

Virginia Bankers Association

130th VBA Annual Convention

Attendee Roster

360factors

Robert E. Berger

5iron

Jason Bradley

Jeremy Hopwood

Abrigo

Dave Koch

Malosi Pa'u

ACBB

Thomas J. Bourque

Joyce Biberica

Joseph Krzywicki

ADP

Nela Richardson

American Bankers Association

Janet Skelly

American National Bank & Trust Co.

Cassidy Davis

Cassidy Davis

American National Bank & Trust Company

Jeffrey W. Farrar

Bonnie Farrar

Patrick L. Farrar

Eric W. Farrar

Jaret J. Farrar

Charles H. Majors

Carol Majors

Elizabeth Leggett

Hayward Majors

Edward C. Martin

Elizabeth Martin

Amelia Martin

Analise Martin

Alex Martin

Atlantic Union Bank

Maria P. Tedesco

Olivia Tedesco

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Atlantic Union Bankshares Corp.

John C. Asbury
| Wendy Asbury

Bank of America, NA

Victor K. Branch
| Michelle Branch

Bank of Botetourt

Michelle R. Austin, MBA
| Lauren Brown

G. Lyn Hayth, III
| Angela Hayth

George E. Honts, IV
| Stephanie Honts

Bank of Clarke

Kathleen Chappell
| Bruce Chappell
| Liam Chappell

Kaley P. Crosen
| Kevin Crosen

Brandon C. Lorey
| Kelli Lorey

John R. Milleson
| Bette Milleson

Joe Zmitrovich
| Alexis Zmitrovich

Bankers Insurance, LLC

David A. Erwin
| Jennifer Erwin

Zachery A. Kephart
| Lee Kephart

Banking Executive

Ciaran McMullan
| Lisa McMullan

Blue Ridge Bank, N.A.

Judy C. Gavant, CPA

Bureau of Financial Institutions

E. Joseph Face, Jr.

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Burke & Herbert Bank

David P. Boyle
| Deborah Boyle

C&F Bank

Thomas F. Cherry
| Amy Cherry

Maria R. Sullivan
| Jeff Sullivan

Capital One Financial Corporation

Steven A. DeLuca

Carter Bank & Trust

Wendy S. Bell
| Julia Bell

Brad Langs
| Natalie Langs

Jacob A. Lutz, III
| Robin Lutz

Litz H. Van Dyke
| Jackie Van Dyke

Cennox

Kevin Ledwith

Chain Bridge Bank, NA

John J. Brough

Chatham Financial

Bob Newman

Chesapeake Bank

Frank Bell
| Brenda Bell

Rebecca A. Foster
| Raye Foster

Leigh H. Houghland
| Laurie Houghland

Samuel G. Poole
| Tracy Milligan

Jeffrey M. Szyperski
| Wende Szyperski

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College Ave

Bill Ayers

Brian Reed

Community Bank of the Chesapeake

Michael Adams

| Elizabeth Adams

James Burke

| Kim Burke

Scot Ebron

| Elaine Ebron

Rebecca McDonald

| Dave McDonald

Austin Joseph Slater, Jr.

| Carmen Slater

Community Bankers' Bank

James McNamara

| Stephanie McNamara

Gary R. Shook

| Ann Rodman Shook

Crowe LLP

Lori Charlebois

Jim Oleff

| Brittany Oleff

Janelle Sprinzl

Jason Stockton

Stacia Vernon

| Patrick Vernon
| Nora Vernon

CRS Data

Alwyn Staley

| Sara Staley

CSI

Maricel Quigley

D.A. Davidson & Co.

Edward Lyons

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Discover Debit

Brian Harbin

Dudley Resources

Tim Dudley

Chip Jones

Eckert Seamans Cherin & Mellott, LLC

William Hurd

Elliott Davis

Josh White

| Katie White

Farmers & Merchants Bank

Mike Wilkerson

| Denise Wilkerson

FHLBank Atlanta

Dan Brenton

First Bank & Trust Company

Raleigh E. Hayter

| Alli Hayter
| Caroline Hayter

William H. Hayter

| Julia Hayter
| Sydney Bell

W. Mark Nelson

| Jennifer Nelson

First Bank, Virginia

Michael Shane Bell

| Charity Bell
| Jax Bell
| Aiden Bell

Dennis A. Dysart

| Stephanie Dysart

Scott C. Harvard

| Katie Harvard

First Bankers' Banc Securities, Inc.

Jim Lewis

A.W. Spellmeyer

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First National Bank

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| Shannon Hall

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Joseph Janney Thomas
| Diane Thomas

Global Payments

Joanne Tyrrell
| Ty Tyrrell

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| Jana Stonestreet

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| Leigh Corso

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IntraFi

Patrick Kealey

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W. Morris Fine

Jack Henry

Julie Coates

Phillip Sprinkle
| Sherri Sprinkle

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| Shelby Bergstrom
| Sydney Bergstrom
| Simone Bergstrom
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| Maggie Kaplan

Kasasa, Ltd.

Kathleen Painter
Aaron Vanderwerf

Keefe, Bruyette & Woods, A Stifel Company

Christopher Kochard

Keynote Speaker

Chaunte Lowe
Alyson Van Hooser

Klima, Peters & Daly, P.A.

Connellee Armentrout
Brian Fayman, Esq.

Letts Consult

Gail L. Letts

Marsh & McLennan Agency LLC

Thomas Mackay
| Paula Mackay

Maryland Bankers Association

Ramon Looby
| Messellech Looby
| Layla Looby
| Alexander Looby
| Josiah Looby

Michigan Bankers Association

T. Rann Paynter

Motleys Asset Disposition Group

Tom Hall
| Carolyn Hall
Mark T. Motley
| Anne-Paige Motley

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| Jocelyn Anderson

Harold C. Rauner
| Linda Rauner

Newcleus

Zachary Low

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| Yvonne Sollenberger

Old Dominion National Bank

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| Molly Albrigo

Mark S. Merrill
| Saerome Merrill
| Marc Merrill
| Max Merrill

Old Point Financial Corporation

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| Lori Shuford

Old Point National Bank

Susan R. Ralston
| Jim Ralston

Old Point Wealth Management

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| Keane Kauders

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| Ann Falk

Jo Ellen McKinley
| Steve McKinley

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Austin Lincoln Nicholas

Gary Penrose
| Colleen Penrose

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Profit Resources, Inc.

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Marshall Jett
| Angie Jett

Q2

Bill Busch

Alden Love

R&T Deposit Solutions

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Ward Rice
| Wendy Rice
| Charlotte Perry

Raymond James & Associates, Inc.

Christopher Choate

Brian Nestor

Matthew Paramore

William John Wagner

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Retired Banking Executive

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| Sandi Collum

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Carrie McConnell

S&P Global Market Intelligence

Kyle Utz

Josh Woodson

SageView Advisory Group

Kenneth Barnes

Deanna P. Spivey

SageView Consulting Group

William Reid

Select Bank

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| Peter Sackett
| Helen Sackett
| Lily Sackett

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| Maryann Edwards

Southern Bank and Trust Company

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| Stephanie Harrell

SouthState Correspondent Division

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| Karen Kay Chappell
| Ann Chappell

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| Squig Moore

Stephens Inc.

Nathan Mittag

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McNeill Wells

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| Robin Ritchie

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| Suzzan Maddy

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| Kimberly Perkins

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| Daniela Coelho

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| Pauline Kafafian

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Sanford Fleck

Josh Miller

The Travelers Companies, Inc.

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| Angie Schwartz

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| Candi Skinner

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Zayne R. Tweed

Seth Winter

Emily Zimmer

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| Christy Ransom

United Bank

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| Claire Wood

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Laurie Milligan, CEBS

| Ronnie Milligan

John Snead, CEBS

| Rachel Snead

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| Linda Steger

Vericast

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| Tripp Binns

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| Mac McDearmon

Tracy S. Ottinger

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| Reese Puckett

Bruce T. Whitehurst

| Genise Whitehurst

| Carson Whitehurst

| Meghan Pace

| Caroline Whitehurst

VISA USA

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Vogel Group

Alex Vogel

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Ben McCall

Michael D. Mueller

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Joseph E. Spruill, III

YHB | CPAs & Consultants

Justin Crowder, CPA