentee one-on-one meetings and supplemental education sessions and will enhance their knowledge of bank management, focus on goal setting and developing a path for achievement, and foster meaningful connections with peers in the industry.

The 2021-2022 program will launch on December 2nd and the registration deadline is November 5th. Click [here](#) for more information and to register and [here](#) for a recap of the Women's Mentorship Program pilot year. We hope that you will embrace this very important initiative for Virginia banks as we work to demonstrate that banking is gender diverse and inclusive in attracting and retaining talented women. Please feel free to contact [Courtney Fleming](#) or [Laurie Milligan](#) if you have any questions.

Sixty-three Graduate from the Virginia Bankers School of Bank Management



From August 1-6, 2021, more than 180 bankers participated in the week-long session of the Virginia Bankers School of Bank Management.

The third year class chose to give back during the week and raised more than \$5,600 to benefit DePaul Community Resources, a social impact organization that works to change the world by improving the lives of children, families, and individuals with developmental disabilities. A charity event was held on Tuesday, August 3rd, at Kardinal Hall to help raise the funds donated.

The fifth annual Faircloth Family Award of Excellence was awarded to Huma Onorato of Founders Bank. This award recognizes a member of the third-year class who exhibits three attributes which

October 12, 2021

[Compliance School](#) - Deposits Track (Virtual)

October 19, 2021

[Cannabis Banking in Virginia: Practical Guidance](#) (Virtual)

October 19-20, 2021

[Delaware Trust Conference*, in Partnership with the Delaware Bankers Association - Wilmington, DE](#)

October 21-22, 2021

[VBA Leadership Conference* - Harrisonburg](#)

November 9 and November 15, 2021

[Fall Bank Manager School](#) (Virtual)

December 3, 2021

[Women in Banking Conference](#)



EBL Member News

Congratulations to the following EBL members!

Molly Crawford recently joined Blue Ridge Bank as Treasury Management Officer.

Kelley Healey, Farmers Bank, was recently selected as a 2021 CoVABiz Millennial on the Move.

George Honts IV, Bank of Botetourt, was recently named Executive Vice President, Chief Lending Officer.

Matt Hubbard, American National Bank & Trust Company, was

Bank School instructor Mark Faircloth and his family deeply value – continuous learning, passionate giving and purposeful living.

Congratulations to the 2021 Honor Grad and Top 10%:

2021 Honor Grad

Reid Killen, TowneBank

2021 Top 10%

Amber Soloka, Chesapeake Bank
 Andrew Hudson, Carter Bank & Trust
 Eric Floyd, C&F Bank
 Brent Mullins, Powell Valley National Bank
 Chandler Owdom, Virginia Bankers Association
 Chelsea Copan, TowneBank

Congratulations to the Class of 2021:

Crystal Alderman	MVB Bank
Tonda Arthur	First Bank, Virginia
Michael Baker	TowneBank
Robert Bates	Benchmark Community Bank
Christopher M. Beale	Southern Bank and Trust Company
Thomas Brockman	Carter Bank & Trust
Christie Byrnes	First Bank, Virginia
Deborah Cagle	Farmers Bank
Jason Christopher Capps	HomeTrust Bank
Lindsay Cheatham	Village Bank
Michael L. Clark	Essex Bank
Orlin Randolph Clarke, III	C&F Bank
Heather D. Clatterbuck	United Bank
Tiffany Collier	Powell Valley National Bank
Jackie Cooper	Chesapeake Bank
Chelsea G. Copan	TowneBank
Lori A. Counts	New Peoples Bank Inc.
Sherri Lynn Crowder	Touchstone Bank
Philip Deel	National Bank
Todd DeKraft	Essex Bank
Jessie C. Denny	TowneBank
Pam Ellyson	Farmers Bank
Eric D. Floyd	C&F Bank
Stetson Dakota Franklin	American National Bank & Trust Co.
Mike A. Gullis	United Bank
Matt Guth	C&F Bank
Sherrie Lynn Hogge	Chesapeake Bank
Chris Holthaus	Bank of Clarke County
Nancy Hong	Burke & Herbert Bank
James Andrew Hudson	Carter Bank & Trust
Ethan Langston Jackson	Federal Reserve Bank of Richmond
Matt Keithley	Chesapeake Bank
Reid F. Killen	TowneBank
Jake Michael Lausier	MainStreet Bank
Jewel Mae Cash-Litten	United Bank
Marcus Andrew Lomans	The Bank of Marion
Daniel E. Marks	Freedom Bank of Virginia
Anna Massey	Sandy Spring Bank
Brent Mullins	Powell Valley National Bank
Amit Nagpal	Burke & Herbert Bank
Huma M. Onorato	Founders Bank
Chad Everett Overby	American National Bank & Trust Co.
Chandler D. Owdom	Virginia Bankers Association
Thomas Palermo	Capital Bank, NA
Terry Parker II	TowneBank
Lisa Pledge	Bank of Botetourt
John Puckett	State Corporation Commission

recently named Senior Vice President, Market President.

Amber Saloka, Chesapeake Bank, was recently named Assistant Vice President, Business Development Officer.

Send your news to [Monica McDearmon](#) to be featured in our next EBL newsletter!



Get Connected

Facebook: Join our [Facebook Group](#) to stay up-to-date on all EBL activities!

Twitter: Follow us [@vabankers](#) to receive important industry news and VBA Updates.

Instagram: Follow us [@vabankers](#) to see pictures from all VBA activities.

LinkedIn: Follow the VBA on [LinkedIn](#) for industry updates and relevant news stories.

Virginia Bankers School of Bank Management on LinkedIn: This [LinkedIn page](#) is for all current students and alumni of the Virginia Bankers School of Bank Management. Follow this page to stay in touch with classmates and faculty!

- | | |
|-----------------------------|--------------------------|
| Felicia Anderson Rasnake | New Peoples Bank Inc. |
| Kristina Reardon | Blue Ridge Bank, N.A. |
| Thais Salomao Ribeiro | Chain Bridge Bank, NA |
| Jorge C. Rivasplata Becerra | MainStreet Bank |
| Kathryn Ryan | Bank of Charles Town |
| Amber Saloka | Chesapeake Bank |
| Brandy W. Slater | South State Bank |
| Kara H. Smith | Farmers Bank |
| Holly Thorne | Farmers & Merchants Bank |
| Richard Alexander Vari | MainStreet Bank |
| Bayard Waterbury | Atlantic Union Bank |
| Meredith B. Webster | Touchstone Bank |
| Amy Wilson | Chesapeake Bank |
| Christopher L. Wilson | Primis Bank |
| Laura Wright | Old Point National Bank |
| Ryan O. Zielske | Sandy Spring Bank |



2021 EBL Leadership

Learn more about the EBL Regional Directors [here!](#)

- Nicole Martin - Chair
- Sherry Williams - Vice Chair
- Darren Tully - Region 1 Director, Northern Virginia
- Jennifer Willner - Region 2 Director, Capitol
- Dale Schuurman - Region 3 Director, Hampton Roads/Eastern Shore
- Mary Ann Miller - Region 4 Director, Central/Southside
- Jordan Dean - Region 5 Director, Valley
- James Bowen - Region 6 Director, Southwest Virginia

AVAILABLE NOW!

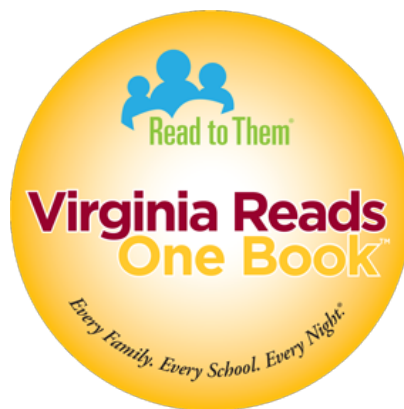
Inaugural Issue of Virginia Banking Annual

This publication serves as a "year in review," covering the Virginia banking industry and the VBA from March 2020-June 2021.

This commemorative keepsake features a Q&A with EBL Chair Nicole Martin, 2020 Leadership Conference LIVE! recap and information on the EBL Regional Directors.

Sponsor a School for 2022 Virginia Reads One Book: Learn More on an Informational Zoom Meeting on September 28th!

The VBA Education Foundation will be looking for Virginia banks interested in sponsoring Title 1 schools for the 2022 statewide Virginia Reads One Book (VAROB) program. Through this program, students and families across Virginia participate in a statewide family reading event and celebrate both family and financial literacy.



The entire school community, including bus drivers, resource teachers, facilities staff, office personnel, students and their families, read the same book on the same schedule. Students participate in financial literacy activities that correlate with the state standards of learning and each chapter of the book.

The 2022 VAROB program will run from March 7-18, 2022. This year's book title is *The Carver Chronicles: Dog Days* by Karen English.



Banks can sponsor schools for \$5.95 per student. Sponsored schools will receive a book for every student and complimentary staff copies, both family literacy and financial literacy activities, school assembly suggestions, teacher resources, and both family and community engagement tools. Materials for the 2022 program will also be available in Spanish.

This is your bank's opportunity to participate in this impactful program and put a financial literacy-themed book in the hands of each student at a local school.

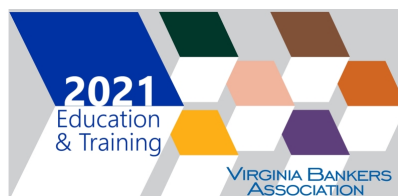
Interested in Learning More?

Join us on **September 28th at 9:00 a.m.** for an informational Zoom meeting. Register for that meeting [here](#). If you think your bank might like to participate in this program this year, please complete the bank interest form [here](#). After completing this form, the Virginia Bankers Association will send you updates and more information about the VAROB program and ways to get involved in the community you serve. By completing this form, you are NOT committing your participation in or sponsorship of the 2022 program.

Learn more about this program [here](#). Contact [Monica McDearmon](#) with questions.

Join Us in October for the Virtual Seminar - Cannabis Banking in Virginia: Practical Guidance

With Virginia recently joining many other states to fully legalize adult-use marijuana, the VBA and Green Check Verified will present "Cannabis Banking in Virginia: Practical Guidance," a two-hour presentation on October 19th at 1:00 p.m., designed specifically around the current and future Virginia cannabis banking market. While non-medical retail sales are still in the distance, now is the time for Virginia financial institutions to gain an understanding of the opportunities, risks and practical considerations around offering services to the businesses in this cash-intensive, high-growth industry.



Cannabis Banking in Virginia Seminar: Practical Guidance
October 19 • Virtual

Taught by Green Check Verified subject matter experts, who have helped build and launch successful cannabis banking programs across the country, this three part educational event covers the following topics.

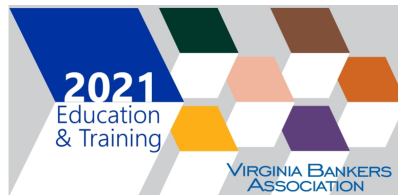
- The Fundamentals of Cannabis Banking
- Quantifying the Risks and Rewards
- Special Considerations in Virginia

Learn more and register [here](#).

Register Today for Virtual Fall Bank Manager

School: November 9th & 15th

You don't master the art of leading and managing through luck; you master it with training, experience, self-learning, and applying best practices. As a supervisor, you must have the attitude, aptitude, skill-set, confidence, persistence, and commitment to excel in this multi-tasking, challenging role. This training will help take your expertise to a new level as you learn how to collaborate and coach your employees to excel on the job.



Fall Bank Manager School

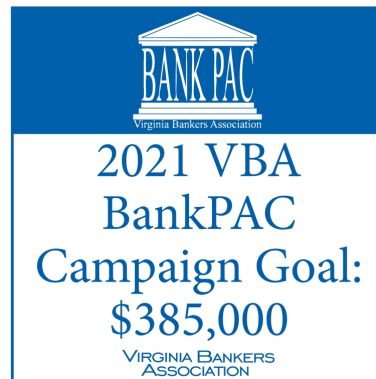
November 9 and 15, 2021 •
Virtual

Whether new or seasoned supervisors, attendees find this experiential supervisor training invigorating, motivating and applicable to managing and supervising others. You will learn how to manage crucial conversations and challenging situations. You will practice a coaching approach that encourages your staff to be engaged and accountable.

Learn more and register [here](#). Contact [Gail Queen](#) with questions about this virtual event.

Last Call to Support the 2021 VBA BankPAC Campaign!

VBA BankPAC is the unified voice of Virginia's banking industry in the political arena. The 2021 BankPAC campaign is underway and will run through Labor Day. BankPAC is the vehicle to represent your voice as our lawmakers deliberate and enact regulations that impact our ability to serve the banking needs of our customers and provides financial support for political campaigns of those who have demonstrated their commitment to support Virginia bankers.



You can learn more about BankPAC in this [video](#). For more information, please contact your bank's grassroots coordinator or VBA SVP, Government and Member Relations [Matt Bruning](#).

ICYMI: August Issue of *Virginia Banking Monthly* is Now Available!

The August issue of *Virginia Banking Monthly* is now available. Features in this month's issue include:

- Insights: Best Week of the Year
- For Your Benefit: 401(k) Fee Modernization
- Featured Column: Is Your Bank's Culture Radically Relevant to All Employees?
- Program Recap: 2021 Virginia Bankers School of Bank Management
- Industry News & Trends Article from VBA Associate Member CSI
- Compliance Corner: The OCC Reconsiders Going it Alone on CRA
- ...and more!



Read the August issue [here](#). You can learn more about *Virginia Banking* and see past issues [here](#). Contact [Monica McDearmon](#) with any questions.

Registration Now Open for Virtual Compliance School!

Compliance is one of the most crucial and consuming issues in the financial services industry today and no institution can afford to be without a comprehensive, well-managed compliance program. As your prime resource for banking education, the VBA is offering our annual Compliance School to help ensure that financial institutions are adequately prepared with the knowledge and understanding to best handle today's compliance issues.



Virtual Compliance School

Lending • September 27,
October 4, & October 7
Deposits • October 12

The Compliance School lending and deposit tracks are designed for entry and mid-level compliance personnel of all levels and will provide an in-depth study of the compliance rules and regulations impacting the banking industry.

This year's school will be held virtually with the Lending track running for three days and the Deposits track running for one.

Click [here](#) to register and learn more. Questions? Contact Kristen Reid at kreid@vabankers.org or (804) 819-4731.

VBA Virtual Financial Literacy Toolkit

The VBA has created a [Virtual Financial Literacy Toolkit](#) with your needs in mind. This free resource is a one-stop shop for virtual financial literacy resources. This toolkit will be



updated with new information and virtual resources as they are available.

The toolkit includes:

- Virtual resources available from the ABA
- Information on how your bank can partner with VBA Endorsed Provider Banzai
- Links to free, online financial literacy programs and resources
- Virtual presentation tools
- ...and more!

Click [here](#) to view the full online version of the virtual toolkit. All of the VBA Financial Literacy Toolkits, including our new [Careers in Banking Toolkit](#), can be found [here](#). Have a great virtual resource to share? Member feedback is always welcome and appreciated! Contact [Monica McDearmon](#) with questions or feedback.

VBA Publications: Sign-Up Today!

We strive to provide members with streamlined and up-to-date information relating to the VBA and the banking industry. We hope you will explore our resources and [sign-up](#) to receive our publications, including the Executive Brief, VBA Virtual, *The Kit*, the Legislative Bulletin, ELEVATE and *Virginia Banking*.

Learn More and Join the EBL

Was this email forwarded to you? Sign up for the VBA Emerging Bank Leaders [here](#). With questions, please contact [Chandler Owdom](#) and click [here](#) for more information on our group.

****In-Person Events: Safety Protocols Information***

With the uptick in COVID cases, we want to address safety protocols for our upcoming in-person events. First and foremost, our #1 priority is ensuring the safety of all: attendees, presenters, staff and hotel personnel. Since the pandemic began, VBA has followed the recommendations and directives from the Center for Disease Control (CDC) and Governor Northam. Over the coming weeks, we will be tracking the latest guidance and requirements from government officials regarding mask-wearing, space capacity, and social distancing. If you are registered for any of our in-person events, we will provide you with regular updates on what measures will be in place during those events to maximize everyone's safety.

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4490 Cox Road Glen Allen, VA 23060
804-643-7469



YOU ARE INVITED TO OUR 2021

VBA STATE LEGISLATIVE ZOOM MEETINGS

Just like last year, we are holding our legislative meetings virtually to make it easier than ever to get to know your state legislators, hear their updates and ask them your questions.

Northern Valley
November 16 at 1 pm

Central/Southside Virginia
November 17 at 9 am

Southwest Virginia
November 17 at 1 pm

Roanoke and New River
Valley
November 18 at 9 am

Richmond and Northern
Neck
November 18 at 1 pm

Northern Virginia and
Fredericksburg
November 22 at 1 pm

Hampton Roads
November 23 at 9 am

These events are free; registration is required. Zoom access links will be available upon registration. Visit our website at www.vabankers.org to sign-up now or click the links above. Contact Matt Bruning with questions at mbruning@vabankers.org.



Lead From Where You Are

VBA Leadership Conference 2021

October 21-22, 2021
Harrisonburg, VA - Hotel Madison
www.vabankers.org/leadership-conference

VIRGINIA BANKERS
ASSOCIATION

Thursday, October 21, 2021

9:00 – 9:30 am

Registration & Continental Breakfast

9:30 – 9:45 am

Welcome and Announcements

9:45 – 10:45 am

How to Reengage with Your Team After a Pandemic

Rachelle Humiston, Executive Consultant, Director, Cultivate™ at Haberfeld

Over the past year, teams have been in a state of flux with the weekly, and sometimes daily, challenges from the pandemic. Many branches opened with skeleton crews while their counterparts worked from home. We are crossing over to the other side of the pandemic, with branches returning to full capacity and employees once again work side-by-side with their peers. With this return to the “new” normal, we will examine employees’ new mindsets and learn what steps you can take in order to create a healthier work environment, whether you are on the front line in the branch or managing a robust team. Growth is incumbent upon both the manager and those being managed, and this session will discuss best practices for employee engagement and what those being managing can do to contribute to the success of the team.

10:45 – 11:00 am

Networking Break

11:00 am – 12:15 pm

Bank CEO/Executives Panel

This esteemed group of bankers will share perspectives and insight on leadership and their banks’ role in the community. Additionally this year, the panelists will discuss key themes that we will be addressing throughout the Leadership Conference this year and why they are important.

Featured Panelists:

- **Michelle Austin, Executive Vice President COO & CFO, Bank of Botetourt**
- **Leton Harding, VBA Chairman and President & CEO, Powell Valley National Bank**
- **Brian Plum, CEO, Blue Ridge Bank**

12:15 – 1:15 pm

Lunch

Lead From Where You Are

VBA Leadership Conference 2021

October 21-22, 2021
Harrisonburg, VA - Hotel Madison
www.vabankers.org/leadership-conference

VIRGINIA BANKERS
ASSOCIATION

1:15 – 2:00 pm

Icebreaker/Speed Networking Activity

2:00 – 3:15 pm

Cryptocurrency 101

**Barbara Hudgins, AAP, APRP, Director, Payments Education
ePayResources**

The popularity of cryptocurrency continues to grow and will likely become part of everyone's future. Barbara will cover common cryptocurrency terms and types of digital currencies, regulations in this space, and what every emerging leader should know about this area.

3:15 – 3:30 pm

Break

3:30 – 4:45 pm

PPP Loan Participants Panel

Featuring Community Businesses and Their Bankers

4:45 – 5:00 pm

Announcements and Adjourn for the Day

6:00 – 7:00 pm

Reception

7:00 – 8:30 pm

Dinner

Friday, October 22, 2021

7:30 – 8:45 am

Breakfast

8:45 – 9:20 am

VBA & Industry Update

9:20 – 10:30 am

Diversity, Equity and Inclusion: Going Beyond the Basics

**Jasmine Cooper, Vice President, Diversity Equity and Inclusion,
American Bankers Association**

This session will cover how to evolve your interest and passion for DEI to advocacy for organizational change. As an emerging leader, learn how to connect with your organization's stakeholders to impact change.

10:30 – 10:45 am

Networking Break

Lead From Where You Are

VBA Leadership Conference 2021

October 21-22, 2021
Harrisonburg, VA - Hotel Madison
www.vabankers.org/leadership-conference

VIRGINIA BANKERS
ASSOCIATION

10:45 am – 12:00 pm

Downhills Don't Come Free

Jerry Holl, Award Winning Author of "Downhills Don't Come Free," Jerry Holl, LLC

From this moment forward, what's the story of the rest of your life? Will it be a story worth telling? How will you ever know your very best if you don't stretch for growth and change? Through 100% authentic, vivid, and poignant storytelling - from Jerry's solo and unsupported bicycle journey from Alaska to Mexico as a 57 year old inexperienced and untrained distance cyclist - Jerry's keynote will inspire the audience to take mindful risks that will awaken their dormant or hidden talents and achieve extraordinary personal and team performance.

12:00 pm

Adjourn

Problem viewing this email? [Click here](#) for our online version.



Sponsor a School for 2022 Virginia Reads One Book: Learn More on an Informational Zoom Meeting on September 28th!

The VBA Education Foundation will be looking for Virginia banks interested in sponsoring Title 1 schools for the 2022 statewide Virginia Reads One Book (VAROB) program. Through this program, students and families across Virginia participate in a statewide family reading event and celebrate both family and financial literacy.

The entire school community, including bus drivers, resource teachers, facilities staff, office personnel, students and their families, read the same book on the same schedule. Students participate in financial literacy activities that correlate with the state standards of learning and each chapter of the book.

The 2022 VAROB program will run from March 7-18, 2022. This year's book title is *The Carver Chronicles: Dog Days* by Karen English.

Banks can sponsor schools for \$5.95 per student. Sponsored schools will receive a book for every student and complimentary staff copies, both family literacy and financial literacy activities, school assembly suggestions, teacher resources, and both family and community engagement tools. Materials for the 2022 program will also be available in Spanish.

This is your bank's opportunity to participate in this impactful program and put a financial literacy-themed book in the hands of each student at a local school.

Interested in Learning More?

Join us on **September 28th at 9:00 a.m.** for an informational Zoom meeting. Register for that meeting [here](#). Interested banks should also complete the bank interest form [here](#). After completing this form, the Virginia Bankers Association will send you updates and more information about the VAROB program and ways to get involved in the community you

Financial Literacy & Community Engagement Opportunity:
Virginia Reads One Book



How Can Your Bank Get Involved?

The VBA Education Foundation is looking for Virginia banks interested in sponsoring Title 1 schools for the 2022 statewide Virginia Reads One Book program (VAROB). Through this program, students and families across Virginia participate in a statewide family reading event and celebrate both family and financial literacy. This is your bank's opportunity to participate in this impactful program and put a book in the hands of each student at a local school. The VBA will be contacting banks this fall with opportunities to sponsor interested schools in your area. VAROB will take place in March 2022.

Interested In Learning More?

Complete a bank interest form here: <https://www.formplus.com/1996046027>. Plan to join us for an informational Zoom meeting on September 28th at 9:00 a.m. Visit www.vabankers.org/Virginia-Reads-One-Book to register for the Zoom meeting and for more information about this year's program.

2022 Statewide Sponsors Include:



2022 Program Details:

Banks can sponsor schools for \$5.95* per student. Sponsored schools will receive a book for every student and complimentary staff copies, both family literacy and financial literacy activities, school assembly suggestions, teacher resources, family and community engagement tools, and more!

*A Spanish version of this year's book is also available.

2021 Program Impact:



In 2021, the VBA Education Foundation made a **\$10,000** contribution to VAROB, sponsoring more than **2,200** students at **four** Title 1 schools from across the Commonwealth.

Ten additional Virginia bank sponsors made more than **\$51,000** in contributions! These contributions supported the participation of more than **11,900** students and staff!



"The highlight of this program is that everyone reads the same book and has the shared experience of the reading. Teachers incorporated lessons in their classrooms, recorded the book chapter by chapter for students who could not read it yet or for those who wanted to listen in Spanish, and the STEAM and music teachers incorporated lessons in their classes. Such a special experience. Thank you!"
- 2021 Participant

"Our students loved the book and the ability to connect with others inside of our school and across Virginia. It was a very special project!"
- 2021 Participant



"It's amazing how one book can bring a community together! Without the financial assistance, these students would not have access to this combined family and financial literacy initiative. I have witnessed firsthand the enthusiasm this project generated. This program makes me proud to be a community banker and proud that the Foundation and banks across Virginia were able to help so many students. Thank you for making this program possible!"
- Michelle Austin, Bank of Botetourt, 2018-2021 Program Sponsor

Does your bank already have a relationship with a local school?
Contact Monica McDearmon at mmcdearmon@vabankers.org to find out more about schools that have participated from 2018-2021.

serve. By completing this form, you are NOT committing your participation in or sponsorship of the 2022 program.

Learn more about this program [here](#). Contact [Monica McDearmon](#) with questions.

The 2021 VBA Education Foundation Annual Fund Campaign is Officially Underway: Help Us Exceed Our \$65,000 Goal!

Did you know that since its inception, the VBA Education Foundation has contributed **more than \$1.16 million** to deserving students and financial literacy based organizations? **More than \$82,000** was distributed in the last year alone!

NEW in 2022! The Foundation has officially entered a partnership with the Virginia Foundation for Community College Education to create the **Virginia Banking Fellows Program**. This new program is a **statewide scholarship opportunity** for **underrepresented students** – those from minority backgrounds, low-income, first in their family to attend college, or other factors such as disabilities or foster youth.

The program is designed for second year students who are selected to receive scholarship support and participate in **statewide leadership training**. Through this new Virginia Banking Fellows cohort, the VBA Education Foundation and banks across Virginia will support one underrepresented student from **each of the six VBA regions** to be selected as a “Virginia Banking Fellow” for the opportunity to make **meaningful connections with VBA members** and students in their region and statewide. The VBA Education Foundation is prepared to financially support the first two years of this program - a **\$120,000 commitment!** You can learn more about this program below.

VBA EDUCATION FOUNDATION ANNUAL FUND CAMPAIGN



NEW IN 2022: CAMPAIGN FUNDS RECEIVED WILL ALSO SUPPORT THE VIRGINIA BANKING FELLOWS PROGRAM

in Partnership with the Virginia Foundation for Community College Education

12 UNDERREPRESENTED STUDENTS

This is a statewide scholarship opportunity for underrepresented students – those from minority backgrounds, low-income, first in their family to attend college, or other factors such as disabilities or foster youth. The Foundation has committed to support 12 total students over the next two years to be a part of this new program.



STATEWIDE REACH 23



This opportunity will be available to students from the 23 community colleges across the state. One student from each of the six VBA regions will be selected as a “Virginia Banking Fellow” for the opportunity to make meaningful connections with VBA members and other students in their region and statewide.

\$10,000 SCHOLARSHIPS

Virginia Banking Fellows will each receive a \$10,000 scholarship, have the opportunity to take banking industry online training courses and possibly be connected to internship opportunities at your banks.



COMMITMENT \$120,000



The VBA Education Foundation is prepared to financially support the first two years of the program - a \$120,000 commitment - beginning with a cohort of six students in 2022-2023*.

CONTRIBUTE TODAY!

To make your personal and/or bank contribution online via credit card or to request an invoice, visit www.vbankers.org/education-foundation-annual-fund-campaign.

*To learn more about how your bank can directly support a student in your region, please contact Monica McDearmon at mmcdearmon@vbankers.org.



Please consider supporting this year’s VBA Education Foundation Annual Fund Campaign, with a **goal to raise a minimum of \$65,000**. This will ensure that we can continue to support organizations whose missions align with ours — to improve financial literacy and economic education in all public and private schools in the Commonwealth.

You can learn more about the Foundation and the programs and organizations we support [here](#). You can contribute to the campaign online [here](#) — **personal and bank contributions accepted!** Your support of the fund is integral to the success of the Foundation’s programs, not just this year, but every year. **On behalf of the VBA Education Foundation, thank you for your consideration.**

Thank You to the 2021 Contributors!

As of September 21, 2021

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2021 Campaign
 Goal:
\$65,000

\$39,000
 Raised
 to Date

Save the Date for Get Smart About Credit Day: October 21st



American Bankers Association (ABA) Foundation’s Get Smart About Credit program, a national campaign to provide teens and young adults with well-rounded personal finance skills through local banks, is now more immersive and flexible than ever. This industry-wide movement to expand the reach of financial education gives bankers free tools to equip young people with identity theft prevention skills, the chance to explore banking careers and more—both in and out of the classroom.

We know that outreach is not a one-size-fits-all endeavor. Whether your outreach happens in person, virtually, on social media or beyond, there’s room for everyone to get involved—and get noticed. The list of participants in this campaign is shared with state bank associations, policymakers and consumers.

Join banks from across the country in registering your engagement efforts, both new and ongoing, to inspire the next generation to make sound financial decisions and explore the industry.

How it Works

- If you are imparting personal finance wisdom and banking career awareness to teens and young adults, you are already participating in Get Smart About Credit and just need to sign up!
- Let us know how many people you reached and the number of employees involved in your efforts. Haven’t started yet? Tell us your goals for the year—we look forward to learning what works for your community.
- Any resource you would like to use to educate the next generation is perfect for getting involved with Get Smart About Credit. Need a fresh idea? We have you covered with digital resources, social media tools and more, all in a free, online Communications Toolkit.
- It is up to you and your bank to determine how you would like to measure the number of people your Get Smart About Credit efforts have reached—all you have to do is let us know.

Any banker that is passionate about this work is welcome, and encouraged, to participate - for FREE! Get Smart About Credit will be celebrated nationally later next month, but banks are encouraged to participate any time throughout the year. Learn more and register for this program [here](#). Contact [Monica McDearmon](#) with questions.

Keep the VBA Informed of Your Plans!

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

Questions About Financial Literacy in Virginia?

Visit our [website](#) or contact [Monica McDearmon](#) at 804-819-4743 for more information or to add anyone at your bank to *The Kit* mailing list who is interested in or already participating in financial literacy!

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**Raised
to Date**