

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kutoof Alwazir	Informal Name Kutoof	Email kalwazir@chainbridgebank.com
Bank Name Chain Bridge Bank, N.A.	Title/Position Business Relationship Officer	
Phone 17036356059		Bank Asset Size \$1.6 billion
Bank Mailing Address 1445A Laughlin Ave, McLean, VA, 22101		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Mary Washington
Major/Area of Study Major in English Creative Writing, Minor in Digital Studies	Date Completed May 2016
Please list any professional designations and/or certifications you hold: - Certified Treasury Manager by BankerCollege - Problem Solving Techniques by LinkedIn - Critical Thinking for Better Judgement and Decision Making by LinkedIn	
Please specify in-bank training program or specialized bank school you have participated in: - Management Development Program by VBA	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Chain Bridge Bank, N.A.	John Marshall Bank	United Bank
Address	Address	Address
1445A Laughlin Ave, McLean, VA 22101	1943 Isaac Newton Square Suite 100, Reston, VA 20190	1451 Dolley Madison Blvd, McLean, VA 22101
Position/Function	Position/Function	Position/Function
Business Relationship Officer	Accounts Payable Specialist	Sales Associate
Dates Employed	Dates Employed	Dates Employed
September 2021 to current	July 2018 to September 2021	August 2016 to June 2018

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

My main responsibilities at Chain Bridge Bank are supporting and managing our client portfolio by ensuring that each client receives personalized attention and tailored financial solutions. This includes proactively addressing client needs, providing recommendations on bank products or services, and maintaining strong, long-term relationships. By fostering trust and reliability, I help enhance client satisfaction and retention. Maintaining ongoing client engagement is a key aspect of my role. I serve as a trusted advisor by offering guidance on our financial technology platforms to help clients optimize their banking experience. Additionally, I act as a liaison for essential banking services, including Commercial Lending, Digital Banking, Trust & Wealth Management, and Bank Secrecy Act (BSA) compliance. By bridging the gap between our clients and our services, I ensure seamless communication and a smooth client experience. I also engage in business development efforts by attending networking events, meeting with prospective clients, and helping prepare responses to RFPs. Lastly, I am committed to fostering a culture of professional growth and collaboration within our team. As a mentor and direct resource, I provide guidance and support in helping team members develop their skills and advance their careers. By training and hands-on support, I contribute to a stronger, more capable National Banking team that delivers exceptional service and expertise.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	1 year	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	5 Years
Investments	0	"Other" Description	Customer Service Representative
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I want to attend the School of Bank Management to invest in my professional growth within community banking. With seven years of banking experience, I continuously seek opportunities to improve and expand my knowledge. While I have developed expertise in certain areas, I recognize the importance of gaining deeper insight into areas such as risk management, strategic planning, financial analysis, and compliance. Since joining Chain Bridge Bank in 2021, I have actively pursued professional development by completing the VBA Management Development Program, joining the Women in Technology's Mentor / Protégé Program, and currently, attending the Arlington Leadership Ignite Program. At this stage in my career, the School of Bank Management is the logical next step to refine my banking skills and strengthen my understanding of unfamiliar areas. Beyond technical expertise, this program offers a unique networking experience that will allow me to build meaningful relationships with fellow colleagues, mentors, and leaders. I believe collaboration and knowledge-sharing are essential in banking and by connecting with professionals from different institutions, it will broaden my perspective and strengthen my ability to navigate challenges. Developing these relationships not only enhances my own personal growth but also fosters long-term professional opportunities.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name	Title/Position
Mike Richardson	Sr VP, Chief Commercial Banking Officer
E-mail Address	Phone Number
mrichardson@chainbridgebank.com	15713297456

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Kutoof Alwazir	3/5/2025
Bank	City
Chain Bridge Bank, N.A.	McLean
Timestamp of Receipt	
16:03:05 05 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Kutoof Alwazir

Bank Name: Chain Bridge Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

One of the most rewarding parts of my role is to see the development of talent over time. If there were awards to give out as MVP's for our Commercial Banking Division, Kutoof Alwazir would certainly be one of them.

She has come into her own since joining Chain Bridge in 2021 by taking full ownership of her role and broadening her abilities in a variety of ways. Her steadfast dedication to her clients, attention to details, and constant willingness to help her colleagues have set her apart as a talent with great work ethic and significant upside for the future.

Kutoof stands as a versatile asset in our client relations and business development efforts. She has an unwavering desire to learn more and expand her horizons in the banking world. Kutoof possesses valuable skills that are displayed in her steady approach to accomplishing tasks as well as her reliably thorough delivery on each case she runs point on. She is resourceful and self-initiating which allows her to thrive when given the playbook and guidance on options to approach a project. I am excited to see her continue building into her full potential over the years to come.

Kutoof is a prime example of what it means to be a part of the Chain Bridge Team, and I am committed to finding meaningful ways for her to continue her personal and professional growth in the years to come.

With that context, I am proud to recommend Kutoof Alwazir for the upcoming VBA Bankers School of Bank Management program. Feel free to contact me with any questions at 703-748-2074 or mrichardson@chainbridgebank.com.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Mike Richardson

Title: Sr VP & Chief Commercial Banking Officer

Bank: Chain Bridge Bank

Telephone: 703-748-2074

Signature: Mike Richardson

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Matthew Amling	Informal Name Matt	Email matthew.amling@bankwithunited.com
Bank Name United Bank	Title/Position Senior Compliance Manager	
Phone 13015202247		Bank Asset Size 30
Bank Mailing Address 3617 T Street NW		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Washington and Lee University
Major/Area of Study Bachelor of Science - Business Administration w/ Special Attainments in Commerce	Date Completed 2009
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: SNL Training Extensive Compliance School Trainings through ABA, CBA, MBA, MBCA etc..	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. W&L	

Employment Background

Current Employer	Previous Employer	Previous Employer
United Bank	Treliant Risk Advisors	NA
Address 3617 T Street NW	Address 3617 T Street NW	Address NA
Position/Function Senior Manager	Position/Function Manager	Position/Function NA
Dates Employed 5/1/2017 - current	Dates Employed 5/1/2010	Dates Employed NA

Please describe, in detail, your role at the bank including key job functions.

Oversee and manage regulatory consumer compliance initiatives across all bank product lines. Efforts include oversight of compliance testing and monitoring, risk assessment, fair lending analysis, privacy management and vendor management. Product lines include mortgage, credit card, direct and indirect auto, as well as deposit related products such as checking savings, CDs, and other account operations).

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	3	Marketing	0
Auditing	3	Money Management	0
General Management/Administration	3	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Compliance Oversight
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	14

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>To continue to expand my personal knowledge related to oversight and management of other executive banking functions outside of compliance.</p> <p>To expand and foster the relationship between VBA and United Bank.</p>

Recommender Information

Name	Title/Position
Julie Vanderslice	Chief Compliance Officer
E-mail Address	Phone Number
julie.vanderslice@bankwithunited.com	17032872599

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Matthew Amling	3/25/2025
Bank	City
United Bank	Washington DC
Timestamp of Receipt	
11:56:01 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Matthew (Matt) Amling

Bank Name: United Bankshares Inc., United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Matt has been with United Bank for 8 years and has been a tremendous asset to the Bank as a Sr Compliance Manager, and deputy to the Chief Compliance Officer. He not only leads many Compliance program elements, but is constantly engaged in Enterprise initiatives that impact many business areas of the bank, including areas involving operations, credit admin, vendor management, etc.,

He is known for thinking outside the box as it relates to not just achieving excellent compliance, but considering strategic bank growth, gaining operational efficiencies, or improving United's impact and value in communities. For example, he led efforts to build real time redlining monitoring and reporting methods for fair lending efforts, which is a new concept still not in place within many banks.

Matt's prior experience of 8 yrs in bank consulting for large and small banks provided the opportunity to lead large scale projects, building operational processes, which required the ability to be forward thinking, exhibit leadership, and think outside the box to achieve organizational goals. Matt also maintains real estate licenses in DC, MD, and VA, which while not relevant to his job, is an example of his personal initiative that influences his work and is beneficial to United given his understanding of the industry.

Matt is a proven leader, and I view him as a current and future leader at United. He has great career potential at United, whether in compliance, or even to be considered for other roles at United in the future. Attending this Virginia Banking School would give him the opportunity to take a deeper dive into understanding other banking areas and expand his leadership capabilities. This educational opportunity would enhance value to the entire organization, even his current role is often asked to provide recommendations that ensure compliance with laws and regulations but achieve strategic goals at the same time. Connecting the dots with this program, would further Matt's impact at United and help United achieve its goals.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Julie Vanderslice

Title: Chief Compliance Officer

Bank: United Bankshares Inc.,

Telephone: 703.287.2599

Signature: _____

Julie Vanderslice

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kriscia Barahona	Informal Name Kriscia	Email kbarahona@chainbridgebank.com
Bank Name Chain Bridge Bank, N.A.	Title/Position VP; Project Manager	
Phone 15716234759		Bank Asset Size 1.4 Billion
Bank Mailing Address 1445-A Laughlin Ave, McLean VA 22101		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution High School graduate - Garfield High School
Major/Area of Study N/A	Date Completed 2007
Please list any professional designations and/or certifications you hold: Database administrator certificate. Over 17 years of experience in the finance industry since 2007.	
Please specify in-bank training program or specialized bank school you have participated in: Regulatory and required training every year since working in the financial industry. Currently taking the PMP course to soon get the PMP certification.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer CHAIN BRIDGE BANK, N.A.	Previous Employer Bank of America	Previous Employer
Address 1445-A Laughlin Ave	Address 2611 Prince William Parkway, Woodbridge VA 22191	Address
Position/Function VP; Project Manager	Position/Function Financial Center Operations Manager	Position/Function
Dates Employed 8/1/2018	Dates Employed 05/21/2007-08/30/2018	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

As a Vice President and Project Manager, I lead strategic initiatives focused on identifying, evaluating, and implementing innovative solutions to enhance or replace existing systems across the bank. My responsibilities include conducting in-depth research and analysis, managing vendor selection, overseeing contract negotiations, and coordinating system comparisons to determine the best-fit technologies. I collaborate closely with cross-functional teams, including IT, operations, compliance, and end-users to ensure seamless implementation of new platforms. My role extends to developing training programs for associates and ensuring system adoption aligns with operational goals.

One of my most notable contributions was helping to launch and manage the bank's credit card program from the ground up. This involved working with multiple departments and external partners to build infrastructure, set processes, and meet regulatory and operational requirements.

In addition, I provide ongoing support and strategic direction for legacy systems to keep them relevant and efficient within our operations. My core project management responsibilities include defining project scopes, setting timelines, allocating resources, managing risks, and ensuring that projects are completed on time and within budget; all while maintaining a strong focus on stakeholder engagement and regulatory compliance.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	3-Feb
Auditing	12-Nov	Money Management	11+
General Management/Administration	15+	Operations	13+
Human Resources	2	Trust	1
International Banking	2-Jan	Other (please specify the area below)	IT - 2
Investments	2-Jan	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	17

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I want to attend Bank School to support my personal growth and deepen my understanding of how to effectively manage a bank. As a key decision maker, it is crucial for me to fully understand the inner workings of banking operations and how different areas of the institution are interconnected. Gaining this knowledge will allow me to make more strategic, well-informed decisions that positively impact the organization. This program will also help strengthen my leadership skills and enhance my ability to contribute to the bank's long-term success.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name John Brough	Title/Position Chief Executive Officer
E-mail Address jbrough@chainbridgebank.com	Phone Number 17037487384

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Kriscia Barahona	Date of Application 3/20/2025
Bank Chain Bridge Bank, N.A.	City McLean
Timestamp of Receipt 14:40:28 30 Mar, 2025	



March 31, 2025

Virginia Bankers School of Bank Management
Admissions Committee
Virginia Bankers Association
4490 Cox Road
Glen Allen, VA 23060

Dear Members of the VBA School of Bank Management Admissions Committee:

I am pleased to recommend **Kriscia Barahona** for admission to the Virginia Bankers School of Bank Management.

Ms. Barahona joined Chain Bridge Bank, N.A. in August 2018 as a Project Manager. She was promoted to Banking Officer in 2020, Assistant Vice President in 2021, and most recently to Vice President in January 2025. She has accumulated 18 years of experience in the banking industry and has demonstrated consistent professional growth during her tenure at the Bank. I consider Ms. Barahona a qualified and well-prepared candidate for your program.

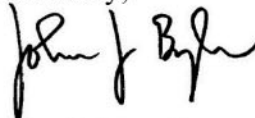
In her current role, Ms. Barahona is responsible for identifying needs within the Bank, evaluating market offerings, and implementing new products and services. Her responsibilities include market research, solution analysis, vendor coordination, and oversight of project implementation. She approaches these responsibilities with diligence, professionalism, and sound judgment.

Ms. Barahona is an effective communicator who routinely presents well-reasoned, practical recommendations to senior management. She actively engages in professional development and has played a key role in liaising with technology partners to enhance our operations. Her work ethic and dedication have made her a valued member of our team.

I believe the VBA School of Bank Management will provide Ms. Barahona with a strong platform to further enhance her banking and leadership capabilities. I am confident she will contribute meaningfully to the program and approach the opportunity with the same enthusiasm and professionalism she demonstrates at the Bank.

Please feel free to contact me should you require any additional information.

Sincerely,



John J. Brough
CEO, Chain Bridge Bank, N.A.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Simone Bergstrom	Informal Name Simone	Email sbergstrom@johnmarshallbank.com
Bank Name John Marshall Bank	Title/Position Bank Officer/Portfolio Manager	
Phone 17032895990		Bank Asset Size \$2.23 billion
Bank Mailing Address 1943 Isaac Newton Square E #150, Reston, VA 20190		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution James Madison University
Major/Area of Study Bachelor of Business Administration Degree - Finance Finance Major; Computer Information Systems Minor	Date Completed 2022
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. While attending James Madison University, I completed the Financial Accounting (College of Business 241) course in my 2019 Fall Semester and the Managerial Accounting (College of Business 242) course in my 2020 Spring Semester.	

Employment Background

Current Employer John Marshall Bank	Previous Employer John Marshall Bank	Previous Employer
Address 1943 Isaac Newton Square E #150, Reston, VA 20190	Address 1943 Isaac Newton Square E #150, Reston, VA 20190	Address
Position/Function Portfolio Manager	Position/Function Credit Analyst	Position/Function
Dates Employed May 2024-Present	Dates Employed June 2022-May 2024	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I am currently the Portfolio Manager in the Arlington region at John Marshall Bank. In this role, I manage the region's existing loan portfolio as well as new opportunities in our pipeline. This includes interacting with clients on a daily basis, keeping files up to date with financial/administrative requirements, completing preliminary analysis and covenant tests, and preparing term sheets for existing and new loan opportunities.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	3

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would be honored to attend the Virginia Bankers School of Bank Management. The program offers a once-in-a-lifetime experience of transforming information into knowledge through the power of connection and interactivity with banking industry peers. As I seek to grow into a leadership role in my career, this opportunity provides the tools to not only expand as a player but to fulfill the role of a coach. I will implement what I learn to support the success of our clients and the Bank to simultaneously meet our goals.

Recommender Information

Name	Title/Position
Jason McDonough	EVP/Chief Lending Officer
E-mail Address	Phone Number
jmcdonough@johnmarshallbank.com	17032895984

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Simone Bergstrom	4/11/2025
Bank	City
John Marshall Bank	Reston
Timestamp of Receipt	
12:18:34 11 Apr, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Simone Bergstrom

Bank Name: John Marshall Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Simone Bergstrom started with John Marshall Bank in June of 2022 as a Credit Analyst I in the Credit Department, but prior to that was an Intern supporting Marketing and other areas of the Bank. Simone spent two years in the Credit Department where she grew a great deal and became a critical member of that department, evidenced by her ability to underwrite any loan type including some of the most complex assignments. She has always maintained a positive, "can do", attitude and has no problem taking on complex tasks. In May of 2024 Simone was promoted to Bank Officer, Portfolio Manager I and relocated to our Arlington Office. Simone quickly excelled in this new role by analyzing new loan opportunities, working closely with the Commercial Team Lead in that office, and managing the commercial loan portfolio and dealing directly with customers. In 2024 the Commercial Team Lead in that office left the Bank and Simone has been managing the portfolio of commercial loans/deposits and has done an excellent job in doing so. Simone has been dealing directly with customers in fielding new loan/modification requests, managing any/all matters within the portfolio, has begun to go out on client calls and has been engaged with the local business community through attending industry and charity events. Simone is an up-and-coming superstar in the Commercial Lending division of the bank, and we see her as having tremendous potential to transition into a Commercial Lending role in the future. Her participation in the VBA School of Bank Management program will broaden her understanding and knowledge of the banking industry immensely. We look forward to watching Simone succeed in this program and celebrating her success, as we have done for many other JMB team members.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Jason McDonough

Title: EVP, Chief Lending Officer

Bank: John Marshall Bank

Telephone: 703-289-5984

Signature: Jason McDonough

 Digitally signed by Jason McDonough
Date: 2025.04.14 08:33:32 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Rebecca Bienkowski	Informal Name Becky	Email BECKY@MYSELECTBANK.COM
Bank Name Select Bank	Title/Position Loan Operations Officer	
Phone 14344551731		Bank Asset Size \$493,000.00
Bank Mailing Address 211 Gristmill Dr Forest VA 24551		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Radford University
Major/Area of Study Liberal Arts	Date Completed 2007
Please list any professional designations and/or certifications you hold: VBA Management Development Program 2024	
Please specify in-bank training program or specialized bank school you have participated in: Attends VACB quarterly Compliance Forum. On going compliance training throughg BVS classes and webinars	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Select Bank	Previous Employer	Previous Employer
Address 211 Gristmill Dr Forest Va 24551	Address	Address
Position/Function Loan Operations Officer	Position/Function	Position/Function
Dates Employed Feb 2011-Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Head of Loan Operations Department. Supervisor of Loan Ops Specialists and Loan Processors. Loads and reviews new loans to core. File maintenance to existing loans. Processing payoffs and loan payments received by wire transfers. Review paid notes and lien release, Provides support to CSRs with loan related questions from customers. Assists with all bank audits and exams. HMDA reporting and submission. FHLB reporting and submission. Monitoring escrow accounts. Provides support to CEO and all loan officers. Daily balancing of loan control general ledger. Processing non-post transactions.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	2 years in management. 11 years total in loan operations.	Money Management	0
General Management/Administration	2 years in management	Operations	11 years in loan operations
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	3 years Branch Operations
Investments	0	"Other" Description	Teller/CSR
Lending/Credit Analysis	0	Total years in banking industry	14

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I would like to attend the School of Bank Management to gain the necessary skills to further expand my leadership role. I am also interested in strengthen my knowledge of regulations which are critical to my job. I would like to learn more about the operations of the bank outside loan operations.</p>

Recommender Information

Name	Title/Position
Sherri Sackett	CEO
E-mail Address	Phone Number
sherri@myselectbank.com	14344551704

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Becky Bienkowski	2/13/2025
Bank	City
Select Bank	Forest
Timestamp of Receipt 10:31:28 13 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Rebecca "Becky" Bienkowski

Bank Name: Select Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I enthusiastically recommend Becky Bienkowski for admission to Virginia Bankers School of Bank Management. As Becky's colleague for the past 14 years and supervisor for the past several years, I have had the privilege of observing her exceptional professional growth and contributions to our banking operations, specifically in loan operations. During her fourteen years with our bank, Becky has established herself as an invaluable asset to our loan operations department. She has demonstrated remarkable expertise in several critical areas that would make her an excellent candidate for your program. Becky played an instrumental role in our loan operations core conversion project, where she displayed exceptional analytical skills and attention to detail. Her ability to understand complex systems and translate technical requirements into practical solutions was crucial to the project's success.

Furthermore, she has made significant contributions to developing and refining our policies and procedures, as well as establishing an effective operational framework that has enhanced our overall efficiency in loan operations and compliance. What truly sets Becky apart is her comprehensive knowledge of loan operations. She has mastered every aspect of loan operations, to include the loan processing workflow and has developed a sophisticated understanding of loan operations risk management. Her expertise in identifying potential risks and implementing appropriate controls has helped our institution maintain a strong compliance record while continuing to serve our customers effectively. Beyond her technical capabilities, Becky is one of the most dependable professionals I have worked with. Her commitment to our team is unwavering, often going above and beyond to ensure projects are completed successfully and on schedule. She approaches challenges with a positive attitude and consistently demonstrates the resilience needed in the dynamic banking environment. Becky's collaborative approach and ability to communicate complex information clearly make her an effective team member and a natural leader. Her colleagues frequently seek her guidance on technical matters, and she is currently mentoring several junior staff members, helping them develop their skills and confidence. I am confident that Becky's extensive experience in loan operations, coupled with her work ethic and commitment to excellence, makes her an ideal candidate for bank school. She has the capacity to both benefit from and contribute meaningfully to the educational environment. Should you require any additional information regarding Becky's qualifications or character, please do not hesitate to contact me.

Sherri Sackett

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Sherri Sackett

Title: CEO

Bank: Select Bank

Telephone: 434.401.5456

Signature: Sherri Sackett

 Digitally signed by Sherri Sackett
Date: 2025.03.03 17:06:32 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Sandra Boyd	Informal Name Sandra	Email sandrab@newpeoples.bank
Bank Name New Peoples Bank	Title/Position Branch Manager	
Phone 12768655700		Bank Asset Size 1.65B
Bank Mailing Address PO Box F Haysi VA 24256		

Educational Background

Highest Level of Education Achieved Some College	Institution Southwest Virginia Community College
Major/Area of Study Management Specialist Program	Date Completed 2023
Please list any professional designations and/or certifications you hold: Management Specialist Career Studies Certificate - 2023 Customer Service Representative Career Studies Certificate - 2012	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer New Peoples Bank	Previous Employer TruPoint Bank	Previous Employer
Address PO Box F Haysi VA 24256	Address PO Box 1010 Grundy VA 24614	Address
Position/Function Branch Manager	Position/Function Customer Service Representative / Loan Officer / Security Officer	Position/Function
Dates Employed 12/06/2021 - Current	Dates Employed September 2004 - December 2021	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I am the Manager/Loan Officer at a local community branch bank, where I manage three employees. My responsibilities include but not limited to growing and maintaining loans and core deposits, represent the bank in the community by participating in various community functions, demonstrate teamwork, encourage and coach staff, and complete reports as needed. Also included in my job functions are problem solving and maintaining confidentiality.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	20
General Management/Administration	2	Operations	0
Human Resources	0	Trust	20
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	15	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I would like to pursue this opportunity because I want to further my education and expand my overall banking knowledge.

Recommender Information

Name Richard Smith	Title/Position SVP / Market President
E-mail Address RichardS@newpeoples.bank	Phone Number 12762022844

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Sandra Boyd	Date of Application 3/25/2025
Bank New Peoples Bank	City Haysi
Timestamp of Receipt 16:37:04 27 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Sandra Boyd Bank Name: New Peoples Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Sandra Boyd has had many years of banking experience working in the retail sector of the banking industry. She is instrumental in customer service and the three primary branch disciplines of transactions, new accounts and lending. Her performance within the organization was recognized and she was promoted to a Branch Manager position. She has had the opportunity to supervise and train new talent that have been assigned to her branch.

Foremost, Sandra took the branch management position in a branch that the former branch manager had occupied for years and had become complacent. Sandra was able to bring new life to the branch environment. She has successfully gained the respect of the branch staff and coached them up in that they are now enthusiastic about the future and the direction of the branch. She has been impactful in the community and made it her mission to get out and visit every business in the down town area. Her dedication and desire to see the branch grow has paid off as the branch has experienced new growth in both the consumer and business community.

Both Sandra and New Peoples Bank have a desire to continue to foster her professional growth and hence we want to offer her every opportunity to continue in this path. The Virginia School of Bank Management will be instrumental in that path.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Richard Smith Title: SVP - Market President

Bank: New Peoples Bank Telephone: 276-880-5256

Signature: _____

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Lisa Brown	Informal Name Lisa	Email Lisa.Brown@carterbank.com
Bank Name Carter Bank	Title/Position Vice President/Retail Area Manager	
Phone 12763364547		Bank Asset Size 4.7 billion
Bank Mailing Address 4 E. Commonwealth Blvd Martinsville VA 24112		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution New Business College
Major/Area of Study Computer System Management	Date Completed 1999
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: 2024 Graduate from the VBA Management Development Program Carter Bank's Lead Program Carter Bank's Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Carter Bank		
Address 4 E. Commonwealth Blvd Martinsville VA 24112	Address	Address
Position/Function Area Manager	Position/Function	Position/Function
Dates Employed Oct-98	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

As an Area Manager, I oversee the largest area within the Carter Bank footprint. I currently oversee 11 branches in which some of my responsibilities include operational leadership, team management, and ensuring the companies objectives are met across my area. I also ensure high-quality customer service is consistently delivered across locations and ensure consistent implementation of company policies, procedures and standards.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	18	Operations	18
Human Resources	18	Trust	0
International Banking	0	Other (please specify the area below)	Retail
Investments	0	"Other" Description	My 26 years of banking experience are all in retail. I started as a part time teller and have held numerous positions including Customer Service Representative, Branch Manager and my current role at Area Manager
Lending/Credit Analysis	10	Total years in banking industry	26

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I am interested in attending the School of Bank Management to expand my knowledge of the banking industry beyond my current experience. This program will provide valuable insights into areas I have not yet been exposed to, allowing me to develop a more comprehensive understanding of the industry. I am eager to enhance my leadership skills to better support my team and contribute more effectively to Carter Bank's success.</p>

Recommender Information

Name Tami Buttrey	Title/Position Chief Retail Banking Officer
E-mail Address Tami.Buttrey@carterbank.com	Phone Number 12762261323

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Lisa S. Brown	Date of Application 3/24/2025
Bank Carter Bank	City Martinsville
Timestamp of Receipt 10:58:05 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Lisa Brown Bank Name: Carter Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Lisa has been recommended as a participant in the School of Bank Management as a part of her talent and leadership development plan. Lisa is an Area Manager in Southern VA and responsible for the largest branch footprint and deposit book of business in the Retail Line of Business. She is a top performing leader who exceeds expectations consistently in quarterly deposit growth, loan production and new account origination results. Branches in Lisa's area have been achieved operational excellence based on inspections and observations conducted by bank operations management. Lisa is a trusted advisor and partner with peers and cross-organization department leaders. She has represented the retail line of business as subject-matter-expert on several corporate projects. We believe completion of this program will enhance Lisa's outstanding skills and acumen as a leader of leaders at Carter Bank and the Banking Industry.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Tami Buttrey Title: EVP, Chief Retail Banking Officer

Bank: Carter Bank Telephone: 404-775-7778

Signature: Tami Buttrey

Digitally signed by Tami Buttrey
DN: cn=Tami Buttrey, o=Carter Bank, c=US, email=tbuttrey@carterbank.com
Reason: I am the author of this document
Date: 2025.01.10 10:10:10 -0500

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name David Cahill	Informal Name David	Email dcahill@firstbank.com
Bank Name First Bank & Trust Company	Title/Position Loan Officer	
Phone 15714735598		Bank Asset Size \$3,821,582,632
Bank Mailing Address PO Box 1008		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Highlands Community College
Major/Area of Study Bachelors of Science in Business Management/Administration	Date Completed 2021
Please list any professional designations and/or certifications you hold: I participated in the New Rising Manager Development leadership program at Emry & Henry University.	
Please specify in-bank training program or specialized bank school you have participated in: None this far.	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. I completed principals of accounting 1 & 2 at Virginia Highlands Community College. I completed principals 2 in 2019.	

Employment Background

Current Employer First Bank & Trust Company	Previous Employer	Previous Employer
Address 683 Beaverview Drive Bristol, VA 24201	Address	Address
Position/Function Loan Officer	Position/Function	Position/Function
Dates Employed 6/20/2020 to present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

My main function at the First Bank & Trust Company is lending. I facilitate commercial, consumer, and mortgage loans. I primarily complete commercial products. However, we strive to be true Bankers. I do not physically open new deposit accounts or provide wealth management services, but I strive to help my clients in any capacity. I want to be their point of contact for banking. They give me a call and I direct them where they need to be or have one of my colleagues assist them with their needs.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0.5
General Management/Administration	0	Operations	0.5
Human Resources	0	Trust	0.25
International Banking	0	Other (please specify the area below)	I completed our Management Associates program. I spent a year with every department at the bank for various time frames.
Investments	0	"Other" Description	
Lending/Credit Analysis	4	Total years in banking industry	4.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I want to become a more well-rounded Banker. I am still new to the banking world. I want to broaden my knowledge of every facet of the banking world, which will help me become a more well-rounded banker. I am becoming more confident with credit and underwriting, but I want to increase my knowledge in regulations, bank management, audit, and all the other various aspects of banking.</p>

Recommender Information

Name Brent Dyson	Title/Position SVP/SWVA Regional Manager
E-mail Address bdyson@firstbank.com	Phone Number 12764923838

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name David Cahill	Date of Application 1/7/2025
Bank First Bank & Trust Company	City Abingdon
Timestamp of Receipt 08:35:26 12 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: David A. Cahill

Bank Name: First Bank & Trust Company

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend my colleague David Cahill to be accepted into the Virginia Bankers School of Bank Management based upon his performance at First Bank & Trust company over his five-year career. David started with our bank in 2020 as a part-time employee through our internship program. It was clear during that time that David was a perfect fit for our industry because of his attention to detail and passion for helping clients achieve their goals. After finishing his Senior year in College, David was offered a full-time position as a Management Associate in June of 2021. Since that time, David has succeeded in completing the banks Management Associate training program and was promoted to a Portfolio Manager position. David was promoted further in 2024 to a Loan Officer position and continues to have success at the production level. David is one of the brightest young bankers that I have had the pleasure of working with in my 20+ year banking career. David is enthusiastic about the industry and has become a leader amongst his peers. Additionally, David understands the correlation between community banking and community involvement. David currently serves on the following community boards. The Abingdon Rotary Club Board of Directors, the Chamber of Commerce Board of Directors, the VBA EBL Steering committee, and the Trails to Recovery finance committee assisting flood victims in SWVA. I had the pleasure of attending VBA's School of Bank Management early in my career, followed by the Graduate School of Banking at LSU. Looking back on the experience, I know how important the VBA's School of Bank Management was to my overall professional growth as a banker. I believe David is a great candidate for this program and, paired with his individual skills, will help to continue his professional growth to make him a well-rounded community banker who can lead our bank in the future.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Brent J. Dyson

Title: Senior Vice President/SWVA Regional Mana

Bank: First Bank & Trust Company

Telephone: 276-492-3838

Signature: Brent Dyson

 Digitally signed by Brent Dyson
Date: 2025.02.19 09:06:30 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Andrea Carriere	Informal Name Andrea	Email andrea.carriere@bankwithunited.com
Bank Name United Bank	Title/Position Branch Manager II	
Phone 18044194323		Bank Asset Size 32 Billion
Bank Mailing Address 9954 Mayland Drive Suite 2100 Richmond VA 23233		

Educational Background

Highest Level of Education Achieved Some College	Institution Southern New Hampshire University Mount Wachusett Community College
Major/Area of Study Business Finance – working to complete Bachelor’s	Date Completed Still enrolled
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. n/a	

Employment Background

Current Employer United Bank	Previous Employer First Citizens Bank	Previous Employer
Address 9954 Mayland Drive	Address 10501 Patterson Ave Richmond Va 23238	Address
Position/Function Branch Manager II- Retail banking	Position/Function Sales and Service Representative	Position/Function
Dates Employed Sep-22	Dates Employed 6/2021-09/2022	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

As a Sales and Service Representative I was responsible for opening new accounts, CD's, and running a teller drawer as well as maintaining the cash vault. That includes doing due diligence for fraud and verifying information. As a Branch Manager for United Bank I am required to self source deposits and maintain goals for my branch. I am to coach my staff to refer accounts and loans. I help customers with financial goals, and plan with them to help reach that goal. I also do consumer lending.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	3
General Management/Administration	2	Operations	3
Human Resources	3	Trust	0
International Banking	0	Other (please specify the area below)	Retail Bank Management
Investments	0	"Other" Description	opening accounts, closing accounts, cd's, business account, money markets
Lending/Credit Analysis	0	Total years in banking industry	5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I want to continue my education and career in banking. Being able to see how the bank functions from all sides of the globe would benefit me in helping my clients and provide me the knowledge needed to progress further into the bank structure. I want to deepen my knowledge of how the financial institutions stay afloat or grow in an ever-changing environment.</p>

Recommender Information

Name	Title/Position
Amy Tanner	Regional Retail Sales Manager Sr
E-mail Address	Phone Number
amy.tanner@bankwithunited.com	17035054511

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Andrea Carriere	3/24/2025
Bank	City
United Bank	Richmond
Timestamp of Receipt 13:49:02 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Andrea Carriere

Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Andrea has been with United Bank at a Branch Manager for 2 years. She has mastered Sales, Service, Management of team and giving back to the community.

Andrea will be able to take her knowledge to the next level with attending VBA Bank school 3-year program. She is dedicated to learning everything she can by gaining added knowledge in all areas of banking.

Andrea gives back to the community she serves with YMCA as she is on the board and works with young people to mentor them to success. She is the DE&I Coordinator for the Richmond Market.

Please accept Andrea into this amazing program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Amy Tanner

Title: Regional Retail Sales Manager

Bank: United Bank

Telephone: 7035054511

Signature: Amy M. Tanner

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Lowell Carter	Informal Name Tyler	Email tyler.carter@carterbank.com
Bank Name Carter Bank	Title/Position Community Reinvestment Administrator	
Phone 15404930582		Bank Asset Size \$4.7 Billion
Bank Mailing Address 400 Franklin Street Rocky Mount, VA 24151		

Educational Background

Highest Level of Education Achieved Some College	Institution Liberty University
Major/Area of Study Business: Finance	Date Completed Nonconsecutive Enrollment 2010-2017 (71 Credit Hours Completed)
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: 2024 VBA Management Development Program 2019 Carter Bank Young Professionals	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Carter Bank	Previous Employer	Previous Employer
Address 400 Franklin Street Rocky Mount, VA 24151	Address	Address
Position/Function Community Reinvestment Administrator	Position/Function	Position/Function
Dates Employed October 22nd, 2012	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I am a member of our CRA & Fair Lending team and responsible for the daily management of our donations and sponsorship, which is part of our community reinvestment strategy. I also oversee our qualification process for community development loans and service hours, while also being the community development lead for five markets in Virginia. These responsibilities combine to a singular point of passion, which is sharing our community impact story with internal and external stakeholders.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	3.5
Investments	0	"Other" Description	Risk Management (CRA & Fair Lending)
Lending/Credit Analysis	9	Total years in banking industry	12.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am interested in expanding my general banking knowledge and network while developing leadership skills to assist me in my continued growth within the banking industry.

I had the pleasure of attending the VBA's Management Development Program in the Fall of 2024 and it was a wonderful experience. I view the VBA Bank Management School as a continuation of that learning journey.

Thank you for the consideration!

Recommender Information

Name	Title/Position
Loran Adams	Executive Vice President - Director of Regulatory Risk Management
E-mail Address	Phone Number
loran.adams@carterbank.com	12762262984

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Lowell Tyler Carter	11-Feb-25
Bank	City
Carter Bank	Rocky Mount, VA
Timestamp of Receipt	
15:16:58 11 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Tyler Carter Bank Name: Carter Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am recommending Tyler for the VBA's School of Bank Management to broaden Tyler's knowledge of Banking. In the last 3 years Tyler has shown much improvement in his understanding of how Carter Bank chooses to Bank our customers but he will benefit from more diverse perspectives as well as learning some of axioms of Banking. Tyler is a social learner in that he is able to relate easily to colleagues and peers. He is a well read man and has more knowledge of the holistic impact of community banking than he gives himself credit for.

As a member of our CRA Department, Tyler excels in the community development arena and is extremely active in his local community. He will do well in your curriculum and he will also be an excellent ambassador for the VBA's program upon graduating.

I hope his application is received and viewed as an opportunity to make a "good banker" a Better and More Rounded Banker.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Loran Adams Title: EVP Director Regulatory Risk Management

Bank: Carter Bank Telephone: 803-331-7107

Signature: Loran Adams

 Digitally signed by Loran Adams
Date: 2025.02.17 17:43:37 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Catherine Chinault	Informal Name Cathy	Email cchinault@oakviewbank.com
Bank Name Oak View National Bank	Title/Position SVP, Director of Deposit Operations	
Phone 15403597142		Bank Asset Size \$695. million
Bank Mailing Address 4174 Old Stockyard Rd Marshall VA 20115		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Germanna Community College
Major/Area of Study Computer Science	Date Completed May-97
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Various NACHA classes and conferences with EPay Resources	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Oak View National Bank	The Fauquier Bank	N/A
Address 4174 Old Stockyard Rd. Marshall VA 20115	Address Broadview Avenue Warrenton VA 20186	Address N/A
Position/Function SVP, Director of Deposit Operations	Position/Function VP, Deposit Operations	Position/Function N/A
Dates Employed 4/17/2013	Dates Employed 06-08-1985- 11-11-2012	Dates Employed N/A

Please describe, in detail, your role at the bank including key job functions.

Oversee the digital banking, Treasury Management, deposit operations, and telephone banking center areas. I am part of the Senior Management team and involved in suggesting and implementing new products and systems for the bank. I work with various vendors to ensure systems are being utilized to create better efficiencies in the operational areas.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	2
General Management/Administration	30	Operations	30
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	10
Investments	0	"Other" Description	Digital Banking
Lending/Credit Analysis	0	Total years in banking industry	40

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
Although I have been in banking for 40 years, it is all been on the operations side of the world. I am looking to grow my knowledge in the finance and lending side of banking to help me make better decisions and have a complete understanding of the Commercial side of banking.

Recommender Information

Name Colin Borgstrom	Title/Position EVP, COO
E-mail Address cborgstrom@oakviewbank.com	Phone Number 15403597153

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Catherine Chinault	Date of Application 2/20/2025
Bank Oak View National Bank	City Warrenton
Timestamp of Receipt 15:03:27 20 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Cathy Chinault

Bank Name: Oak View National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Cathy is quite simply 'doing it all' in the deposit, digital, and call center operations for Oak View. For a number of years, senior management has relied on Cathy to understand the growing needs of the operations areas our bank, interpret steps to meet board and management goals, and execute on a variety of projects. She has taken on several project management roles for digital and deposit operations projects with our core processor, leading to successful outcomes.

Cathy has also taken a key role in developing responses to growing check fraud which include internal process adjustments, research with legal counsel, and attendance in ICBA Check Fraud task force groups. She has overseen personal development paths for seven staff members over the past 12 months, ensuring their opportunities are available and achievable and obstacles are minimized. She has worked very hard to create and maintain a harmonious work environment for her departments. Her departments were the subject of at least 4 separate planned audits in the past 12 months with minor findings that have been addressed timely. Absent a full time branch administrator function within our organizational chart, Cathy has fulfilled a key function in branch manager communication, frontline staff training opportunities, and reduction of operational challenges between front- and back-office support.

In addition to all of the items I listed elsewhere, she also represents the bank on several CSI user groups (including a founding member of the CSI MidAtlantic User Group) and attends the annual CSI user conference for Oak View.

Our management team continues to invest in Cathy with this recommendation to Virginia Bankers School of Bank Management to offer her the knowledge, networking opportunities, and personal growth such an education provides.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Colin Borgstrom

Title: Executive Vice President - COO

Bank: Oak View National Bank

Telephone: 540-359-7153

Signature: Colin Borgstrom

 Digitally signed by Colin Borgstrom
Date: 2025.02.20 16:52:33 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Sonia CISNEROS	Informal Name Sonia	Email Sonia.Cisneros@bankwithunited.com
Bank Name United Bank	Title/Position Branch Manager	
Phone 17032714400		Bank Asset Size 3M
Bank Mailing Address 2409 COLUMBIA PIKE		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution State University of New York College at Old Westbury
Major/Area of Study BA in Humanities	Date Completed 4/2004
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: United Bank Programs	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. No
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer United Bank	Previous Employer	Previous Employer
Address 2409 Columbia Pike Arlington VA 22204	Address	Address
Position/Function Branch Manager	Position/Function	Position/Function
Dates Employed 10/6/2008	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Branch Manager. In charge of a 3m assets. Manage 3 employees. Work with the community to generate deposits, accounts, loan and currently working with low/moderate income communities. Educate them in terms of how to do banking. Attend community events.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	20	Marketing	16
Auditing	20	Money Management	16
General Management/Administration	16	Operations	20
Human Resources	0	Trust	20
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	16	Total years in banking industry	20

<p>Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p>To strengthening my leadership and skills in the financial world.</p>

Recommender Information

Name	Title/Position
Makram Hassine	Regional Manager
E-mail Address	Phone Number
makram.Hassine@bankwithunited.com	17032262790

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Sonia Cisneros	3/28/2025
Bank	City
United Bank	ARLINGTON
Timestamp of Receipt	
12:42:15 28 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Sonia Cisneros Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend Sonia for the following reasons:

- In 2024, she was ranked # 1 in her Region and # 4 Bank wide.
- Sonia attributes her success to her team's passion. She is consistently motivating them, and keeping them engaged
- She always reaches out to her community and sets up Bank @ Work events with the businesses in Arlington, VA. This led to building new relationships and trust in the community while taking care of and retaining existing customers.
- Excellent Customer Service played an important role in her success. She understands her customers and she always makes them feel welcomed. She treats them like family which leads to more referrals going her way.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Makram Hassine Title: Regional Sales Manager, VP

Bank: United Bank Telephone: 703.226.2790

Signature: Makram Hassine

 Digitally signed by Makram Hassine
Date: 2025.03.28 13:54:18 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Charity Coleman	Informal Name Charity	Email charity.coleman@bcbforlife.bank
Bank Name Benchmark Community Bank	Title/Position AVP/ Core Processing Manager	
Phone 14346762666		Bank Asset Size 1.3 billion
Bank Mailing Address P O Box 569 Kenbridge, Va. 23944		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution ECPI Computer Institute
Major/Area of Study Accounting	Date Completed 1995
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Benchmark Community Bank	Previous Employer	Previous Employer
Address 116 S Commerce Street Kenbridge VA. 23944	Address	Address
Position/Function AVP/ Core Processing Manager	Position/Function	Position/Function
Dates Employed 9/1996 - present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

In my role, I oversee the daily operation of the core processing department which includes wire processing, ACH origination and general data processing functions of the bank.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	0
Lending/Credit Analysis	0	Total years in banking industry	28

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I feel attending the School of Bank Management will broaden my overall knowledge in banking and continue my growth as a manager.

Recommender Information

Name Renee Dolan	Title/Position SVP/ Accounting Officer
E-mail Address renee.dolan@bcbforlife.bank	Phone Number 14346769054

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Charity Coleman	Date of Application 3/18/2025
Bank Benchmark Community Bank	City Kenbridge
Timestamp of Receipt 11:49:43 18 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Charity Coleman

Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Charity has been employed with Benchmark Community Bank for almost 30 years. She is a tremendous asset and a wonderful person. She is our AVP Core processor and her tenure with the bank brings knowledge most other employees do not have. I just recently started supervising Charity within the past year and her desire to learn and willingness to grow is apparent. She is a "put your head down and get it done" type of person. She supervises two of our processors and they have also become strong employees under her leadership and guidance.

We are currently going through a core conversion and there has not been a single time I reached out to Charity for assistance that she was not able to help in a big way. Charity consistently demonstrates strong work ethic and can always be relied on. She has a calm and pleasant nature that allows those she manages to gain confidence as they are comfortable going to her with questions and guidance. From the short time I have supervised Charity, I suspect that her calm and quiet nature may have played a part in her being overlooked by others that supervised her from potential learning opportunities such as the Virginia Bankers School of Bank Management. With that said, I am sincerely hopeful Charity is accepted into this program as I believe she is deserving. I am in the process of attending this program and I learned so much in the first year alone.

It is my opinion that the broad area of knowledge Virginia Bankers School of Bank Management covers will allow Charity to grow in her role at Benchmark Community Bank. After the chaos of our core conversion comes to an end, I intend to expand Charity's role within the bank and Charity gaining a better understanding of banking as a whole will help with this transition.

Additionally, I apologize for taking until the last minute to get this recommendation returned to you. I hope this will not affect Charity's attendance in any way. This is the first core conversion I have been a part of and I can honestly say it has been an experience!

Thank you in advance for considering Charity as a potential candidate and I look forward to hearing that she has been accepted into the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Renee Dolan

Title: SVP Accounting Officer

Bank: Benchmark Community Bank

Telephone: 434-676-9054 ext. 1101

Signature: Renee Dolan

 Digitally signed by Renee Dolan
Date: 2025.04.01 07:57:37 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Clare Cottrell	Informal Name Clare	Email clare.cottrell@mybrb.bank
Bank Name Blue Ridge Bank, NA	Title/Position Client Relationship Specialist	
Phone 14342708990		Bank Asset Size 3 Billion
Bank Mailing Address 1807 Seminole Trail, Suite 101, Charlottesville, VA 22901		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution James Madison University
Major/Area of Study Business Administration and Management	Date Completed May 2021
Please list any professional designations and/or certifications you hold: NA	
Please specify in-bank training program or specialized bank school you have participated in: NA	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. NA	

Employment Background

Current Employer Blue Ridge Bank, NA	Previous Employer	Previous Employer
Address 1807 Seminole Trail, Suite 101, Charlottesville, VA 22901	Address	Address
Position/Function Client Relationship Specialist	Position/Function	Position/Function
Dates Employed 10/25/2021 - Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

- Assist with the commercial loan process both in commercial real estate and commercial and industrial.
- Assist with builder line activity and acquisition and development loans.
- Assist region leader with reporting requirements, pipelines, and general day-to-day operations.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	2	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	NA
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	4

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I am eager to attend the School of Bank Management as I know it would be an invaluable opportunity. This experience would allow me to deepen my knowledge and skill set within the ever-changing banking industry. I would gain knowledge that expands beyond my current role which would aid in advancing my career while allowing me to contribute meaningfully to the success and growth of my organization. Additionally, the knowledge and skills learned would allow me to better serve the bank's clients as well as better assist my colleagues. Attending Bank School will not only expand my banking knowledge but also connect me with other banking professionals and leaders who can continue to provide guidance and opportunities past our experience together at the School of Bank Management.</p>

Recommender Information

Name	Title/Position
Ray Knott	EVP, Commercial Banking Executive
E-mail Address	Phone Number
Ray.Knott@mybrb.bank	15408781094

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Clare Cottrell	3/25/2025
Bank	City
Blue Ridge Bank, NA	Charlottesville
Timestamp of Receipt 15:10:42 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Clare Cottrell Bank Name: Blue Ridge Bank, N.A.

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Clare as worked for Blue Ridge Bank since 2021 and has advanced in her career from a retail client service advocate to Commercial Relationship Specialist. Clare has successfully expanded her capabilities in the commercial banking area gaining experience in construction loan administration along with beginning credit analysis support.

It is expected that the VBA School of Bank Management will assist Clare in continuing her education and understanding of the banking industry to assist her in her efforts to moving into a Commercial Relationship Manager role or a Credit Officer Role, along with advances into a leadership role.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Raymond C. Knott Title: Executive Vice President

Bank: Blue Ridge Bank Telephone: 804-324-3498

Signature: Raymond C. Knott  Digitally signed by Raymond C. Knott
Date: 2025.03.31 21:55:06 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jason Crum	Informal Name Jason Crum	Email jcrum@fmbankva.com
Bank Name F&M Bank	Title/Position AVP; Branch Manager	
Phone 15406092364		Bank Asset Size 1.3B
Bank Mailing Address 2701 W Main St Waynesboro VA 22980		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study Major: Sports Management. Minor: Business Management.	Date Completed 2012
Please list any professional designations and/or certifications you hold: NMLS. Notary Public.	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development graduate.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A. Will complete in June if admitted. Last college level accounting course was taken 15 years ago.	

Employment Background

Current Employer	Previous Employer	Previous Employer
F&M Bank	SunTrust Bank	Springleaf Financial
Address	Address	Address
2782 Stuarts Draft Hwy	Charlottesville VA	Waynesboro VA
Position/Function	Position/Function	Position/Function
Branch Manager	Branch Manager	Personal Loan Specialist
Dates Employed	Dates Employed	Dates Employed
7/2019 - Present	07/2015 - 07/2019	08/2013-07/2015

Please describe, in detail, your role at the bank including key job functions.

Oversee the operations of two retail branch's, ensuring conformance with compliance directives and Bank policies. Lead and manage the activities of 6 branch staff members and work with them to execute branch goals and action plans that align with overall Bank objectives.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	8	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	1
Investments	0	"Other" Description	1 year in Sales before entering finance/banking industry.
Lending/Credit Analysis	8	Total years in banking industry	10

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I want to attend the School of Bank Management to further grow my knowledge of the banking industry. After completing the VBA Management Development program, I feel like Bank School is the next step of learning to further my career. My hope is to one day be on a financial institutions executive team.</p>

Recommender Information

Name	Title/Position
Sara Berry	Sr. Vice President; Area Market Manager
E-mail Address	Phone Number
sberry@fmbankva.com	15402922647

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Jason Crum	3/31/2025
Bank	City
F&M Bank	Timberville VA
Timestamp of Receipt 10:19:57 31 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Jason Crum

Bank Name: F&M Bank- Timberville, VA

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Members of the Selection Committee,

I am pleased to recommend Jason Crum, AVP Branch Manager at F&M Bank, for admission into the Virginia Bankers Association School of Bank Management. Jason has distinguished himself as an effective leader within our organization, currently managing two branch locations. One of Jason's notable strengths is his inclusive leadership style. He consistently ensures every member of his team feels valued and connected to our broader mission. His dual-branch responsibilities have been executed successfully, due in part to the valuable relationships and networking skills he developed during his time in the VBA Management Development Program, from which he graduated in January 2023.

Jason has repeatedly demonstrated his commitment to growth and learning. As noted by Andy Davies during the VBA MDP, Jason "listens before he speaks—a rare talent." This ability allows Jason to thoroughly analyze information and perspectives from clients and team members, leading to an informed and effective decision.

Furthermore, Jason exhibits consistency and diligence in prospecting new market opportunities, contributing to our growth strategy. He has proactively made numerous recommendations aimed at enhancing efficiencies, improving internal processes, and enriching client experience.

Participation in the VBA School of Bank Management will further deepen Jason's comprehensive understanding of banking operations and strategy. I have no doubt he will diligently apply his learnings to his current role and future leadership opportunities. Jason's commitment, analytical insight, and natural leadership qualities make him an excellent candidate for this program.

Thank you for considering Jason Crum for the Virginia Bankers Association School of Bank Management. I am confident that he will contribute positively and significantly to the program.

Sincerely,
Sara C Berry
SVP, Area Market Manager F&M Bank

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Sara C Berry Title: SVP, Area Market Manager
Bank: F&M Bank-Timberville Telephone: (540) 908-4820
Signature: Sara C Berry

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Anne (Ania) Dalrymple	Informal Name Ania	Email Ania.Dalrymple@rich.frb.org
Bank Name Federal Reserve Bank of Richmond	Title/Position Analyst - Credit Risk Management	
Phone 18047598434	Bank Asset Size N/A - Federal Reserve Bank of Richmond (Total Assets \$660,669 million as of YE 2023)	
Bank Mailing Address 701 East Byrd Street, Richmond VA 23219		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Liberty University East Carolina University
Major/Area of Study M.B.A., specialty in Accounting - LU B.A., French and Hispanic Studies - ECU	Date Completed 2017 - LU
Please list any professional designations and/or certifications you hold: N/A -	
Please specify in-bank training program or specialized bank school you have participated in: <ul style="list-style-type: none"> Prior to the Federal Reserve, I worked in Default Accounting as a team lead for Truist (formerly SunTrust Mortgage). Afterwards, I held different roles in Global Finance at Capital One, specifically in Accounting (Home Loans, Commercial, Auto, equity investments), and the SOX. At the Federal Reserve, I have completed several modules related to the banking industry, as well as credit risk management. Currently completing a Graduate Certificate in Project Management (Completion August 2025) 	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. VCU 2012 - Accounting for Non-Financial M.B.A., specialty in Accounting - Liberty University (Graduate 2017) courses: - Managerial Finance (Spring 2015) - Principal of Accounting I (Spring 2016) - Taxation I, Principles of Accounting II, Intermediate Accounting I (Summer 2016) - Intermediate Accounting II, Accounting Information Systems, Auditing (Fall 2016) - Advanced cost accounting, Tax Research & Jurisprudence, Advanced auditing (Spring 2017)	

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Employment Background

Current Employer	Previous Employer	Previous Employer
Federal Reserve Bank of Richmond	Capital One	SunTrust Mortgage
Address	Address	Address
701 East Byrd Street, Richmond VA 23219	Capital One Drive, Richmond VA 23238	1001 Semmes Ave, Richmond VA
Position/Function	Position/Function	Position/Function
Analyst - Credit Risk Management	Manager, SOX and Regulatory Reporting Quality Assurance (Last position held)/ Principal Accounting Associate (Commercial, Equity investment, and FX derivatives) / Senior Accounting Associate (Home Loans and Auto)	Default Accounting Team Lead (Last position held) / Credit Bureau Analyst / Escalations
Dates Employed	Dates Employed	Dates Employed
October 2023 - Present	January 2016 - October 2023	February 2007 - January 2016

Please describe, in detail, your role at the bank including key job functions.

As a Condition Monitoring analyst, I am responsible for the analysis and oversight of depository institution access to daylight and overnight credit and the payment systems. In doing so, I perform complex, in-depth analysis on financial institutions that pose potential risk to the Reserve Bank, payment system, or U.S. Treasury. This analysis frequently entails collaboration with a variety of industry and regulatory partners and drives the implementation of risk mitigants to the Reserve Bank and related stakeholders. I also am responsible for preparing high quality, detailed reporting to senior Reserve Bank leadership which summarizes emerging trends and potential risks on both a micro and macro level. This reporting is used to inform our risk appetite and strategic decision making. Attending State Banking school would be a great conduit to enhance my industry knowledge and interact with a diverse array of industry professionals. While my role at the Federal Reserve Bank of Richmond provides significant exposure to many facets of the industry, I am confident that this program would help me develop a more industry-focused perspective and foster my understanding of the day-to-day operations in banking.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	~5 years	Operations	>3 years
Human Resources	0	Trust	0
International Banking	<3 years	Other (please specify the area below)	Project Management/Process Improvement-Efficiency
Investments	<3 years	"Other" Description	I led and successfully implemented strategic projects aligned with organizational goals that resulted in streamlined or automated processes. Moreover, I have been a champion of challenging the status quo by reviewing existing processes and improving effic
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>Attending the state banking school would provide practical training that would help me develop the skills necessary to better understand the day-to-day operations in banking. Having the opportunity to learn from and interact with an accomplished faculty with a curriculum focused on the banking industry should afford me the opportunity to enhance my banking knowledge and refine my general business acumen. I am confident that much of the subject matter will transfer directly to my current professional responsibilities and I am optimistic that the program will provide a solid foundation for growth. Some of my main development goals this year are to continue to enhance my general industry knowledge, increase my subject matter expertise, and expand my professional network outside of the FRB. Attending this program is well aligned with all of these priorities. I am confident that this program will provide practical training that will help me develop the skills necessary to better understand the day-to-day operations in banking and provide an "inside-out" look at the industry my organization is tasked with regulating. I am particularly interested in exploring a "banker's perspective" on many of the trends and developments in our industry. In addition to gaining more insight into the operational aspects of the industry, programming that focuses on laws, regulations, and compliance specific to the banking sector would be extremely beneficial in my current role. A large part of my current responsibilities involve training less senior employees, and I hope to socialize much of what I would learn in this program in order to help them develop. Finally, I believe that participating in this program will afford me the opportunity to develop professional relationships with a diverse array of individuals in my field. These relationships may provide exposure to aspects of the industry with which I am not familiar as well as offering new insights into areas currently within my purview. Acquiring a network of subject matter experts will strengthen my ability to perform my current responsibilities and create a point of reference for future opportunities. Overall, I am excited about the opportunity to learn and share with the faculty and students in this program.</p>

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Kyle Swenson	Title/Position Senior Manager
E-mail Address Kyle.Swenson@rich.frb.org	Phone Number 18043101593

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Anne (Ania) Dalrymple	Date of Application 3/20/2025
Bank Federal Reserve Bank of Richmond	City Richmond, VA
Timestamp of Receipt 19:05:53 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Ania Dalrymple Bank Name: Federal Reserve Bank of Richmond

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

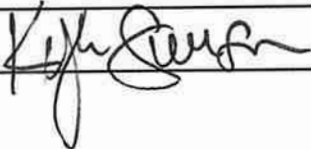
Attending the Virginia Bankers School of Bank Management would be a great opportunity for Ania to grow her industry knowledge and continue to refine her skill set. Ania currently works as an analyst in the Condition Monitoring function of Credit Risk Management area at the Federal Reserve Bank of Richmond. Prior to joining the Federal Reserve, Ania had significant experience in credit, accounting, and financial reporting at SunTrust and Capital One. Much of the curriculum covered in the program is directly related to her core responsibilities as a Condition Monitoring analyst. Ania's primary responsibilities in Condition Monitoring involve analyzing risk on both a macro and micro-level, and this program should provide greater exposure to the nuances of running a bank and foster a more industry-focused perspective. I am confident that the opportunity to interact with a seasoned faculty and an audience composed of industry professionals will provide useful insights and knowledge which will allow her to perform her Condition Monitoring responsibilities more effectively. I am also excited about the opportunity for her to develop a professional network outside of the FRBR. Ania is a thoughtful contributor who is both eager to learn and willing to share her knowledge, experience, and insights. I am certain that Ania will be a meaningful contributor to the program and approach it with the usual diligence and ambition that she shows in her job here.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kyle Swenson Title: Senior Manager - Credit Risk Management

Bank: Federal Reserve Bank of Richmond Telephone: 804-697-8053

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by April 1, 2025.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name LaDonna Davis	Informal Name LaDonna S. Davis	Email ladonnadavis@1stnatbk.com
Bank Name First National Bank	Title/Position Bank Secrecy Act Officer	
Phone 14343693000		Bank Asset Size \$1 billion
Bank Mailing Address 622 Broad Street Altavista VA 24517		

Educational Background

Highest Level of Education Achieved Some College	Institution South Side Community College
Major/Area of Study Business Managment w/ Focus in Accounting	Date Completed Completed South Side Community College South Boston VA CEC. State Licensed: CNA. (Certified Nursing Assistant) 2003
Please list any professional designations and/or certifications you hold: Principle of Accounting 1, Principle of Accounting 2, Principle of Accounting Fed Tax	
Please specify in-bank training program or specialized bank school you have participated in: ABA BSA School 2025 ABA BSA School 2024 ABA BSA School 2023 ABA Financial Risk Management 2022 Bank Regulatory Compliance and Risk Management 2023 - 2024 Advanced BSA/AML for Comunity Banks 2023 VBA BSA School 2022	
AIB Certificate Earned Standard or General	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
First National Bank	Wachovia	Centra Lynchburg General Hospital
Address	Address	Address
622 Broad Street Altavista VA 24517	227 Main Street Brookneal VA 24528	1901 Tate Springs Rd, Lynchburg VA 24501
Position/Function	Position/Function	Position/Function
Bank Secrecy Act Officer	Head Teller	CNA Nurse
Dates Employed	Dates Employed	Dates Employed
8-Sep-08	6/2004 - 9/2008	4/2003 - 6/2004

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I am responsible for ensuring a bank complies with the Bank Secrecy Act, Anti-Money Laundering (AML) regulations, and Office of Foreign Assets Control (OFAC) requirements. Their primary role is to prevent financial crimes like money laundering, terrorist financing, and fraud. Compliance Oversight to include:

Ensure the bank adheres to BSA/AML laws and regulations.

Develop, implement, and maintain a BSA/AML compliance program.

Monitor transactions for suspicious activity.

Risk Assessment & Management

Conduct risk assessments to identify vulnerabilities in the bank's operations.

Develop strategies to mitigate compliance risks.

Suspicious Activity Monitoring & Reporting

Oversee transaction monitoring systems to detect suspicious activity.

File Suspicious Activity Reports (SARs) and Currency Transaction Reports (CTRs) with regulatory agencies.

Investigate unusual customer transactions.

Regulatory Reporting & Audits

Ensure timely reporting to FinCEN (Financial Crimes Enforcement Network).

Prepare for and respond to internal and external audits and examinations.

Training & Staff Education

Train bank employees on BSA/AML policies and procedures.

Ensure staff understands red flags of money laundering and fraud.

Collaboration with Law Enforcement & Regulators

Work with law enforcement agencies and regulatory bodies during investigations.

Respond to subpoenas and requests for information.

Keeping Up with Regulatory Changes

Stay updated on changes in BSA/AML laws, regulations, and best practices.

Adjust policies and procedures accordingly.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	2	Money Management	5
General Management/Administration	10	Operations	5
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Compliance/BSA 5
Investments	0	"Other" Description	Current position,
Lending/Credit Analysis	2	Total years in banking industry	21

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am committed to furthering my education to expand my knowledge of the banking industry as a whole. Doing so will allow me to enhance my expertise in compliance, risk management, and financial regulations while also strengthening my ability to contribute to First National Bank's success. By deepening my understanding of the industry, I can be a greater asset to my employer, staying ahead of emerging trends and ensuring we navigate regulatory challenges effectively.

Recommender Information

Name	Title/Position
Michelle Gaydica	SVP - Chief Operating Officer
E-mail Address	Phone Number
michellegaydica@1stnatbk.com	14344836600

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
LaDonna S. Davis	24-Mar-25
Bank	City
First National Bank	Altavista
Timestamp of Receipt	
17:14:15 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: LaDonna Davis

Bank Name: First National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Admissions Committee,

I am honored to recommend LaDonna Davis for the Virginia Bankers School of Bank Management. As a key member of our compliance team, LaDonna consistently demonstrates an unwavering commitment to excellence. She is meticulous in her work, going above and beyond to ensure stellar results. If she encounters a challenge or knowledge gap, she proactively researches and seeks out solutions--an attribute that reflects her dedication to both personal and professional growth.

Over the past six months, LaDonna has stepped into a managerial role, and she has embraced the responsibilities with determination and enthusiasm. She continually seeks feedback and coaching, not only to enhance her own leadership skills but also to support and develop those around her. Her ability to coach and guide her team is already making positive impact, and I have no doubt that she will continue to refine these skills as she grows in her career.

LaDonna's attention to detail and high standards have been instrumental in the bank's outstanding regulatory reviews and external audits. Her professionalism and deep understanding of BSA and operational excellence have positioned her as a trusted leader within our organization. She recognizes the significance of her role and takes great pride in her work--qualities that set her apart as a banking professional.

Personally, I see LaDonna progressing to a Director-level position in the future. She possesses the drive, intellect, and leadership potential necessary to excel at higher levels of management. I firmly believe that the Virginia Bankers School of Bank Management will provide her with a broader perspective on strategic decision-making and deepen her understanding of the complex challenges faced by senior management teams.

LaDonna is an outstanding candidate for this program, and I strongly endorse her application. Please do not hesitate to contact me if you require any further information.

Sincerely,
Michelle Gaydica
Chief Operating Officer

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Michelle Gaydica

Title: Chief Operating Officer

Bank: First National Bank

Telephone: 336-618-5046

Signature: _____

Michelle Gaydica

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Diane Dawn	Informal Name Diane	Email ddawn@ches.bank
Bank Name Chesapeake Bank	Title/Position Branch Manager	
Phone 18046429211		Bank Asset Size 1.512 Billion
Bank Mailing Address PO Box 339 Hayes VA 23072		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution Gloucester High School
Major/Area of Study Studies in Art and Drafting	Date Completed 1992
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Certificate of CFS Certified and 3 Day VBA Managers Class	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Chesapeake Bank	Previous Employer First Citizens bank	Previous Employer
Address 3029 George Washington Mem HWY Hayes VA 23072	Address	Address
Position/Function Branch Manager	Position/Function Customer Service / Tellet	Position/Function
Dates Employed 04/12/2012 - present	Dates Employed 2000- 2005 and 2010-2012	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I am responsible for hiring employees and managing their performance yearly and coaching twice a year. I coach the team when needed and canceling when someone is on probation. I meet with employees to review their career path with the branch and the bank. I manage the daily operations of the branch, sending bills to accounts payable, calling our maintenance team or other venders for building issues or upkeep, ensuring that the branch is staffed at all times. I assist customers with the account needs and responsible for other bank business referrals. As the branch manager I am responsible to create the annual budget to be reviewed and approved by senior management. I am a consumer lender, and I a board member for an area nonprofit.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	6	Money Management	0
General Management/Administration	6	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	0

<p style="text-align: center; margin: 0;">Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p style="margin: 5px 0;">I am interested in enrolling in the School of Bank Management to gain a broader knowledge of the banking industry for my role as a branch manager. I am looking forward to learning more about accounting, to have an opportunity to meet others in the banking field.</p>

Recommender Information

Name	Title/Position
Jeff Szyperski	CHAIRMAN,PRES.,CEO,CB&CFS&CFG
E-mail Address	Phone Number
jszyperski@ches.bank	18044354274

Application Verification

<p><i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i></p>	
Name	Date of Application
Diane Dawn	3/6/2025
Bank	City
Chesapeake Bank	Hayes
<p>Timestamp of Receipt</p> <p>13:06:54 06 Mar, 2025</p>	

**Virginia Bankers School of Bank Management
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Diane Dawn

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Diane has been a long-time employee for us in retail. She is excellent in supervision and enhancing the customer experience. She will benefit greatly from the peer networking as well as gaining a broader view of what we do.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

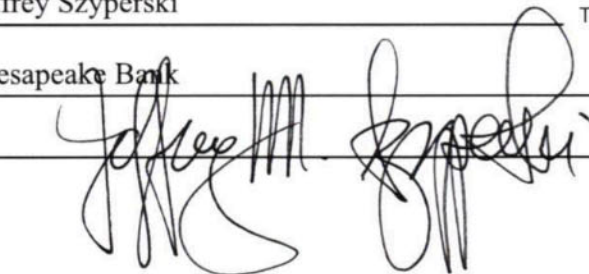
Name: Jeffrey Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: 804-435-4274

Signature: _____



Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Rebecca Deily	Informal Name Rebecca	Email rebecca.deily@townebank.net
Bank Name TowneBank	Title/Position Vice President / Treasury Services Pricing Analyst & Quality Assurance Manager	
Phone 17576386869		Bank Asset Size 17.25 billion as of December 31, 2024
Bank Mailing Address 6001 Harbour View Blvd, Suffolk, VA 23435		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study Computer Science	Date Completed May-96
Please list any professional designations and/or certifications you hold: AAP - Accredited ACH Professional	
Please specify in-bank training program or specialized bank school you have participated in: TowneBank's Professional Development Training - Customized Program Conducted by Excelerate.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer TowneBank	Previous Employer BearingPoint	Previous Employer TowneBank
Address 6005 Harbour View Blvd., Suffolk, VA 23435	Address 1676 International Dr., McLean, VA 22102	Address 6001 Harbour View Blvd., Suffolk, VA 23435
Position/Function Vice President / Treasury Pricing Analyst & Quality Assurance Manager	Position/Function Administrative Assistant to the Director of Finance	Position/Function Administrative Assistant to the Director of Marketing
Dates Employed April 2006 to Present	Dates Employed December 2004 to September 2005	Dates Employed August 2000 to December 2004

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

My role at TowneBank is Treasury Pricing Analyst & Quality Assurance Manager. As the Treasury Pricing Analyst, my primary focus is the administration, management and periodic testing (general releases and disaster recovery) of our Commercial Account Analysis System. Responsibilities include the implementation and upkeep of Bank Level settings, the setup and maintenance of various account types, service codes and pricing schedules for our Treasury Products. I lead a team that implements exception pricing and relationship maintenance within the Account Analysis system. I am also responsible for the accuracy and delivery of Account Analysis statements to our commercial members. The data push from ancillary systems to the Account Analysis system is also monitored in my department. When new products are rolled out to our commercial members, I have a key role in the project to ensure volumes are being captured in the Account Analysis system and fees applied appropriately for the new service(s). I am also an integral part of mergers and acquisitions. I take the lead on mapping and ingesting the merged relationships and their Treasury Products and Pricing into TowneBank's Account Analysis System.

As the Treasury Quality Assurance Manager, I oversee and implement quality control processes to ensure products or services meet standards, including developing policies, training staff, and analyzing data to improve processes. I lead a team that is responsible for the review of the system setup and pricing of various treasury products, to ensure our members are not negatively impacted and are delivered an exquisite member experience.

Other responsibilities include facilitating communication to members and/or bankers that provides information regarding NACHA Rules and Regulations for ACH Originators, as well as required annual Sweep Account disclosures; and developing a centralized Cash Services program that will project cash needs in vault locations, monitor and service new vaults, and perform issue research/resolution.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	2
Auditing	0	Money Management	0
General Management/Administration	0	Operations	14
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Member Service - Branch Employee
Investments	0	"Other" Description	I held the position of a teller for a total 5 years in two of our TowneBank branch locations. My primary responsibilities were to assist members with their routine financial transactions. These duties included making deposits, handling withdrawals, issu
Lending/Credit Analysis	0	Total years in banking industry	23

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to attend the Virginia Bankers Association School of Bank Management for several reasons. First, I am seeking a more comprehensive education in banking. Although I have 23 years' experience in the banking industry, my experience has been limited to only a few areas (Branch, Marketing, Fraud, Treasury). I feel that the VBA School of Bank Management will give me a more rounded experience and perspective in all areas of banking.

Secondly, I would like to further develop my skills and methods as a manager. I love to learn! I recognize that through the instruction of Senior Executives, I can learn new tools to not only effectively lead and manage my team, but to also think on a higher level and learn to recognize the processes and challenges within other departments.

Lastly, I would like to build a network of peers within the banking industry. The VBA School of Bank Management will provide a platform for me to connect with other industry professionals in our area and allow me to be part of a network that will collaborate on industry challenges and current economic trends. It will also allow me to create a deeper relationship with the people and organizations within our community.

I love my job and my role at TowneBank. I want to continue to grow and learn as a professional in today's banking industry. I believe that the VBA Bank School of Management will help me grow and become a better version of myself, which in turn will benefit my team, my department, and ultimately the TowneBank organization. Thank you for this wonderful opportunity.

Recommender Information

Name Jennifer Grant	Title/Position Senior Vice President / Director of Treasury Implementation & Treasury Member Care
E-mail Address jennifer.grant@townebank.net	Phone Number 17576867064

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name Rebecca Deily	Date of Application 3/26/2025
Bank TowneBank	City Suffolk, VA
Timestamp of Receipt 20:33:04 26 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Rebecca Deily

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I've had the opportunity to work with Rebecca Deily since I joined TowneBank 6 years ago. She was not my direct report, but rather a teammate that I knew I could rely on to be informative, accurate, supportive and open-minded. Recently, I was promoted and Rebecca is now my direct report. Over the last 6 months, I've worked with her much more closely. I continue to be impressed by her work ethic, calm and patient demeanor and drive for growth.

Rebecca has consistently demonstrated leadership, analytical skills and a commitment to excellence in her role as Treasury Pricing & Quality Assurance Manager. She has played a key role in several critical projects, including an overhaul of the manner in which the bank designs and presents analysis statements to commercial cash management clients and an ongoing bank merger. Rebecca has taken ownership of and accountability for the bank's analysis program, working cross departmentally to ensure all stakeholders have the opportunity to offer insight into the impact of changes within that system, are included in key decisions and are aware of any updates that may effect them or our members. This is a complex software platform; Rebecca rose to the occasion and educated herself on the intricacies and nuances.

Rebecca has exhibited a desire to continue to grow in her career, proactively seeking feedback and guidance to develop her leadership skills. TowneBank is in the process of acquiring another institution. Rebecca has taken the lead on her work-stream, recommending courses of action that demonstrate her ability to think strategically and drive results.

I am confident that attending the VBA School of Bank Management will further enhance Rebecca's expertise and leadership potential, benefiting both her and our bank. As a recent graduate of the program myself, I am acutely aware of the dedication and commitment required by this program. Rebecca possesses the ambition and dedication necessary to excel in this program and I wholeheartedly support her application.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Jennifer Grant

Title: SVP, Director of Treasury Implementation &

Bank: TowneBank

Telephone: 757-686-7064

Signature: Jennifer Grant

 Digitally signed by Jennifer Grant
Date: 2025.03.27 10:39:02 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Patrick Dempsey	Informal Name Pat	Email pdempsey@mvbbanking.com
Bank Name MVB Bank	Title/Position Commercial Portfolio Manager	
Phone 12024946880		Bank Asset Size \$3.0B
Bank Mailing Address 12100 Sunset Hills Rd Suite R13, Reston, VA 20190		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of South Carolina Moore School of Business
Major/Area of Study Bachelor of Science - Business Administration	Date Completed 2016
Please list any professional designations and/or certifications you hold: Commercial Banking & Credit Analyst (CBCA) - Corporate Finance Institute	
Please specify in-bank training program or specialized bank school you have participated in: Completed Commercial Banking & Credit Analyst (CBCA) with Corporate Finance Institute as well as MVB Bank in house on the job credit training.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Moore School of Business at University of South Carolina Accounting 101 (Financial Accounting) and Accounting 102 (Managerial Accounting)	

Employment Background

Current Employer MVB Bank	Previous Employer United Bank	Previous Employer
Address 12100 Sunset Hills Rd Suite R13, Reston, VA 20190	Address 908 Quincy St Arlington VA	Address
Position/Function Commercial Portfolio Manager	Position/Function Senior Sales and Services Representative	Position/Function
Dates Employed March 2021 to Present	Dates Employed November 2016 - March 2021	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
Responsible for managing and servicing commercial portfolio of three loan officers at the bank. Responsibilities include fostering client relationships, testing covenants, managing borrowing base availability, underwriting and compiling loan requests, renewals, and annual reviews. Manage and oversee the entire government contracting portfolio for the bank as well as specific CRE and C&I relationships.			
Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	4
Investments	0	"Other" Description	Retail bank management
Lending/Credit Analysis	4	Total years in banking industry	8

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
The School of Bank Management will allow me to continue my career in commercial banking and gain valuable insights from leaders in the industry. I have worked in banking my entire career and am passionate about the financial sector and the school will provide me with schools to accelerate my career. Additionally, attending the school provides me with the opportunity to meet and interact with peers in the commercial banking space to further grow my professional network.

Recommender Information

Name	Title/Position
Garret Reed	Regional President
E-mail Address	Phone Number
greed@mvpbanking.com	17038514972

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Patrick Dempsey	3/31/2025
Bank	City
MVB Bank	Reston
Timestamp of Receipt	
16:30:07 31 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Patrick Dempsey Bank Name: MVB Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Patrick is a rising star at MVB Bank, most recently being promoted to Portfolio Manager in the Credit Department. He increased responsibilities over the years, current managing the entire government contract lending portfolio. I recommended Patrick for this program. I graduated from Bank School about 12 years ago and this program is exactly for ambitious and goal oriented bankers, like Patrick. The President and Chief Credit Officer highly recommends Patrick for this program as well.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Garret Reed Title: Regional President

Bank: MVB Bank Telephone: 703-851-4972

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Aurelia Dinoso	Informal Name Aurelia	Email adinoso@mstreetbank.com
Bank Name MainStreet Bank	Title/Position Senior Vice President,/Senior Business Banker	
Phone 15713751365		Bank Asset Size \$2 Billion
Bank Mailing Address 10089 Fairfax Blvd.		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution St Louis University
Major/Area of Study Bachelors of Science in Electronics and Communications Engineering	Date Completed March 1990
Please list any professional designations and/or certifications you hold: Senior Vice President, Senior Business Banker	
Please specify in-bank training program or specialized bank school you have participated in: Introduction to Commercial Lending from Bankers College	
AIB Certificate Earned Basic or Pre-Standard	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
MainStreet Bank	John Marshall Bank	Cardinal Bank and The Business Bank
Address 10089 Fairfax Boulevard, Fairfax VA 22030	Address 1943 Isaac newton Sq, Reston VA 20190	Address 1900 Centennial Park Drive Reston, VA 20191
Position/Function Senior Vice President/ Senior Business Banker	Position/Function Business Development officer	Position/Function Branch Manager
Dates Employed August 5, 2019 to Present	Dates Employed May 2016 to July 2019	Dates Employed May 2004 to May 2016

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I am responsible for bringing new commercial and consumer deposit relationship to the bank. I am a dedicated relationship banker who consistently provides excellent customer service. and guide businesses with banking tools to help them achieve success and maximize cash flow efficiently. I help customer with all facets of deposits, cash, payments and receivables through a variety of treasury management solutions. I maintain and expand business relations by focusing and listening on the financial needs of every customers, and asking the right questions to better serve their needs. When appropriate, I become the customers' sounding voice and rally the precise resources, and connect my customers with partners throughout the bank.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	10 plus
General Management/Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	20+

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I started my banking career as a teller and worked my way up to now a Business Banker for the past 20 plus years and I love what I do, Helping clients and forming business relations in the community for me is so rewarding in so many ways. Having achieved this point of my career, I've always wanted to have the formal education from bank school to further broaden and deepen my knowledge in the banking industry. I love learning and I believe that this program will provide everything that I hoped for and more. I look forward to the exceptional experience.

Recommender Information

Name	Title/Position
Thomas Cary	Senior Vice President/ Director of Business Banking
E-mail Address	Phone Number
tcary@mstreetbank.com	17033386567

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Aurelia Dinoso	3/5/2025
Bank	City
MainStreet Bank	Fairfax
Timestamp of Receipt	
18:31:27 05 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Aurelia Dinoso

Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend Aurelia Dinoso for the upcoming VBA Bank School class. Aurelia has been in banking for 25 years, and has worked her way up from teller, to head teller, to assistant manager, to manager and is now a Business Banker who manages the second largest portfolio in the bank. She is currently the treasurer for a small local non-profit, and has held multiple board positions with non-profits in the local community as well as committee chair positions in the Reston Chamber. She is a leader on my team, helping to coach new team members and assist those who have large and complex clients.

To continue her career path and leadership development, the Virginia Bankers School of Management would be an invaluable experience for her. I know from experience that the education received at the VBA Banker's School would expose her to a bigger picture of how the bank operates, and what goes into the decisions made at the C Suite level.

Aurelia is an up and coming leader both on my team and for MainStreet Bank, thank you so much for considering her for the 2025 class

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Thomas Cary

Title: SVP - Director of Business Banking

Bank: Mainstreet Bank

Telephone: 703-218-5178

Signature: Thomas Cary

 Digitally signed by Thomas Cary
Date: 2025.03.06 16:58:26 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Lauren Dixon	Informal Name Lauren	Email ldixon@bankofclarke.com
Bank Name Bank of Clarke	Title/Position Portfolio Manager	
Phone 17036873271		Bank Asset Size \$1.87 billion
Bank Mailing Address 2 East Main Street, Berryville, VA 22611		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution George Mason University
Major/Area of Study B.S. Accounting	Date Completed May 2014
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed.	
Employed in the banking/lending industry since 2015	

Employment Background

Current Employer	Previous Employer	Previous Employer
Bank of Clarke	Florida First Capital Finance Corporation	Access National Bank
Address	Address	Address
2 East Main Street, Berryville, VA 22611	1351 North Gadsden Street, Tallahassee, FL 32303	1800 Robert Fulton Drive, Suite 105, Reston, VA 20191
Position/Function	Position/Function	Position/Function
Portfolio Manager	Credit Underwriter	Credit Analyst
Dates Employed	Dates Employed	Dates Employed
February 2022 - Current	March 2016 - February 2022	February 2012 - July 2015

<p style="text-align: center; margin-bottom: 10px;">Please describe, in detail, your role at the bank including key job functions.</p> <ul style="list-style-type: none"> Underwrites commercial loan and line renewals. Prepares accurate and timely financial statement spreads. Monitors portfolio delinquency and assists commercial lenders with calling on existing clients for payments up to 30 days past due. Assists in structuring new credit requests adhering to policy. Responsible for monitoring, creating, and updating required financial reporting. Evaluates existing credit relationships and assigns/affirms/requests the appropriate risk rating based on the assessment of risk concluded through the analysis process.
--

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Coordinates approval process with Credit department and in Loan officer's absence present to approval committee.
- Reviews and edits commitment letters ensuring accuracy between commitment letters and approval.
- Leads at minimum monthly (or as needed) portfolio management meetings with Lenders and lending assistants.
- Stays well-versed in current economic market trends to provide timely and relevant insights.
- Assumes additional responsibilities, as requested.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	13	Total years in banking industry	13

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I'm interested in enhancing my understanding of banking as a business, as my banking experience is limited to credit analysis, underwriting and portfolio management.

Recommender Information

Name	Title/Position
Yasi Yamini	VP, Portfolio Management Officer
E-mail Address	Phone Number
yyamini@bankofclarke.com	17036873269

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Lauren Dixon	3/7/2025
Bank	City
Bank of Clarke	Berryville
Timestamp of Receipt	
17:09:08 07 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Lauren Dixon

Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to write this letter of recommendation on behalf of Lauren Dixon for acceptance into the Virginia Bankers School of Bank Management. Lauren joined Bank of Clarke in February 2022, bringing with her a wealth of experience from a CDC specializing in SBA 504 loans. Since joining our team, she has become the bank's subject matter expert in SBA lending and has played a pivotal role in expanding our SBA loan portfolio. Her expertise, diligence, and commitment to excellence have significantly contributed to the bank's growth in this crucial sector.

Lauren's leadership and problem-solving skills have set her apart as a key asset to our institution. She consistently demonstrates a deep understanding of SBA lending regulations and best practices, ensuring that our portfolio remains strong and compliant while also providing the highest level of service to our clients. Her ability to educate and support her colleagues has fostered a collaborative environment, enhancing the team's overall knowledge and performance. She is proactive in identifying opportunities for improvement and growth, making her an invaluable resource within our organization.

We strongly believe that attending VBA's School of Bank Management will provide Lauren with the opportunity to further develop her leadership skills and industry expertise. Her passion for banking, coupled with her dedication to professional growth, makes her an ideal candidate for this program. Bank school will not only enhance her ability to contribute to our institution but will also prepare her to take on greater leadership roles within the banking industry. We have no doubt that she will excel in this program and bring back valuable insights to benefit both our bank and the broader financial community.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Joe Zmitrovich

Title: President and Chief Banking Officer

Bank: Bank of Clarke

Telephone: (540) 664-4942

Signature: Joseph Zmitrovich

Digitally signed by Joseph Zmitrovich
DN: cn=Joe Zmitrovich, o=Bank of Clarke, ou=Bank of Clarke, email=jzmitrovich@bankofclarke.com
Reason: I am the author of this document
Date: 2025.03.26 16:00:36-0400
Email PDF Security: Version: 2022.0.0

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Stuart Dryden	Informal Name Stuart	Email stuartddryden@gmail.com
Bank Name Burke & Herbert Bank	Title/Position Senior Commercial Underwriter	
Phone 17038373840		Bank Asset Size \$7,803,223,000
Bank Mailing Address 100 S. Fairfax Street Alexandria, VA 22314		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Georgia Tech Miami University of Ohio
Major/Area of Study Masters of City and Regional Planning (MCRP): Specializations Land Development/Urban Design – Georgia Tech B.A. from Miami University of Ohio	Date Completed 2010 – GT 2008 – Miami of Ohio
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Ongoing Professional Development coursework offered by B&HB.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A. Have not completed a course within last 5 years.	

Employment Background

Current Employer	Previous Employer	Previous Employer
Burke & Herbert Bank	Federal Capital Partners (FCP)	American Land Development
Address	Address	Address
5680 King Centre Drive, Suite 801, Alexandria VA 22315	4445 Willard Ave Suite #900, Chevy Chase, Maryland 20815	10400 O'Donnell Pl Suite 200, Waldorf, MD 20602
Position/Function	Position/Function	Position/Function
Senior Commercial Underwriter	Associate- Development	Associate- Development
Dates Employed	Dates Employed	Dates Employed
March 2021- Current	11/2018- 11/2020	7/2017-11/2018

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

As a senior commercial underwriter, I am responsible for the underwriting and credit approval packages for all new money credit requests which come into B&HB. Specifically, I am focused on credit requests within the Commercial Real Estate or C&I industry, and typically review the most challenging and complex relationships which come into the bank. I review and articulate all the credit risks and loan structural elements as part of all loan requests typically \$3MM in size up to \$30MM or more, in which a credit officer or loan committee will ultimately decide whether to approve. Further, I am highly specialized in the CRE sector and have expertise underwriting all CRE asset classes including Multi-Family, Affordable/LIHTC Multi-Family, Office, Industrial, Retail, as well as Senior Living, Self-Storage, Homebuilding, and Land Development. Over the course of close to four years, I've underwritten and gotten approved \$1B in new loans at the bank across roughly 125 new money requests.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	4	Total years in banking industry	4

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

After 10 years of progressive real estate investment and development experience for institutional private equity investment firms in the Mid-Atlantic, I joined Burke and Herbert Bank close to 4 years ago as a commercial underwriter. During this time, I've been working very intently within the credit team to analyze all deals coming through the bank, learn diverse loan structures for CRE/C&I industry and help mitigate risk.

As I have solely been focused in this role within the organization, my goal by applying to the Virginia Bankers School of Bank Management is to gain an executive level education and skillset focused on the banking industry outside of my current credit role. By broadening my skillset outside of my credit underwriting function and by accentuating my prior educational and work history, my goal is to further enhance my career within the bank, and become more well-informed of bank decision making for years to come. This coursework will help me become a stronger asset for the credit and executive team at B&HB, and will be a great leadership and networking experience for myself personally. I look forward to proving myself and taking this coursework to enhance myself professionally as a future banking leader.

Best Regards, Stuart Dryden

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Brian Smoyer	Title/Position Director of Credit Administration
E-mail Address bsmoyer@burkeandherbertbank.com	Phone Number 19176509678

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Stuart Dryden	Date of Application 3/24/2025
Bank Burke & Herbert Bank	City Alexandria, VA
Timestamp of Receipt 14:30:49 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Stuart Dryden

Bank Name: Burke & Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is with great enthusiasm to recommend Stuart Dryden to the Virginia Bankers School. I have the privilege of managing Stuart across our four year working relationship, and I can say with absolute confidence that he is one of the most exceptional and insightful professionals I have encountered in my 25 year career. His outstanding attention to detail and real estate acumen make him an ideal candidate for the Virginia Bankers School.

Stuart's attention to detail is truly remarkable. In commercial loan underwriting, where precision and accuracy are paramount, Stuart consistently dissects complex information and maintains a sharp focus on the smallest of details. Whether analyzing complex ownership structures or reviewing legal documents, Stuart ensures that no nuance is overlooked. His meticulous approach allows him to identify subtle discrepancies or uncover overlooked elements. This keen eye for detail is particularly evident with Low-Income Housing Tax Credit (LIHTC) transactions. Stuart navigates the tax, financial, and regulatory aspects of LIHTC transactions with ease. His work is consistently of the highest quality, and his reliability in producing accurate, thorough analyses makes him the bank's top commercial loan underwriter.

When working with large commercial loans, Stuart's ability to evaluate both risks and mitigants is critical. He has a keen understanding of the nuances involved in underwriting large-scale real estate transactions and is adept at identifying potential risks and developing effective strategies to mitigate them. His ability to assess market conditions, borrower creditworthiness, collateral value, and overall deal structure ensures that any risks are carefully considered and addressed. Whether dealing with multifamily acquisitions, self-storage construction, or mixed-use commercial properties, Stuart brings a disciplined, risk-aware approach to every deal.

Beyond his technical expertise, Stuart's interpersonal skills are equally impressive. His character and work ethic make him an exceptional candidate for your program. He collaborates well with colleagues, earning their trust through his solutions-oriented mindset, professionalism, and positive attitude. His leadership qualities are becoming increasingly evident as he takes on more responsibility and ownership of high-level projects. His ability to think critically and deliver results under pressure speaks volumes about his leadership potential and his capacity to thrive in high-stakes environments.

I recommend Stuart to the Virginia Bankers School without hesitation. It is rare to encounter someone with the combination of skills, work ethic, and character that Stuart exemplifies. I am confident he will bring the same level of excellence that he

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Brian Smoyer

Title: Director of Credit Administration

Bank: Burke & Herbert Bank

Telephone: 917-650-9678

Signature: Smoyer, Brian

 Digitally signed by Smoyer, Brian
Date: 2025.03.29 16:11:48 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name MICHELLE D'SOUZA	Informal Name MICHELLE	Email mdsouza@burkeandherbertbank.com
Bank Name BURKE & HERBERT BANK	Title/Position Vice President - SMALL BUSINESS CREDIT	
Phone 17035191633		Bank Asset Size \$8.3 BILLION
Bank Mailing Address 5680 King Centre Drive, Suite 700, ALEXANDRIA VA 22315		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Overseas
Major/Area of Study Bachelor's in Computer Science + Mathematics & Statistics (Accounting included)	Date Completed 2006
Please list any professional designations and/or certifications you hold: Several American Bankers Association Certifications online. A 12-month Leadership Exploration and Development Certification completed in Feb-2025	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned Basic or Pre-Standard	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Completed a college level course in accounting and ABA.	

Employment Background

Current Employer Burke & Herbert Bank	Previous Employer	Previous Employer
Address 5680 King Centre Drive, Suite 700, Alexandria, VA 22315	Address	Address
Position/Function Vice President - Small Business Credit Analyst	Position/Function	Position/Function
Dates Employed DOJ 01/21/2020	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I specialize in supporting the Bank's goal of enhancing the value of the Small Business Lending Group by increasing the efficiency of the sales force via underwriting support and portfolio servicing, and translating analytical skills into recommendations in support of Small Business loan decisions. I have formal credit training and five plus (5+) years of underwriting and account management experience, within a commercial lending environment. Additionally, I have loan approval authority for small business loans up to \$750M.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	1
Auditing	3+	Money Management	5+
General Management/Administration	15+	Operations	5+
Human Resources	13	Trust	0
International Banking	5+	Other (please specify the area below)	N/A
Investments	5+	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

The Virginia Bankers School of Bank Management provides a multidimensional educational experience in banking which will be super beneficial in further growing and developing my banking leadership. It will equip me with skills to influence decision-making and create efficient processes. As well as to connect with other financial professionals.

Recommender Information

Name	Title/Position
Joseph Bonaccorsy	SVP - Director of Small Business & Consumer Credit
E-mail Address	Phone Number
JBonaccorsy@burkeandherbertbank.com	17038373841

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Michelle D'Souza	3/25/2025
Bank	City
Burke & Herbert Bank	Virginia

Timestamp of Receipt
16:33:21 25 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Michelle D'Souza

Bank Name: Burke and Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Michelle is an excellent banker. She has developed her skill set over the past few years within the credit department at Burke and Herbert Bank. She was recently elevated to Business Banking Team Lead overseeing a group of Credit Analysts dedicated to the Business Banking/Small Business Lending group within the bank. Michelle has gone through the banks Leadership Development program, graduating successfully and imparting what she learned to her employees. My primary purpose in recommending Michelle to the Virginia Bankers School of Bank Management is to continue to increase her knowledge beyond the credit world. Having gone through the school myself I believe the curriculum and assignments Michelle will experience can provide additional information that she can use throughout her career. Michelle is going to be a leader at Burke and Herbert Bank for years to come, going through the VA Bankers School of Bank Management will not only help her but the bank as well.

Thank you and please feel free to contact me with any additional questions.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Joe Bonaccorsy

Title: Director Business Banking & Consumer Cred

Bank: Burke and Herbert Bank

Telephone: 703-837-3841

Signature: Bonaccorsy, Joseph

 Digitally signed by Bonaccorsy, Joseph
Date: 2025.03.26 10:35:52 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Rachel Dye	Informal Name Rachel	Email rdye@ches.bank
Bank Name Chesapeake Bank	Title/Position Compliance & CRA Officer	
Phone 18046958225		Bank Asset Size 1.5 Billon
Bank Mailing Address PO Box 1078 Mathews, VA 23109		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Rappahannock Community College
Major/Area of Study Associate of Arts and Sciences	Date Completed December 2011
Please list any professional designations and/or certifications you hold: Certified Regulatory Compliance Manager (CRCM)	
Please specify in-bank training program or specialized bank school you have participated in: ABA Foundational Compliance School, ABA Intermediate Compliance School, VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Chesapeake Bank		
Address 10458 Buckley Hall Rd Mathews, VA 23109	Address	Address
Position/Function Compliance & CRA Officer	Position/Function	Position/Function
Dates Employed September 2011 to present	Dates Employed	Dates Employed

<p style="text-align: center; margin-bottom: 10px;">Please describe, in detail, your role at the bank including key job functions.</p> <ul style="list-style-type: none"> Develop, administers, and oversees the risk-based Compliance Management System (CMS) program, assuring corporate policies and procedures are aligned with legal and regulatory requirements. Oversees the compliance monitoring plan for alignment with the risk-based CMS. Oversee ongoing reviews/testing of regulations to ensure compliance with Bank policy and regulations.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Oversees the compliance training for CFS employees maintaining a close partnership with training
- Responsible for the Change Management process for the organization
- Responsible for the Complaint Management program for the organization.
- Maintain awareness of emerging trends and activities through outside participation with regional and national banking associations
- Perform impact analysis of federal and state banking laws and regulations, developing compliance concerns and communicating to Business unit leaders, Senior Management, Executive Committee and the Board for conforming to regulatory updates in alignment with corporate risk appetite
- Responsible for understanding current resources to effectively provide forward looking support for the corporate infrastructure
- Oversees the software used for compliance with CRA, HMDA, and Fair Lending compliance
- Manage the review of community development actives throughout the Bank
- Complete annual CRA Self-Assessment
- Oversee data analysis for HMDA, CRA, fair lending, and other regulatory requirements
- Develop and maintain Compliance & CRA policies and procedures
- Manage ongoing annual updates (Public File, Do You Knows, etc.)
- Assistance with Business Unit risk assessment discussions and process interviews
- Oversee data for KRI (key risk indicator) or KPI (key performance indicator)
- Audit management for exams and internal and external auditors, providing information, files and records, when appropriate
- Responsible and coordinate all regulatory and audit responses
- Development and management of staff to include coaching and reviews
- Manage Risk Department reporting
- Assist and collaborate in Enterprise Risk Management for CFS
- Manage P & L for the Risk Department
- Maintain productive partnerships through individual contacts and group meetings

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	3	Money Management	0
General Management/Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	11
Investments	0	"Other" Description	Branch Retail
Lending/Credit Analysis	2	Total years in banking industry	13

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Attending the School of Bank Management has been a goal of mine for many years. The school offers a well-rounded curriculum that covers essential banking and financial management topics, ensuring a deep understanding of the industry. I look forward to learning from experienced professionals and academics who bring real-world insights and cutting-edge knowledge to the classroom. The school provides numerous opportunities to connect with industry leaders, which can be invaluable for your career growth. Beyond academics, the school fosters personal development through leadership training, teamwork, and communication skills, preparing you for a successful career in banking management. I look forward to all of this and more!

Recommender Information

Name	Title/Position
Jeffrey Szyperski	President & CEO
E-mail Address	Phone Number
jszyperski@ches.bank	18044354274

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Rachel M Dye	2/12/2025
Bank	City
Chesapeake Bank	Mathews
Timestamp of Receipt	
11:46:29 12 Feb, 2025	

**Virginia Bankers School of Bank Management
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Rachel Dye

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Rachel has a great future. Her background in customer-facing retail work combined with her compliance training allow her to insure we remain highly compliant without ignoring the customer experience.
I recommend her highly.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jeffrey Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: 804-435-4274

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Robert Edwards	Informal Name Rob	Email Robert.edwards@truist.com
Bank Name Truist Financial Corporation	Title/Position VP, Operations Manager w/ Staff	
Phone 14049442687		Bank Asset Size 531 Billion
Bank Mailing Address 355 Argus Circle NW		

Educational Background

Highest Level of Education Achieved Some College	Institution GSU
Major/Area of Study Economics	Date Completed 2009
Please list any professional designations and/or certifications you hold: I currently hold no professional designations or certificates. However, by the time of this program I should have completed the CSM and CSPO programs.	
Please specify in-bank training program or specialized bank school you have participated in: I have not been a part of any in bank training program outside of attending the Truist Leadership Institute for Discovering Conscious Leadership, Psychology of Change, and Engagement and Motivation Strategies.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Truist Financial Corporation	Previous Employer Bank of America	Previous Employer
Address 1600 Riveredge Parkway Floor 5, Atlanta, GA 30328	Address 210 Townpark Drive NW 1st Floor Kennesaw, GA, 30144	Address
Position/Function VP, ATM Channel Operations Manager w/ Staff	Position/Function Accounting Specialist III - ATM Exceptions Queue Team	Position/Function
Dates Employed 06/08/2020 to Present	Dates Employed December 2018 to June 2020	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
In my current role I am the operations owner the monitoring tool for our ATM fleet KTC. Part of my job duties includes making decisions on workflows for trouble tickets, Administration of the system, working with developers to produce enhances for the tool. Additionally, my team reports on ATM Channel analytics for leadership, vendor partners, and other internal teams.			
Please indicate the numbers of years of experience in each bank management area.			
Accounting	2	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3	Operations	10
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	I served as Atlanta Market ERG head for the Latinx group at B of A for 2 years.
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	10

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>When discussing places i wanted to grow with my leadership I had requested to go to banking school to help me grow in my overall understanding of banking outside of operations. When this was brought to the attention of my Senior Leadership they suggested I apply for the program at VBA specifically praising the quality of the program as an alumni.</p> <p>I want to grow in my knowledge of intergrated processes that comprise our financial system and how that feeds into organizational decision making from a leadership perspective. I believe this will be a great opportunity for me to grow as a leader in banking.</p> <p>Additionally, I am looking forward to meeting other banking leaders across our industry.</p>

Recommender Information

Name	Title/Position
Lynne McMichael	SVP, Head of ATM and Cash Service Delivery
E-mail Address	Phone Number
lynne.mcmichael@truist.com	18049238663

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Robert A. Edwards	3/19/2025
Bank	City
Truist Financial Corporation	Atlanta
Timestamp of Receipt	
13:23:38 19 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Robert Edwards

Bank Name: Truist Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Robert has been with Truist just shy of five years. He was recently moved into a Leadership position in our ATM and Cash Operations areas. He has demonstrated his ambition and willingness to learn recently through our ATM Software rollout and his team's work around the software analytics and administration. The VBA School will broaden his knowledge and understanding of the banking industry and how his/our teams fit into the bank and our role in the bank's profitability. His eagerness to learn and grow in the banking industry will ensure his time at the VBA Bank School will be a profitable investment for the bank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: G. Lynne McMichael

Title: SVP, Head of ATM & Cash Operations

Bank: Truist Bank

Telephone: 804-923-8663

Signature: G. Lynne McMichael

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Leighann Elmore	Informal Name Leighann Elmore	Email leighannelmore@1stnatbk.com
Bank Name First National Bank	Title/Position AVP/Senior Credit Analyst	
Phone 14342372931		Bank Asset Size \$1,016,528,000
Bank Mailing Address 3401 Odd Fellows Road, Lynchburg, VA 24501		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Tech
Major/Area of Study Bachelor of Science in Business - Finance	Date Completed May 2004
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: FNB Leadership Academy VBA Management Development Program RMA CAVA Commercial Lending School OMEGA Performance - Commercial Loans to Small Business (BB&T University)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. I have not taken a college level/AIB basic account class within the last five years; however, accounting is a job function of my role as a Senior Credit Analyst in the Credit Management Department at the bank. Completed college courses in Principles of Accounting, Managerial Accounting, Advanced Financial Analysis.	

Employment Background

Current Employer	Previous Employer	Previous Employer
First National Bank	BB&T	CitiFinancial
Address 3401 Odd Fellows Road, Lynchburg, VA 24502	Address 2120 Langhorne Road, Lynchburg, VA 24501	Address
Position/Function Senior Credit Analyst: Assist Commercial Lenders with spreading of financials and underwriting.	Position/Function Business Loan Assistant / Assist Commercial Lenders	Position/Function Assistant Branch Manager
Dates Employed 2/10/2025 to present	Dates Employed 2012-2014	Dates Employed 2004-2012

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- * Executes the directives of the Chief Credit Officer and any other member of Senior Management
- * Performs regular credit file analysis on pending loans requests and ensures the timely delivery of credit file analysis to include but not limited to: spread of borrower's balance sheets, income statements, and tax returns to facilitate credit analysis
- * Prepares written financial statement analysis including evaluation of cash flow and collateral for presentation to the appropriate person making the final lending decision.
- * Develops projections to evaluate financial capacity and ability to repay. Predicts probability of successful repayment of new and existing loans.
- * Recommends loan structure for new and renewal loan requests made by individual and businesses.
- * Obtains and evaluates industry information to determine economic trends in customer's business.
- * Reviews customer accounts and portfolios to identify, evaluate and determine the appropriate course of action on potential credit quality issues in order to maximize credit quality and minimize risk and potential loss to the Bank.
- * Participates in Management Loan Committee (MLC) meetings by offering reports, comments and suggestions based on analysis.
- * Assists lenders in developing and improving the quality of credit submissions.
- * Ensures compliance with state and federal regulations and bank policies and procedures. Stays abreast of new rules, regulations, and procedures to assist in implementation and revision of current policies and procedures.
- * Completes required compliance training regularly and participates in other educational opportunities to increase job-related knowledge.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	12	Total years in banking industry	12

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I graduated from Virginia Tech with a degree in finance. As one of my elective courses, I took Bank Management, which provided a basic understanding of how the banking industry works. After graduation, I worked for a finance company and then later switched careers to banking. I have been in the banking industry for over twelve years and have primarily worked in the commercial lending area as a lending assistant and in the credit management department as a credit analyst. In my current role as a Senior Credit Analyst, my focus tends to be on credit analysis, structuring loans to ensure they are compliant with regulations and bank policy, and managing the credit analyst team. Since I have been in my role for several years, I understand how good credit quality can affect the bank; however, I have not had the opportunity to explore how closely tied each department of the bank is and how they can have an impact on the overall health of the bank. I would like to attend the Virginia Bankers School of Bank Management in order to enhance my banking skills, better understand the relationship between departments within a bank, expand my leadership skills, and continue to build a network within the industry, all of which can lead to career advancement.

Recommender Information

Name	Title/Position
Jennifer Edgell	Senior Vice President/Chief Credit Officer
E-mail Address	Phone Number
jenniferedgell@1stnatbk.com	14344775887

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Leighann Elmore	3/18/2025
Bank	City
First National Bank	Lynchburg
Timestamp of Receipt	
17:06:00 18 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Leighann Elmore

Bank Name: First National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Leighann Elmore for admission to Virginia Bankers School of Bank Management. I have had the privilege of working closely with Leighann for over ten (10) years at First National Bank. She has worked in the Senior Credit Analyst role for the last three years and has embraced the additional responsibilities that come with the role. Leighann is well respected by her peers as well as others in the banking industry. Her exceptional work ethic, unwavering dedication, and eagerness to learn make her an outstanding candidate for your program.

In her current role as Senior Credit Analyst, Leighann has consistently demonstrated expertise in analyzing complex credit relationships, assessing risk factors, and delivering insightful recommendations that have significantly contributed to the success of our institution's strong credit culture. Her ability to navigate complex financial data with accuracy and present actionable strategies is a true asset.

Beyond her technical skills, Leighann brings a determined commitment to excellence and a proactive desire to expand her knowledge. Her dedication to continuous learning is evident in her enthusiastic approach to new challenges and her ability to quickly adapt to evolving industry trends. Leighann also possesses strong leadership and interpersonal skills. She is a natural collaborator and encourages teamwork among her peers. These qualities not only enhance her contributions within our organization but also promise to enrich her academic experience at the Virginia Bankers School of Bank Management.

In summary, I firmly believe that Leighann will excel academically and make meaningful contributions to the program. Her blend of expertise, commitment, and drive to succeed positions her as a future leader in the banking and finance industry. Please do not hesitate to contact me at (434) 477-5887 or jenniferedgell@1stnatbk.com if you require further insights into this exceptional individual.

Sincerely,

Jennifer T. Edgell
Chief Credit Officer
First National Bank

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Jennifer T. Edgell

Title: Chief Credit Officer

Bank: First National Bank

Telephone: (434) 477-5887

Signature: Jennifer T. Edgell

 Digitally signed by Jennifer T. Edgell
Date: 2025.03.30 21:31:58 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Monica Embler	Informal Name Monica	Email monica.embler@trupointbank.com
Bank Name TruPoint Bank	Title/Position VP & Branch Manager	
Phone 18287745289		Bank Asset Size \$526,000,000
Bank Mailing Address 116 Executive Park Asheville, NC 28801		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Asheville Buncombe Technical College
Major/Area of Study Business Administration Graduate	Date Completed 2017
Please list any professional designations and/or certifications you hold: Certification of Graduation: The Southwestern School of Consumer Lending Certification: Life and Health Insurance License Notary Public since 2002 American Bankers Association Certifications: Fundamentals of Banking Consumer Lending Leadership	
Please specify in-bank training program or specialized bank school you have participated in: The Southwestern School of Consumer Lending. Leadership program: The National Society of Leadership and Success American Bankers Association Bank training programs for management, sales, operations and lending.	
AIB Certificate Earned Basic or Pre-Standard	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Asheville Buncombe Technical College 2016/2017 Accounting 1 class	

Employment Background

Current Employer	Previous Employer	Previous Employer
TruPoint Bank	American Red Cross	Champion Credit Union
Address 116 Executive Park Asheville NC 28801	Address Asheville NC	Address Asheville NC
Position/Function VP & Branch Manager	Position/Function Donor Recruitment Manager	Position/Function Member Services Branch Lead
Dates Employed 03/18/2019 - Current	Dates Employed 06/2018 - 03/2019	Dates Employed 04/2016 -06/2018

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
Leading and coaching a team of employees, overseeing branch operations, conduct performance evaluations, provide ongoing training and development, consumer lending, new accounts, sales and service, maintain positive relationships with customers and employees, ensure branch is in compliance with regulations and laws, business development, and make informed decisions for the soundness of the branch, employees and customers.			
Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	15
General Management/Administration	26	Operations	15
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	15	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>As a banking professional, I am interested in attending the Virginia Bankers School of Bank Management. It would be with great honor to obtain a higher level of understanding of the banking model and structures entirely. Banking is a constant learning environment and having this opportunity to continue my education would be of great value. While not only to enhance my performance but this would allow me the opportunity for a more in depth understanding of the banking model. This would also allow me to build relationships with other bankers and share goals</p> <p>Thank you for considering me for the Virginia Bankers School of Bank Management and I look forward to hearing from you. Kind regards, Monica Embler</p>

Recommender Information

Name	Title/Position
Barry Elswick	President & CEO
E-mail Address	Phone Number
barry.elswick@trupointbank.com	12769353447

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Monica Embler	2/13/2025
Bank	City
TruPoint Bank	Asheville NC
Timestamp of Receipt	
10:16:51 13 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Monica Embler Bank Name: TruPoint Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I recommend Monica for inclusion in the upcoming first year class. She will greatly benefit from participation and will contribute to the class.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Barry C. Elswick Title: President & CEO

Bank: TruPoint Bank Telephone: 276-935-3447

Signature: Barry C. Elswick

 Digitally signed by Barry C. Elswick
Date: 2025.02.13 16:51:18 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kasthurie Govender	Informal Name Kas	Email Govender.kas@gmail.com
Bank Name MainStreet Bank	Title/Position VP/Credit Support Officer	
Phone 15713751340		Bank Asset Size \$2 billion
Bank Mailing Address 10089 Fairfax Boulevard, Fairfax, VA 22030		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Northern Virginia Community College
Major/Area of Study Business Administration	Date Completed 2006
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Experience in Commercial Lending 2003	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Course included: Principles of Accounting I and II	

Employment Background

Current Employer	Previous Employer	Previous Employer
MainStreet Bank	Business Finance Group	SunTrust Bank (Truist)
Address 10089 Fairfax Boulevard, Fairfax, VA 22030	Address 3930 Pender Drive, Suite 300, Fairfax, VA 22030	Address 8330 Boone Boulevard, Suite 700, Vienna, VA 22182
Position/Function Credit Support Officer (to Chief Credit Officer)	Position/Function Loan Closing Administrator (SBA Loans)	Position/Function Portfolio Manager in CRE 2015 - 2017. CRE Closing Specialist in Wholesale Lending 2017 - 2018
Dates Employed 9/19/2022	Dates Employed July 2018 - June 2022	Dates Employed April 2015 - June 2018

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I report to the Chief Credit Officer and provide support to both the credit and lending teams. Analyze and prepare monthly reporting and ad hoc presentation slides relating to lending concentrations, watch lists, exceptions and credit trend metrics for presentation to the Board and management Credit Committee meetings. Recording secretary for the Credit Committee and Lenders Credit discussion meetings. Approve construction draws and provide backup for ABL draw approvals. Review reports related to data integrity and request necessary changes. Prepare and coordinate procedures for the credit administration department. Vendor management reviews. Coordinate special projects as they arise e.g. Conversion LIBOR to SOFR, Loan Participations, Business Continuity Plan review and gap analysis, pre and post audit support, assist with employee/Reg O loans. Assist the lending and portfolio management teams to monitor exception rates, past dues, maturities, covenant tracking, and lend expertise to creating and refining processes and procedures.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	10 years
General Management/Administration	10 years (Branch Manager, Personal Banker & Executive Assistant)	Operations	2 years
Human Resources	0	Trust	0
International Banking	16 years in Retail Banking in South Africa which included the following positions: Personal Banker and Branch Manager	Other (please specify the area below)	0
Investments	8 years	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	36

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I became a banker right out of high school, and I immediately knew this was where I belonged. Working my way up in retail banking was interesting and invigorating. I did not consider myself a salesperson but it came naturally once I built trust with my clients. Staying committed to being trustworthy has helped immensely in building relationships throughout my career. The opportunity to move into commercial lending brought renewed enthusiasm and opened a world of possibilities. Starting this phase in one of the largest banks in the country and having access to incredible training, set the stage for success. Working for different banks broadened my knowledge and helped to advance my career. Ultimately, moving back to a community bank proved to be the right decision. My diverse experience has been crucial in my position, and I am constantly looking for ways to improve. I am excited about the opportunity to attend Bank School and eager to further develop my skills.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Christopher Johnston	Title/Position Chief Credit Officer
E-mail Address cjohnston@mstreetbank.com	Phone Number 17034814594

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Kasthurie Govender	Date of Application 3/26/2025
Bank MainStreet Bank	City Fairfax
Timestamp of Receipt 15:47:58 26 Mar, 2025	

Virginia Bankers School of Bank Management

Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Kas Govender

Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kas is an invaluable asset to my team. In her role she provides support to every aspect of the lending and credit process. Her main focus on a day to day basis is creating, analyzing and maintaining the many reports and graphs for our Management Credit Committee and the Board's Loan Committee. I walk into our board room confident that our reporting is accurate and efficient and that the data I am sharing provides the insight the Board and management needs to make critical and strategic lending and credit decisions. Outside the board room every day on the job is different. During her time with the bank she has been instrumental in taking various ad hoc projects from ideas to completion. By way of examples, she deserves all the credit for successfully transitioning a large swap portfolio from LIBOR to SOFR, as well as redesigning our exception and covenant reporting processes to be more efficient and transparent. In addition to all of that she is the management support for our Portfolio Managers, analyst and documentation teams. Kas simply makes sure the teams have what they need to do their jobs and helps maintain accountability to our processes and systems. The initiative she shows daily and the understanding of the dependency of credit, lending, and operational teams makes her a great fit for Bank School. She will benefit greatly from the deeper understanding of how banks operate and I believe she will bring a great perspective to share with her classmates.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Christopher Johnston

Title: EVP Chief Credit Officer

Bank: MainStreet Bank

Telephone: 7037982028

Signature: Christopher Johnston

 Digitally signed by Christopher Johnston
Date: 2025.03.27 14:34:52 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name	Informal Name	Email
Justin Gullion	Justin Gullion	jmgullion@fcbinc.com
Bank Name	Title/Position	
First Community Bank	Operations & Training Specialist Training Team Lead	
Phone		Bank Asset Size
15406332150		3.23 billion
Bank Mailing Address		
1400 Tyler Ave. Radford, VA 24141		

Educational Background

Highest Level of Education Achieved	Institution
Associate's Degree	Southwest Virginia Community College
Major/Area of Study	Date Completed
General Studies	Graduated 2009
Please list any professional designations and/or certifications you hold:	
N/A	
Please specify in-bank training program or specialized bank school you have participated in:	
N/A	
AIB Certificate Earned	
N/A	
Please select your accounting background:	I am willing to take an accounting course at the request of the admissions committee.
I have not taken a college level/AIB basic accounting class within the last five years	Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed.	
N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
First Coumminty Bank		
Address	Address	Address
29 College Dr, Bluefield VA 24605		
Position/Function	Position/Function	Position/Function
Operations & Training Specialist Training Team Lead		
Dates Employed	Dates Employed	Dates Employed
April 2005 - Present		

Please describe, in detail, your role at the bank including key job functions.

Primary Responsibilities:

Operations and Training Specialist: Perform various training activities with the primary focus directed towards enhancing and supporting branch employee job skills along with sales and service training efforts. Provide support to frontline staff to ensure adherence to corporate, regulatory, and audit guidelines.

Training Team Lead: Assist with training content development and enhancement of existing training programs. Assist the Branch Administration Manager and Operations and Training Specialist - Team Lead with supporting and leading the Branch Administration team as needed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	4	Money Management	0
General Management/Administration	9	Operations	9
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>As someone who has worked in retail banking as a teller, head teller, personal banker and in training, I've seen firsthand the value of comprehensive knowledge across multiple areas of bank operations. I believe this program offers a unique opportunity to bridge the gap between day-to-day responsibilities and long-term strategic thinking. I'm especially excited about the collaborative learning environment and the opportunity to network and learn alongside peers from other banks across the state.</p> <p>I'm passionate about leadership development and I want to be better equipped to mentor others, influence positive change, and navigate increasingly complex demands of the banking world. My goal is to be a well-rounded leader who understands not just the "how" but also the "why" behind what we do.</p> <p>This opportunity represents an investment in my future, and in return, I will bring that knowledge back to my team to support the continued success of our organization.</p>

Recommender Information

Name Amy Hall	Title/Position Chief Retail Banking Officer
E-mail Address ashall@fcbinc.com	Phone Number 13363723554

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Justin Gullion	Date of Application 4/14/2025
Bank First Community Bank	City Bluefield, Virginia
Timestamp of Receipt 10:13:31 14 Apr, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Justin Gullion Bank Name: First Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:


Justin is on our Retail Training Team and shows so much initiative with developing training material that is interactive for the participants. Justin is a skilled Universal Banker, so having walked in our employees shoes for years, he is always looking for creative ways to help our employees learn and retain new information. Justin has taken the lead in our training department in helping FCB use Chat GBT and other AI tools in creating new training material and quick reference guides. Justin is eager to learn and has done a wonderful job of bringing back the information he learns from the VBA Training Committee, we can't wait to see what he does with information learned in the VBA Banking School. Justin has a bright future at FCB and this will be another step in helping build this foundation.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Amy Hall Title: Chief Retail Banking Officer

Bank: First Community Bank Telephone: 336-372-3554

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Ashley Hammonds	Informal Name Ashley	Email ahammonds@powellvalleybank.com
Bank Name Powell Valley National Bank	Title/Position Vice President	
Phone 12763461414		Bank Asset Size \$491,000,000.00
Bank Mailing Address 33785 Main Street Jonesville, VA 24263		

Educational Background

Highest Level of Education Achieved Some College	Institution Mountain Empire Community College
Major/Area of Study Paralegal courses + certificate below	Date Completed May 2008
Please list any professional designations and/or certifications you hold: Certificate Legal Assistant	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Powell Valley National Bank	Previous Employer	Previous Employer
Address 33785 Main Street Jonesville, VA 24263	Address	Address
Position/Function Loan Administration/Shareholder Relations/Market Operations Manager	Position/Function	Position/Function
Dates Employed 8/30/2004	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

- Loan Administration -Receive, process, engage, manage and assist the loan officers and customers throughout each commercial, consumer and commercial real estate transaction
- Shareholder Relations-Direct support and assistance to the Powell Valley Bankshares, Inc and shareholders.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Deputy Recording Secretary Powell Valley National Bank Board-Direct support and assistance to the PVNB Directors
- Market Operations Manager-Work directly with the Market Executive. Overall daily functions and activities of the branch(s). Provide assistance, direction for the Teller and Customer Service Representative Staff. Engage in the hiring process. Available to the customers.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3	Operations	5
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Relationship Banker
Investments	0	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Enhance knowledge, job skills, techniques to greater support Powell Valley National Bank

Recommender Information

Name	Title/Position
Leton Harding	CEO/President
E-mail Address	Phone Number
lharding@powellvalleybank.com	12763466039

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Ashley Hammonds	March 28,2025
Bank	City
Powell Valley National Bank	Jonesville
Timestamp of Receipt	
12:47:22 28 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Ashley Hammonds

Bank Name: Powell Valley National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Ashley Hammonds has a wide backgd in Banking. She serves the CEO of the Bank in supporting Bank Board and Shareholder relations.

She works as Operations Manager for the Lee County Market and supports Browning Wynn, EVP and Marekt Executive and his officers in loan admistration.

Ashley is a high achiever and very capable of undertaking the workload expected from a VBA School attendee.

She not only benefit from a broader exposure to banking provided by the school she will also benefit other school students given the diverse role she plasy at the Bank and for our Holding Company as well.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Leton Harding

Title: President & CEO

Bank: Powell Valley National Bank

Telephone: 276.346.6039

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Peter Hoffmann	Informal Name Peter	Email phoffmann@ches.bank
Bank Name Chesapeake Bank	Title/Position Commercial Loan Officer	
Phone 17579411322		Bank Asset Size \$1.5 Billion
Bank Mailing Address 11820 Fountain Way Suite 404, Newport News VA 23606		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Christopher Newport University
Major/Area of Study Business Administration, Concentration in Business Management	Date Completed May-19
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: VBA Commercial Banking School VBA Management Development Program CFS Certified	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A Last Accounting Class taken in 2017	

Employment Background

Current Employer Chesapeake Bank	Previous Employer Henrico Federal Credit Union	Previous Employer
Address 11820 Fountain Way Suite 404 Newport News VA 23606	Address 9401 W Broad Street Henrico VA 23294	Address
Position/Function Commercial Loan Officer	Position/Function Teller	Position/Function
Dates Employed 06/2019- Current	Dates Employed 05/2016-03/2019, Teller working through college breaks	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Manage existing book of business including meeting with Clients and addressing their needs
Prospect and Develop new business Loan Opportunities
Underwrite Loans to included write up and cash flow analysis

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	1
Investments	0	"Other" Description	Management Trainee- 1-year rotational program within the bank. Observed and went through every department of the bank. Time spent in each area ranged from 1 Week to 3 months
Lending/Credit Analysis	4	Total years in banking industry	9

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>Attending the Virginia School of Bank Management has been a goal of mine since I started working in my current bank 6 years ago. I hope to one day be on the senior management of a bank and I believe the Virginia School of Bank Management will help provide me the tools, experience, and knowledge to succeed in that goal. I have always been a firm believer in continuing education to further your enrichment and attending Bank School a great opportunity to create a more successful foundation in banking</p>

Recommender Information

Name	Title/Position
Jeff Szyperski	Chief Executive Officer and President
E-mail Address	Phone Number
jszyperski@ches.bank	18044354274

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Peter Hoffmann	2/21/2025
Bank	City
Chesapeake Bank	Newport News. HQ in Kilmarnock VA
Timestamp of Receipt 16:04:34 21 Feb, 2025	

**Virginia Bankers School of Bank Management
Recommendation Form**

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Peter Hoffmann

Bank Name: Chesapeake Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I recommend Peter Hoffmann for School of Bank Management. Peter is a strong rising commercial lender who will benefit both from the broader banking training as well as the networking.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

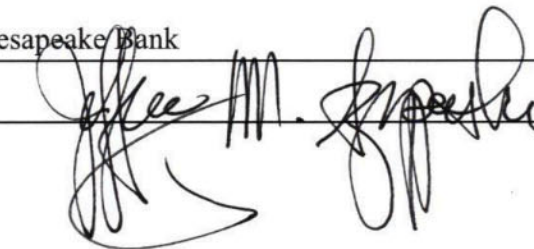
Name: Jeffrey Szyperski

Title: Chairman, President & CEO

Bank: Chesapeake Bank

Telephone: 804-435-4274

Signature: _____



Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Robert Huff	Informal Name Bob	Email rhuff@cbbonline.com
Bank Name Community Bankers Bank	Title/Position Chief Credit Officer	
Phone 18048336763		Bank Asset Size \$125MM
Bank Mailing Address 2601 Promenade Parkway		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Georgia State University James Madison University
Major/Area of Study BBA Finance – JMU; MBA w/ concentration in Real Estate - GSU	Date Completed 1995/2002
Please list any professional designations and/or certifications you hold: Real Estate License - State of Virginia	
Please specify in-bank training program or specialized bank school you have participated in: Credit Analyst and management training program from 1995-2000 at Jefferson National Bank	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. I took four semesters of accounting at James Madison University. Including Tax, Intermediate, managerial I & II. I took two semesters of graduate accounting at Georgia State University for my MBA.	

Employment Background

Current Employer	Previous Employer	Previous Employer
Community Bankers Bank	C&F Bank	Atlantic Union Bank
Address 2601 Promenade Parkway, Midlothian, VA 23113	Address 301 South 10th Street, Richmond, VA 23219	Address 1051 E Cary Street, Richmond, VA
Position/Function Chief Credit Officer	Position/Function Regional Portfolio Managet	Position/Function Senior Commercial Underwriter
Dates Employed November 2022 to present	Dates Employed December 2019 - November 2022	Dates Employed July 2018- December 2019

Please describe, in detail, your role at the bank including key job functions.

Chief Credit Officer: Responsible for all internal and external audits (including the Fed) as it relates to portfolio management, accounting, loan operations, loan participations, Environmental risk, board reporting monthly, individual loan authority up to \$350M and with CEO up to \$1.0MM. Manage staff of 7 daily including credit analyst, loan officers and loan operations. I am present in the office 5 days a week to oversee underwriting, loan review and relationship management internally and externally.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	6	Marketing	4
Auditing	7	Money Management	0
General Management/Administration	5	Operations	4
Human Resources	5	Trust	0
International Banking	0	Other (please specify the area below)	Portfolio Management, credit analysis, credit authority
Investments	3	"Other" Description	My focus in banking primarily includes, lending, credit, risk, portfolio management, analysis, finance, accounting and C suite interaction.
Lending/Credit Analysis	20	Total years in banking industry	15

<p style="text-align: center; margin: 0;">Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p style="margin: 5px 0;">It was suggested to me by my boss Gary Shook. He believes I can benefit greatly from the program and may have some experience to contribute as well.</p>

Recommender Information

Name	Title/Position
Gary Schook	CEO Community Bankers Bank
E-mail Address	Phone Number
gshook@cbbonline.com	15402227748

Application Verification

<p><i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i></p>	
Name	Date of Application
Robert Huff	31-Mar-25
Bank	City
Community Bankers Bank	Midlothian
<p>Timestamp of Receipt</p> <p>12:13:53 31 Mar, 2025</p>	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Robert 'Bob' Huff

Bank Name: Community Bankers' Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Bob joined CBB several years ago as a commercial lender/credit officer. He has since moved into the position of Chief Credit Officer and a member of the executive team. He has an extensive background in finance and I see this course as a wonderful way to further his knowledge of the banking part of it what he does and to meet some great folks from around Virginia. Prior to entering banking Bob was the ceo of a Real Estate Investment Trust and with that experience and that of a commercial lender I see him as quite additive to the class. He is also a real team builder and is a great player in groups. He attended JMU and was reared in Charlottesville.

Much appreciate the committee's consideration of Bob's application.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.


1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Gary R. Shook

Title: President & CEO

Bank: Community Bankers' Bank

Telephone: 804-256-0530

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Vanessa Huffman	Informal Name Vanessa	Email vanessa.huffman@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Credit Portfolio Manager	
Phone 15408341280		Bank Asset Size 24.6B
Bank Mailing Address 4300 Cox Road Glen Allen, VA 23060		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution The University of Texas at Austin
Major/Area of Study MBA	Date Completed 2003
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Omega: Commercial Loans to Small Business - 2019 Omega: Financial Accounting for Lenders - 2020 Shockproof: UCA Cash Flow - 2023 Shockproof: Cash Flow Analysis and Borrowing Causes - 2023 Shockproof: Understanding Contractor Financial Statements -2023	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	Fredericksburg Christian School	Joint Warfare Analysis Center
Address	Address	Address
1000 Winchester Street Fredericksburg, VA 22401	9400 Thornton Rolling Road Fredericksburg, VA 22408	4048 Higley Rod King George, VA 22485
Position/Function	Position/Function	Position/Function
Credit Portfolio Manager	Paraprofessional & Tutor	Strategic Systems Analyst
Dates Employed	Dates Employed	Dates Employed
2019 - current	2014-2019	2004-2007

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I am responsible for providing an independent perspective in underwriting new deals, renewals, and modifications. I support two Relationship Managers, work with four Wholesale Relationship Specialists, and help present deals to a Senior Credit Officer and sometimes (depending on deal size) the Commercial Credit Executive. I volunteer and often take overflow from other deal teams, providing additional support in underwriting. I manage 20 Wholesale In-Market relationships (greater than \$3MM), which include about 160 notes and \$243MM in outstandings. I complete Annual Loan Reviews on larger credits each year. I request financials from customers, validate financial statement covenants, and test and clear financial indicator covenants. I meet with clients to better understand their credit needs and how our bank can help them. I volunteer to mentor and train other teammates in commercial real estate underwriting.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	5	Total years in banking industry	5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am very excited to attend the VBA School of Bank Management in order to gain a depth and breadth of knowledge in how all the Lines of Business in a bank work together. Unlike most of my teammates and co-workers, I did not join the Bank with a banking background. I worked for the US Air Force and then for a large consulting firm (KPMG) before I decided to pursue my MBA. During my full-time MBA program, I secured an internship working for USAA Real Estate, which was my first foray into commercial real estate. After working for the Department of Defense for a few years as a Strategic Analyst and then my kids' school as a Paraprofessional/Tutor, I secured my current position with Atlantic Union Bank as a Credit Portfolio Manager. I have enjoyed the learning curve of underwriting and understanding Wholesale Banking for both the Commercial & Industrial and Commercial Real Estate. Now that I have some years of experience in this Line of Business, I would love to learn how all the parts of a bank work together to accomplish our stated goals and mission.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name David Ring	Title/Position Commercial Banking Executive
E-mail Address David.Ring@atlanticunionbank.com	Phone Number 18044828417

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Vanessa Huffman	Date of Application 3/26/2025
Bank Atlantic Union Bank	City Richmond, VA
Timestamp of Receipt 18:16:42 26 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Vanessa Huffman

Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Vanessa has been a valuable asset to AUB since being hired in 2019.

Since being hired she has been trained as both a C&I and CRE Credit Portfolio Manager. She is extremely detailed oriented and organized and is an excellent time manager. This is evidenced but her success in being proactive in managing a large portfolio of credits. She successfully underwrites new loan opportunities and maintains her existing portfolio by renewing existing credits, monitoring and analyzing covenants as well as the overall performance of the portfolio while working closing with her credit partners.

Vanessa is a loyal employee of the company and is excited for its growth. She is eager to learn, has extremely high expectations of herself, setting both challenging and realistic goals to grow her skills. She seeks next steps in her career growth within the organization and aims to excel in all of her responsibilities. She takes pride in her own development and has taken advantage of opportunities offered by the Bank for training; Shockproof, RMA EMentor, etc.

Higher education is very important to Vanessa and she has expressed an interest in attending Virginia Banker's School of Bank Management to better herself and continue to grow her skills and knowledge of banking. Vanessa's team lead and the Head of Portfolio Management are very supportive of her being included in the next class and she is highly deserving.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: David V. Ring Title: EVP- Head of Wholesale Banking, Wealth Management & Trust
Bank: Atlantic Union Bank Telephone: 804.762.2572
Signature: [Signature]

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Salwa Ibrahim	Informal Name Sue	Email salwa.ibrahim@bankwithunited.com
Bank Name United Bank	Title/Position Branch Manager	
Phone 12028486320		Bank Asset Size 32 B
Bank Mailing Address 7830 Backlick Rd		

Educational Background

Highest Level of Education Achieved Associate's Degree	Institution Cairo University Faculty of Arts
Major/Area of Study History	Date Completed August 2009
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer United Bank	Previous Employer	Previous Employer
Address 7830 Backlick Rd	Address	Address
Position/Function Branch Manager	Position/Function	Position/Function
Dates Employed 2/13/2019	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Managed and coached the branch sales team to achieve sales goals, deposit growth, and fee income objectives. I identified and pursued new business opportunities through proactive outreach and strategic planning. Ensuring compliance with bank regulations, including KYC, OFAC, CIP, and security policies. Oversaw branch operations, including cash management, audits, and adherence to dual control procedures. Conducted hiring, performance reviews, and staff training in collaboration with HR and regional management. Provided financial solutions, referred clients to wealth management and commercial services, and enhanced customer experience. Actively participated in community and civic engagement to promote the bank's brand and services. Managed multiple branch locations, ensuring operational excellence and high service standards.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	4	Money Management	0
General Management/Administration	1	Operations	4
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Commercial Services
Investments	0	"Other" Description	1
Lending/Credit Analysis	0	Total years in banking industry	6

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>"I want to attend the School of Bank Management to strengthen my leadership skills and gain a deeper understanding of key areas like financial analysis, risk management, and strategic planning. This program will help me contribute more effectively to my branch and the bank as a whole, while also preparing me for future growth. I'm excited to learn from industry experts and peers, and I'm grateful for the opportunity to bring back valuable insights to my team."</p>

Recommender Information

Name Makram Hassine	Title/Position Regional Retail Sales Manager
E-mail Address Makram.Hassine@bankwithunited.com	Phone Number 17032262790

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Salwa Ibrahim	Date of Application 3/25/2025
Bank United Bank	City Springfield
Timestamp of Receipt 15:49:37 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Sue Ibrahim Bank Name: United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Sue held management positions in different industries in Egypt before moving to the United States.

United Bank was her first job. She started as a Sales Associate (Teller), and was quickly promoted to a Sales Associate Supervisor. Then, she was promoted to a Universal Banker at one of the largest branches in Arlington VA. She led the team in the absence of a Branch Manager for 5 months and was promoted to a Sales and Service Associate during this period. Later, Sue joined the Treasury Management Team as Commercial Service Advisor (CSA).

Finally, Sue came back to Retail Banking as a Branch Manager in 2024. She immediately started shining and showing her true potential. She was ranked # 2 in her Region and # 7 bank wide YTD. She achieved these results while co-managing a second branch, She is a problem solver who is ready to face any challenges. She a great team player who has been supportive to her team and peers. She lives United's values: Integrity, Handwork, Teamwork and Caring.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Makram Hassine Title: Regional Sales Manager, VP

Bank: United Bank Telephone: 703.226.2790

Signature: Makram Hassine

 Digitally signed by Makram Hassine
Date: 2025.03.28 12:04:37 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Bethany Jordan	Informal Name Bethany	Email bgjordan2014@gmail.com
Bank Name First Bank	Title/Position Assistant Banking Center Manager	
Phone 15404599510		Bank Asset Size 2,000,000,000
Bank Mailing Address 860 S Main St Woodstock VA 22664		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution Stonewall Jackson High school
Major/Area of Study N/A	Date Completed 2007-2011
Please list any professional designations and/or certifications you hold: Leadership Shenandoah County Program-2023 Leadership Basecamp by Laurel Ridge Community College-2023	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. n/a	

Employment Background

Current Employer First Bank	Previous Employer	Previous Employer
Address 860 S Main St Woodstock VA 22664	Address	Address
Position/Function Assistant Banking Center Manager	Position/Function	Position/Function
Dates Employed August 2014-current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

- coach & mentor employees in retail branch
- scheduling & approval of timesheets
- completing weekly/monthly branch audits
- opening/maintenance of deposit accounts
- support teller line when needed
- vehicle & personal loans
- customer service

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	4	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	10

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I have been the assistant manager in Woodstock just over 3 years, in banking as well as with the company for 10 years. During this time, I feel I have become a knowledgeable and trusted resource not only at my branch, but within the bank. I would like to continue my banking education, as this opportunity would allow me to learn and understand beyond my position and everyday tasks within my retail branch. Being able to see how our bank and others function, sustain, strive for growth, and how decisions are made in those regards would expand my view and perception of how things work within our company. Understanding how things work and why things are done the way are is something I've always found interesting and beneficial as a naturally curious person. I feel as though having knowledge in all working areas of your field only adds to the value of what you can contribute and get from your work experience and career.</p>

Recommender Information

Name	Title/Position
Jessica Neff	VP, Consumer Services Manager
E-mail Address	Phone Number
jneff@fbvirginia.com	15404659121

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name	Date of Application
Bethany Jordan	2/24/2025
Bank	City
First Bank	Woodstock
Timestamp of Receipt	
12:28:08 24 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Bethany Jordan Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Bethany has been with First Bank since 2014, and in that time she has excelled in all of her roles. In her current role as an Assistant Banking Center Manager, she provides great leadership for her team. She displays outstanding work ethic and organization, along with excellent communication skills and empathy for her employees and customers. Bethany is a dependable employee and an extremely quick learner. She provides guidance and support to her team, offers resources to help them grow, and encourages them to be self sufficient and empowered. I am very confident that she will take full advantage of the opportunities provided for her by the Virginia Bankers School of Bank Management. I cannot recommend her enough to participate in this program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jessica Neff Title: VP, Regional Consumer Services Manager

Bank: First Bank Telephone: 540.465.9121 ext 4020

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Noah Keener	Informal Name Noah	Email noahkeener22@gmail.com
Bank Name John Marshall Bank	Title/Position Bank Officer - Portfolio Lender	
Phone 15714052906		Bank Asset Size \$2.24 Billion
Bank Mailing Address 1943 Isaac Newton Square Suite 100, Reston, VA 20190		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Tennessee
Major/Area of Study BS in Finance	Date Completed 2018
Please list any professional designations and/or certifications you hold: None	
Please specify in-bank training program or specialized bank school you have participated in: I have not participated in a specialized Bank School. I have done training programs for BVS, nCino, BakerHill, Excel, and S&P Global.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Accounting Courses in College	

Employment Background

Current Employer John Marshall Bank	Previous Employer	Previous Employer
Address 1943 Isaac Newton Square Suite 100, Reston, VA 20190	Address	Address
Position/Function Bank Officer - Portfolio Lender	Position/Function	Position/Function
Dates Employed 3/29/2021 - Now	Dates Employed	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

-Produce detailed credit memos specifically related to C&I transactions with some CRE transactions to present financial data and analysis of loan applications to Lending Officers and Senior Credit Officers.

-Analyze complex C&I transactions related to Government Contractors, Owner Occupied, Revolving lines of credit, guidance lines of credit, term loans, commercial mortgages, etc.

-Pre-Screened C&I loan requests and provide findings to Senior Credit Officers.

-Developed term sheets for potential new loan opportunities

-Manage the Tysons Corner, VA, region loan portfolio supporting three Lending Officers

-Evaluated personal and corporate records of customers in order to generate financial ratios, evaluate financial capacity, recommend payment plans, as well as identify present and future threats and opportunities based on historical financial data, position in the market, and current state of the economy.

-Manage my own loan/deposit portfolio consisting of over \$14MM in commitments and over \$6MM in deposits.

-Attend networking events and generate new business for the Bank.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	4

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

In my current role as a Bank Officer-Portfolio Lender at John Marshall Bank, I am keenly interested in attending the School of Bank Management to further sharpen my technical expertise and strategic understanding of the banking industry. Over the past four years at John Marshall Bank, I have engaged extensively with underwriting processes, asset management, and client relationship development, which has given me a comprehensive understanding of portfolio lending. Working in a supportive environment that emphasizes both professional growth and operational excellence has been instrumental in my development; I have tackled challenges that have enhanced my analytical skills and risk assessment abilities. My role has afforded me the opportunity to make informed recommendations and actively contribute to our team's performance metrics. However, as the banking landscape continues to evolve, I recognize the importance of furthering my formal education in a capacity that aligns with these changes, and the School of Bank Management presents a unique opportunity that aligns perfectly with my goal to become a lending officer, banking expert, and future executive. Ultimately, I am committed to leveraging this knowledge to advance both my career and contribute positively to the ongoing success of John Marshall Bank, ensuring we remain competitive and responsive to the needs of our clients in an increasingly complex financial environment.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Jason McDonough	Title/Position EVP - Chief Lending Officer
E-mail Address jmcdonough@johnmarshallbank.com	Phone Number 17032895984

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Noah Keener	Date of Application 4/14/2025
Bank John Marshall Bank	City Reston
Timestamp of Receipt 11:31:43 14 Apr, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Noah Keener Bank Name: John Marshall Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Noah Keener was hired at John Marshall Bank in March of 2021 as a Teller and quickly advanced from Retail to Commercial when he was promoted into a Credit Analyst position. Noah is currently a Bank Officer, Portfolio Lender our Tysons Office. Noah is being recommended for this program based on his exceptional performance in his current role and continued commitment to the organization. Noah has continued to grow as a banker and future Commercial Lender, which is evidenced by his eagerness to volunteer for any task to learn, frequent prospecting outside of work, and overall comprehension of the credit underwriting, portfolio management, loan structuring, and deposits/treasury from his time spent in the retail division of the bank. Noah also excels in efficiency through time management and thoroughness. In his current role as Portfolio Lender, Noah is tasked with managing a loan portfolio – he has inherited loans from several other team members as a result of the confidence that the Executive Management team has in him. We see Noah as a rising star within the JMB organization and expect him to become a Commercial Lender in the future. The VBA School of Bank Management program will provide a well rounded educational foundation of all aspects of Banking that will benefit Noah as he continues to progress in his career at JMB.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Jason McDonough Title: EVP, Chief Lending Officer

Bank: John Marshall Bank Telephone: 703-289-5984

Signature: Jason McDonough

 Digitally signed by Jason McDonough
Date: 2025.04.14 08:36:56 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Tiffany Kehler	Informal Name Tiffany	Email tstricker601@verizon.net
Bank Name Atlantic Union Bank	Title/Position Supervisor- Mortgage QA Operations	
Phone 17038717387		Bank Asset Size \$24.6 billion
Bank Mailing Address 1800 Robert Fulton Drive, Reston, VA 20191 Suite 350		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Millersville University of PA
Major/Area of Study Ocean Science and Coastal Studies	Date Completed May-10
Please list any professional designations and/or certifications you hold: NA	
Please specify in-bank training program or specialized bank school you have participated in: Emerge which is an in-bank personal development program.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Atlantic Union Bank	Previous Employer	Previous Employer
Address 1800 Robert Fulton Drive, Reston, VA 20191	Address	Address
Position/Function Supervisor- Mortgage QA Operations	Position/Function	Position/Function
Dates Employed November 16, 2012 to current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I oversee the mortgage QA/QC daily operations which consists of a team that sends disclosures and reviews daily HMDA. I complete the monthly HMDA scrub for Home Loans. I have just started a project to assist Consumer Lending improve their HMDA data. I work with our digital team to make improvements to Encompass in order to optimize and streamline workflow. I assist our audit manager as needed.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	13
Investments	0	"Other" Description	Mortgage Operations to include Secondary, Post closing and Quality Assurance over the course of my time with AUB.
Lending/Credit Analysis	0	Total years in banking industry	13

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>My goal is to grow within Atlantic Union Bank, and I believe the best way to achieve this goal is to learn as much as I can about banking. I have been a part of the bank's mortgage line of business for 13 years. I have started working closely with consumer lending to improve the HMDA process and have started learning more about the line of business. I love to learn and would love to understand more about banking in general so I can be a more well-rounded contributor. I would also love to see more alignment throughout the bank and completing bank school will give me some needed background to understand all lines of business and identify areas of alignment.</p>

Recommender Information

Name	Title/Position
Jon Bridges	Con Lending Chief Operating Officer
E-mail Address	Phone Number
jon.bridges@atlanticunionbank.com	17038711338

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name	Date of Application
Tiffany Kehler	3/27/2025
Bank	City
Atlantic Union Bank	Reston
Timestamp of Receipt	
11:13:49 27 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Tiffany Kehler

Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I'm pleased to recommend Tiffany for the Virginia Bankers School of Bank Management. Tiffany is a dedicated, high-performing leader who consistently seeks out opportunities to grow both personally and professionally. Over the past few years, she has made a remarkable transition from individual contributor to supervisor, and now leads a key department within our organization. Her willingness to step up, take on additional responsibilities, and drive results has made a significant impact on our team.

This program represents an excellent opportunity for Tiffany to deepen her understanding of banking and further develop the leadership and strategic skills she's already begun to master. She is eager to expand her knowledge base and apply it to support our company's goals. I'm confident that Tiffany will be an engaged, thoughtful, and committed participant who will make the most of this experience.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Jon Bridges

Title: Consumer Lending Group Executive

Bank: Atlantic Union Bank

Telephone: 703-871-1338

Signature: Jon Bridges

 Digitally signed by Jon Bridges
Date: 2025.03.31 13:01:40 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kathryn Keith	Informal Name Kathryn	Email kkeith@powellvalleybank.com
Bank Name Powell Valley National Bank	Title/Position SVP Executive Director of Treasury Services	
Phone 12764944567		Bank Asset Size \$493,210,000.00
Bank Mailing Address 240 W Center Street Kingsport TN 37660		

Educational Background

Highest Level of Education Achieved High School Diploma (Wise, VA), Some College	Institution Attended two years at Mountain Empire Community College
Major/Area of Study Business Administration	Date Completed N/A
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Commercial Lending School 2028, VBA Treasury Managment 2024 Currently a member of TBA Treasury Managment Forum	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Powell Valley National Bank	First Bank and Trust Company	Truist
Address	Address	Address
240 West Center Street Kingsport TN 37660	237 Pinnacle Pkwy Bristol TN 37620	512 N Main Street Rural Retreat, VA 24368
Position/Function	Position/Function	Position/Function
SVP and Director of Treasury Services	AVP, Merchant services sales and Treasury Managment	Branch Manager and Commercial Lender
Dates Employed	Dates Employed	Dates Employed
8-2023 to current	2028 to 2023	2002 to 2008

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.			
<ul style="list-style-type: none"> Help identify needs/services that will help optimize a business cash flow by managing receivables, payables, and liquidity to ensure funds are available when needed. Product/service research for the FI to make recommendations for new services or identify challenges/risks with existing ones. Implement process, underwriting and/or documentation changes to ensure continued growth of the TM department while mitigating risk. Audit process, procedures, and documentation annually to ensure clients are in the correct products and to ensure documentation and underwriting has been done. Prepare reports for the Board of directors and work closely with Risk Management officer. 			
Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	23	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	17 years' experience in Treasury Management
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	26

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>To develop a comprehensive understanding of banking operations, financial relations, risk management and other important aspects of the banking industry, in hopes of becoming a better banker, co-worker and employee.</p>

Recommender Information

Name	Title/Position
Leton Harding	CEO/President of Powell Valley National Bank
E-mail Address	Phone Number
lharding@powellvalleybank.com	12763466039

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name	Date of Application
Kathryn Keith	3/24/2025
Bank	City
Powell Valley National Bank	Jonesville VA
Timestamp of Receipt	
15:30:08 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Kathryn Keith Bank Name: Powell Valley National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kathryn Keith is at the top of her profession as Executive Director of PVB Treasury Services.

She has a good history of general banking having served in various frontline positions Truist, First Bank & Trust and now with our bank.

Kathryn is a high achiever and very capable of undertaking the workload expected from a VBA School attendee.

She not only benefit from a broader exposure to banking provided by the school she will also benefit other school students given the increasing importance of Treasury Management as a cornerstone of banking in the 21st century.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Leton Harding Title: President & CEO

Bank: Powell Valley National Bank Telephone: 276.346.6039

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Samantha Kindell	Informal Name Samantha	Email Samantha.Kindell@mybrb.bank
Bank Name Blue Ridge Bank	Title/Position Branch Manager	
Phone 18045182670		Bank Asset Size 4 Billion
Bank Mailing Address 900 N Parham Rd Richmond, VA 23229		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution Hanover High School Hanover, Massachusetts
Major/Area of Study Cosmetology License/ Certificate	Date Completed 2008
Please list any professional designations and/or certifications you hold: I have my NMLS license. I am a Notary Public.	
Please specify in-bank training program or specialized bank school you have participated in: I have attended numerous training sessions within the banks I have worked for. Currently I am up to date with BVS performance solutions. I have been a part of a mentor program at previous banks to train retail employees. I have participated yearly in com	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Blue Ridge Bank	Essex Bank / United Bank	CF Bank
Address	Address	Address
900 N Parham Rd Richmond, VA 23229	12640 Stone Village Way Midlothian, VA 23113	7021 Mechanicsville Turnpike Mechanicsville, VA 23111
Position/Function	Position/Function	Position/Function
Branch Manager	Assistant Branch Manager/ Senior Universal Banker	Customer Service Representative
Dates Employed	Dates Employed	Dates Employed
01/09/2023- Current	10/2016-01/2023	09/2015-10/2016

<p style="text-align: center; margin: 0;">Please describe, in detail, your role at the bank including key job functions.</p> <p style="margin: 10px 0;">I am the Branch Manager at the Tuckahoe and Patterson Branch in Richmond, Virginia. I oversee all daily operations from audits, reports, and opening accounts. I make sure we are within compliance when completing daily tasks. I coach and mentor my teams. I go over procedures and any changes we may have for our bank. I attend network events and chamber events.</p>

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	16
General Management/Administration	3	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	2	Total years in banking industry	16

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I have been in banking for 16 years now. I have really enjoyed what I do. I want to learn more and grow in this industry. I am ready to take the next step in my career. I have had an amazing team these past 2 years who have motivated me. I feel this will only make me stronger and much more knowledgeable in my career and in my life. I am committed to banking, and I know this is what I am meant to do.

Recommender Information

Name Kristina Reardon	Title/Position AVP Retail Market Leader
E-mail Address kristina.reardon@mybrb.bank	Phone Number 18045929149

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Samantha Kindell	Date of Application 3/28/2025
Bank Blue Ridge Bank	City Richmond, VA
Timestamp of Receipt 22:29:43 28 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Samantha Kindell

Bank Name: Blue Ridge Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Samantha is a wonderful branch manager of our two Richmond branches, and Samantha does a great job in her current role as Branch Manager. Samantha has grown her knowledge vastly in the last year and wants to stay in banking and make a career out of it. Samantha is eager to learn new things, and is a fast learner. Samantha leads by example and never asks her team to do something she wouldn't do. She is focused on helping the bank achieve success, while also helping her teammates continue grow in knowledge and experience. Samantha's next step would be a regional manager, and that is a career path that she would like to embark on in the future. Bank School will teach her multiple things that will continue to enhance her banking skills, and prepare her to lead groups of people in the future. Samantha is motivated and always completes all tasks assigned to her promptly and efficiently. Samantha is a great mentor to her teammates and often has one on one coaching sessions with them, to ensure that they are growing and succeeding in their career paths with Blue Ridge Bank. Samantha has the skill set to take on Bank School and will be capable of doing the assignments and the papers with success. I am excited to see what all is in store for Samantha in her banking career, and I know that this program will only help aid her in getting to the next steps on her career path.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kristina Reardon

Title: Retail Market Leader

Bank: Blue Ridge Bank

Telephone: 804-518-2672

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kasey Law	Informal Name Kasey	Email klaw@cffc.com
Bank Name C&F Bank	Title/Position AVP, Branch Manager	
Phone 18047583641		Bank Asset Size 2,500,000
Bank Mailing Address PO Box 464 Saluda, VA, 23149		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Phoenix
Major/Area of Study Bachelor of Science in Business	Date Completed 2019
Please list any professional designations and/or certifications you hold: General Management Certificate (2019 – Univ of Phoenix)	
Please specify in-bank training program or specialized bank school you have participated in: Leadership Excellence and Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
C&F Bank	BB&T	N/A
Address 2608 General Puller Hwy, Saluda VA 23149	Address Urbanna, VA 23175	Address N/A
Position/Function AVP, Retail Branch Manager	Position/Function Teller	Position/Function N/A
Dates Employed 05/05/2015-current	Dates Employed N/A	Dates Employed N/A

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Assist customers with meeting their financial goals by delivering quality relationship management service and guidance.
- Set clear expectations and coach team members on sales goals, customer experience and financial or credit education.
- Promote healthy and motivating workplace environment by encouraging effective team communication, developing or stretching teammates skills, educating on products and services of the bank and drive metric results towards the bank's strategic goals.
- Oversee operational tasks and quality assurance.
- Communicate often with current customers to deepen relationships and network for new business acquisition.

Please indicate the numbers of years of experience in each bank management area.

Accounting	17	Marketing	0
Auditing	0	Money Management	12
General Management/Administration	5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	6	Total years in banking industry	12

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

To continue my education with focus on banking, organizational behavior and more exposure to market trends and strategies by applying my skillset and collaborating with fellow banking professionals.

Recommender Information

Name Thomas F Cherry	Title/Position CEO/President
E-mail Address tcherry@cffc.com	Phone Number 18002966246

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name Kasey Law	Date of Application 3/26/2025
Bank C&F Bank	City Saluda

Timestamp of Receipt

17:06:17 26 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Kasey Law

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kasey Law is already the best role model we have in our bank for professional development and personal determination. Her career with us began at our most entry level position - Professional Teller - and it methodically progressed to Service Representative, Personal Banker, Assistant Manager, and now Branch Manager. She is now in our top decile of both financial and leadership performance. And she's accomplished all of these promotions in the same office, which means that the person who was once her direct manager now reports directly to her. You can't successfully make this transition without extraordinary skills.

So how did she do it?

First, she's credible byway of high-level skills in operations, business development, and talent management. She is simply at the top of her peer group in each of these competencies. Second, Kasey is a clear leader in her business community through her volunteerism and visibility. Lastly, she has earned deep respect from her teammates because they know they can trust her, that she's committed to them, and that she cares about each on a very personal level.

I would also add that Kasey "controls the controllables" -- her attitude, her work ethic, and how she presents herself. These are the intangibles that separate good from great and she's in command of all three.

I've been a part of Retail Banking for 38 years now and Kasey is as good as they come. The fact that she's the example I most use with young professionals with the words "be like her" is really all I needed to say. She won't just do a great job with the Bank School curriculum, she'll invariably make everyone better around her.

And that's the whole point, isn't it?

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Matthew Steilberg

Title: EVP

Bank: C&F Bank

Telephone: 8042416172

Signature: _____

Please complete this form and return it to Marie Basil mbasil@vabankers.org by April 1, 2025.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Amanda Lee	Informal Name Amanda	Email amanda.lee@townebank.net
Bank Name TowneBank	Title/Position Vice President/Branch Manager	
Phone 18042661596		Bank Asset Size 14.9 Billion
Bank Mailing Address 4901 Libbie Mill E Blvd STE 140 Richmond VA 23230		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Commonwealth University
Major/Area of Study Bachelor's of Science Degree in Business	Date Completed May 2004
Please list any professional designations and/or certifications you hold: Vice President and Branch Manager, National Mortgage Licensing System, Virginia Real Estate License, Notary in Virginia, Medallion Certification, Wire Transfer Certification	
Please specify in-bank training program or specialized bank school you have participated in: Analyzing Financial Statements, Effective Client Referrals, Annual Compliance Training	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank	Self-Employed	Union First Market Bank
Address 4901 Libbie Mill E Blvd STE 140 Richmond VA 23230	Address 7201 Glen Forest Drive STE 104 Richmond, VA 23226	Address 9665 Sliding Hill Rd Ashland VA 23005
Position/Function Vice President/Branch Manager	Position/Function Real Estate Agent with REMAX Commonwealth	Position/Function Assistant Vice President/Branch Manager
Dates Employed 02/29/2016 -06/07/2018 and 11/01/2019 - Present	Dates Employed 06/01/2018 - 12/31/2019	Dates Employed 12/05/2011 - 02/26/2016

Please describe, in detail, your role at the bank including key job functions.

- Direct and coordinate daily activities for the branch staff. Including quality member service, cross-selling banking products and services and adherence to bank standards.
- Identify opportunities to deepen and enhance existing member relationships.
- Developing new business for the branch by calling prospective members and businesses, seeking out referrals and encouraging cross-selling by team members.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Interviewing, reviewing, analyzing and making decisions on requests from members for home equity loans, lines of credit, credit cards, overdraft protection, term loans, and small business loans/lines of credit.
- Perform scheduled audits, prepare required reports, review appropriate daily accounts and send out member correspondence.
- Recommend personnel action such as promotions, transfers, disciplinary measures, etc. and supervise on-the-job training of new employees at the branch.
- Obey all applicable federal laws, rules, and regulations relating to Anti-Money Laundering (AML) including the Bank Secrecy Act (BSA)

Please indicate the numbers of years of experience in each bank management area.

Accounting	10	Marketing	0
Auditing	15	Money Management	20
General Management/Administration	15	Operations	15
Human Resources	10	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	5	"Other" Description	
Lending/Credit Analysis	20	Total years in banking industry	28

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

This is my next step in furthering my career in banking. I hope to gain additional knowledge of the banking world, learn about more complex banking strategies and skills. In addition, I hope to grow my leadership development skills.

Recommender Information

Name	Title/Position
Pat Collins	Richmond President
E-mail Address	Phone Number
Pat.Collins@townebank.net	18049677010

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Amanda W Lee	3/10/2025
Bank	City
TowneBank	Richmond

Timestamp of Receipt

11:55:29 11 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Amanda Lee Bank Name: Towne Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to recommend Amanda Lee for this year's VBA School of Bank Management!

Amanda has been one of our top Branch Managers in Richmond for the last 7+ years. Under her leadership and coaching, the entire team at her branch (Libbie Mill Branch) operate at exceptional levels and anyone that visits the branch immediately feels the sincere welcoming environment.

Amanda has developed excellent skills and knowledge of the Bank's deposit and loan products. She is consistently a top performer in term so deposit and loan production. At the same time, Amanda has gained great insight into all of the financial services that the Bank can offer including insurance, benefits, mortgages and wealth management. Amanda strives to understand each client's needs and, when applicable, offer up a potential product/service that will solve their particular problem.

Amanda will benefit greatly by attending the VBA School of Bank Management and gaining a broader understanding of how a bank operates. This education will better prepare her for any future career growth opportunities.

I also fully expect that Amanda contribute in the classroom. She is naturally inquisitive and will not be shy about asking questions or seeking further explanations.

In short, I am extremely confident in recommending Amanda for the School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: T. Patrick Collins Title: Richmond Regional President

Bank: Towne Bank Telephone: 9804) 967-7010

Signature: T. Patrick Collins

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Kelly Lewis	Informal Name Kelly Lewis	Email Kelly.lewis@bcbforlife.bank
Bank Name Benchmark Community Bank	Title/Position AVP/Card Services Manager	
Phone 14346762666		Bank Asset Size 1.3B
Bank Mailing Address 100 S. Broad Street Kenbridge, VA 23944		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution Nottoway High School (Crewe, VA)
Major/Area of Study N/A	Date Completed June 2006
<p>Please list any professional designations and/or certifications you hold:</p> <p>(CFP) Certified Fraud Professional. Management Development Program (MDP) Calculating Liability Under Reg E Error Resolution VBA Bank Supervisor School VACB Essentials of Banking Best Practice: Smart BIN Management, Policy & Resources Stand In Processing - Visa Course (Certification) EMV Liability Shift Understanding Fraud Dispute Paths Merchant Credit Best Practices Issuer Certification Requirements for Fraud Disputes Fraud Schemes Targeting NFC Payments Exception Review Queue 3D Secure Overview 3D Secure Enhanced Data Issuers Arbitrations Case Filing Time Limits Tips for Processing Authorization Disputes Merchant Acceptance Fundamentals Build an Effective Dispute Case Compelling Evidence Card and PIN Verification Services</p>	
<p>Please specify in-bank training program or specialized bank school you have participated in:</p> <p>VBA Bank Supervisor School (Certificate) Management Development Program (MDP) (Certificate) Principles of Banking VACB Essentials of Banking (Certificate) Leadership Coaching Women in Leadership</p>	

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

AIB Certificate Earned	
N/A	
Please select your accounting background:	I am willing to take an accounting course at the request of the admissions committee.
I have not taken a college level/AIB basic accounting class within the last five years	Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed.	
N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Benchmark Community Bank		
Address	Address	Address
P.O. Box 569 Kenbridge, Virginia 23944		
Position/Function	Position/Function	Position/Function
AVP/Card Services Manager		
Dates Employed	Dates Employed	Dates Employed
09/27/2010 - Currently Employed		

Please describe, in detail, your role at the bank including key job functions.

My role is responsible for planning, organizing, and monitoring daily activities with the Card Services area of Operations. Manage staff of card services with compliance accountability. Ensuring the staff are actively managing the compliance surrounding card products and delivering consistent and accurate information to cardholders and retail staff. Fraud subject matter expert communicating with customers, merchants, financial institutions, and bank personnel on a professional level to resolve fraud related issues. Analyze data to develop fraud rules to mitigate and prevent fraud losses and work with vendors to implement fraud rules. Process disputes and conduct follow up research to validate transactions, gathering details and documentation to support decisions. Review various reports for the debit and credit card portfolio and perform maintenance. Manage/review inventory of debit/credit card orders, stock, and projects. Managing PaymentsEdge for our debit and credit card portfolio. Ensuring that all ATM's are serviced on schedule weekly. Handle weekly ATM cash order entries, replenishments and residuals. Run tickets correcting any overages/shortages. Work with Diebold/Loomis to correct any issues as well as the branches. Oversee the customer functionality and services related to the debit and credit card program. Maintain the bank's VISA Debit Card Policy. Complete and submit the banks VISA Quarterly Operating Certificate as well as the AIG Insurance. Project management for all things debit, credit, and ATM related. Review various reports for the debit card, credit card portfolio and perform the maintenance. Managing SecurLock, 3D secure, ScoreCard Rewards.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	5	Operations	5
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	14+

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I have several reasons for wanting to attend the School of Bank Management and I believe you will feel my want to attend in this short synopsis. I have been in banking for almost fifteen years, and to this day I still feel that I learn something new everyday. I have held many positions over the years from the teller line, CSR desk, Secondary Mortgage, Bookkeeping, and now the Card Services Department in which I oversee. I believe each of these positions have allowed me to gain valuable insights that have assisted in my growth. I always say, never stop learning! There is always knowledge to be obtained as long as you are willing! I believe in banking, you should have a well versed understanding of how a bank operates. As we all know, in order for a bank to be successful, all parts must come together like a well oiled machine. It is my hope, that by attending the Virginia Bankers School of Bank Management, I will continue to add to my knowledge in banking to further my growth. The more you know, the more you grow! I hope to gain new perspectives into the other functional areas of the bank and the overall management of the bank as a whole. I believe attending this school will allow me to be an integral part of the continued success at Benchmark Community Bank. Thank you for taking the time to consider my application for the 2025 Virginia Bankers School of Bank Management.</p>

Recommender Information

Name	Title/Position
Holly McFarland	SVP/Regional Manager
E-mail Address	Phone Number
Holly.McFarland@bcbforlife.bank	14346762666

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Kelly Lewis	3/7/2025
Bank	City
Benchmark Community Bank	Kenbridge
Timestamp of Receipt 12:07:18 10 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Kelly Lewis Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kelly has been with Benchmark Community Bank since 2010. In her time with the bank, she has served in several capacities, always shining brightly in each role. She took was tasked with creating and leading the card services department several years ago. Prior to this, the booking/deposit operations team took care of most card related services. The bank recognized the need for a dedicated team and immediately thought of Kelly. She accepted the challenge with open arms and was promoted to AVP, Card Services Manager in January of 2025. She oversees a team of 4 employees and has created a cohesive, effective, organized and efficient process for all things card and ATM related. Her ability to run with a project or task is second to none. She takes her role very seriously, is passionate about the bank, her community, her family and her staff. It shines in everything she touches! Her future with Benchmark is extremely bright and we feel strongly that this school is exactly what she needs to enhance a well-rounded understanding and appreciation of how banking works, top to bottom.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Holly S. McFarland Title: SVP, Regional Manager

Bank: Benchmark Community Bank Telephone: 434-676-2666 x 1916

Signature: Holly S. McFarland

 Digitally signed by Holly S. McFarland
Date: 2025.03.10 12:58:18 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Benjamin Lipchak	Informal Name Ben	Email Ben.Lipchak@SouthStateBank.com
Bank Name SouthState Bank	Title/Position Branch Manager/AVP	
Phone 18049344480		Bank Asset Size 65,000,000,000
Bank Mailing Address 11001 West Broad St		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Syracuse University - Newhouse School of Public Communications
Major/Area of Study Major in Television/Radio/Film Production Minor in Entrepreneurship and Emerging Enterprises	Date Completed 2011
Please list any professional designations and/or certifications you hold: Medallion Certified	
Please specify in-bank training program or specialized bank school you have participated in: Small Business Banker Certification	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer SouthState Bank	Previous Employer Atlantic Union Bank	Previous Employer
Address 11001 West Broad St	Address 12090 West Broad Street	Address
Position/Function Branch Manager	Position/Function Branch Manager	Position/Function
Dates Employed 6-Jun-22	Dates Employed March 5, 2018 - May 5, 2022	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I manage a branch of 5 employees which include a Senior Teller, Teller II, Float Teller, FSR (banker) and myself. I assist clients with all varieties of banking needs including account openings, disputes, small level financial planning, credit building and loan conversations. I coach and develop my team to help achieve sales goals as well as grow my teammates to fulfill their full growth potential. I'm also responsible for business prospecting and networking to help grow our client base, core deposits and loan growth. I use multiple resources and methods for this growth and report weekly to my manager. I also work with my fellow local managers to maintain staffing levels, coordinate client needs and be on the alert for fraudulent situations. I look for a variety of referrals to my partners within the bank to strengthen our client relationships and provide them top-tier service for all of their needs.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	4
Auditing	0	Money Management	8
General Management/Administration	5	Operations	8
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	7
Investments	0	"Other" Description	Overall retail branch operations and executions
Lending/Credit Analysis	7	Total years in banking industry	7

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I wish to continue to grow as a banker and professional, and see the School of Bank Management as a logical next step. I believe that working with, and learning from, some of the best and brightest bankers from around the state will help expand my knowledge and experiences. I wish to continue to move up in SouthState and look forward to expanding my education in the banking industry which I believe will help me in future positions be both a better employee and better leader.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Robert Cowgill	Title/Position Virginia State President
E-mail Address Robert.Cowgill@southstatebank.com	Phone Number 18044127978

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Benjamin William Lipchak	Date of Application 3/19/2025
Bank SouthState Bank	City Richmond
Timestamp of Receipt 16:27:48 19 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Ben Lipchak Bank Name: SouthState Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Virginia School of Bank Management Admissions Committee:

I am writing to highly recommend Ben Lipchak for admission to the Virginia School of Bank Management. Ben is a local leader who truly embodies SouthState's culture, and I am sincerely honored to nominate him for this year's VBA School as a first-year student. Having been close to the school of Bank Management for many years, I am confident that Ben is both good candidate and at an appropriate point in his leadership development to fully embrace and contribute to the program.

Ben graduated from Syracuse University in 2011 with a major in TV & Radio Film Production and a minor in Entrepreneurship and Emerging Enterprises. His initial positions out of school were in outside sales and management at Hertz.

For the last seven years, Ben has been in the banking industry, starting as a Financial Services Advisor and then Branch Manager at Atlantic Union Bank. Since joining SouthState as a Branch Manager in June 2022, Ben has created one of the most engaged branch teams in his market.

Ben is diligent in developing his teammates while driving results and making the process enjoyable. His quiet determination and grit are particularly noteworthy. Ben is a quiet and humble individual who is always willing to help. He is fiercely focused and has an executable plan to pursue and achieve any goal he is responsible for. Small Business is a significant focus for Ben and his branch, and the commercial lending and sales modules in the school will be beneficial to me.. His efforts and commitment to helping the business owners of Richmond make this educational opportunity very appealing. Attending the VBA School will increase his confidence and skill set as he learns the broader "business of banking". Ben is also outgoing and will particularly enjoy the networking opportunities afforded by the School.

I believe that what Ben learns at the VBA School will equip him to elevate his performance further, to be a better leader, and to contribute in a positive way to the banking industry in Virginia for many years to come.

If you need additional information or more specifics, I am happy to provide them. Thank you for considering Ben Lipchak for this opportunity.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Robert L Cowgill Title: Virginia State President

Bank: SouthState Bank Telephone: 804-412-7978

Signature: Robert L Cowgill

 Digitally signed by Robert L Cowgill
Date: 2025.03.26 17:12:30 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Thomas Maroon	Informal Name TJ	Email Thomas.Maroon@townebank.net
Bank Name TowneBank	Title/Position Vice President, Real Estate Loan Officer	
Phone 17579558610		Bank Asset Size \$14,437,000,000
Bank Mailing Address 200 High St, Ste 100, Portsmouth, VA 23704		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Tech
Major/Area of Study Finance	Date Completed 2011
Please list any professional designations and/or certifications you hold: None	
Please specify in-bank training program or specialized bank school you have participated in: Credit analysis, small business underwriting,	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. No
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Graduated from Virginia Tech in 2011 with a finance degree which included advance accounting courses.	

Employment Background

Current Employer TowneBank	Previous Employer None	Previous Employer
Address 200 High Street, Suite 100	Address	Address
Position/Function Real Estate Loan Officer	Position/Function	Position/Function
Dates Employed 13 years	Dates Employed	Dates Employed

<p style="text-align: center; margin: 0;">Please describe, in detail, your role at the bank including key job functions.</p> <p style="margin: 10px 0;">My job is currently a real estate loan officer that specializes in residential construction, land development, and multifamily. My job involves member service as well as loan origination, which includes underwriting.</p>

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	13	Total years in banking industry	13

<p style="text-align: center; margin: 0;">Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p style="margin: 5px 0;">Many of my colleagues have attended the program and found the program very helpful in their professional growth. I hope that I will have a similar experience at the School of Bank Management, and it will continue to help me grow in my role at TowneBank. Being able to explore more sides of the banking outside of lending and credit should be beneficial for me in the long term,</p>
--

Recommender Information

Name	Title/Position
Ross Morgan	REFG President
E-mail Address	Phone Number
ross.morgan@townebank.net	17573913514

Application Verification

<p><i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i></p>	
Name	Date of Application
Thomas Maroon	3/25/2025
Bank	City
TowneBank	Portsmouth
<p>Timestamp of Receipt</p> <p>09:57:12 25 Mar, 2025</p>	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Thomas J. "TJ" Maroon

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

TJ has been with TowneBank for over 13 years, during which, he has graduated from our LEAD management training program, worked in our credit analysis department and served as a commercial and real estate portfolio manager prior to his current role as a Real Estate Banker for the last 7+ years.

I have had the privilege of working with TJ for the past 6 years in our Real Estate Finance Group and have seen first hand how he has grown in his current role. TJ is well respected by the Bank's senior management and well liked by his co-workers. TJ is reliable and I can always count on him to handle any project assigned.

Over the last 7+ years, TJ has grown from a brand new loan officer servicing mainly residential contractors and developers into one who works with a variety of commercial members and multi-family developers. He manages one of our largest and most complex loan and deposit portfolios totaling over \$300MM.

In addition to his work obligations, TJ also serves on the Board for the Virginia Symphony Orchestra. Entry into the VBA School of Bank Management will enable TJ to continue his career growth by gaining a deeper understanding into the full scope of bank operations and management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: C. Ross Morgan

Title: President, Portsmouth & Real Estate Finance

Bank: TowneBank

Telephone: 757-391-3514

Signature: Ross Morgan

 Digitally signed by Ross Morgan
Date: 2025.03.26 08:35:28 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Bonnie Marshall	Informal Name Bonnie	Email bonnie.marshall@bcbforlife.bank
Bank Name Benchmark Community Bank	Title/Position VP Loan Operations Manager	
Phone 14346765161		Bank Asset Size \$1,236,588,959.00
Bank Mailing Address PO Box 569, Kenbridge, VA 23944		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution Nottoway High School
Major/Area of Study N/A	Date Completed 2002
Please list any professional designations and/or certifications you hold: CFT Bank Operations Diploma CFT Mortgage Lending Diploma CFT Mortgage Lending Certificate	
Please specify in-bank training program or specialized bank school you have participated in: 2024 Graduate of VBA Management Development Program	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Benchmark Community Bank		
Address PO Box 569, Kenbridge, VA 23944	Address	Address
Position/Function VP Loan Operations Manager	Position/Function	Position/Function
Dates Employed 04/18/2005 to Current	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Responsible for the day-to-day loan operations processes, researching problems, offering solutions and implementing changes. Responsible for personnel matters, work schedules and workflow in the Loan Operations department. Maintains a high-level of understanding of loan escrow processing along with providing assistance and support to Loan Operations personnel, as well as retail staff.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	7	Operations	15
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	5
Investments	0	"Other" Description	Retail
Lending/Credit Analysis	0	Total years in banking industry	20

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
I'm hoping to broaden my knowledge of the overall banking industry. I'd also like to connect with and build relationships with other banking professionals.

Recommender Information

Name Mike Arthur	Title/Position EVP Chief Administrative Officer
E-mail Address mike.arthur@bcbforlife.bank	Phone Number 14346765117

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name Bonnie Marshall	Date of Application 3/10/2025
Bank Benchmark Community Bank	City Kenbridge
Timestamp of Receipt 11:05:18 10 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Bonnie Marshall Bank Name: Benchmark Community Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Bonnie Marshall will be a great addition to the Virginia Bankers School of Bank Management. Bonnie has been with Benchmark for almost 20 years, with most of those years in Loan Operations. She attended the VBA Management Development Program in 2024.

Bonnie's tremendous attention to detail really aids her in her role as VP/Loan Operations Manager. Bonnie currently effectively manages 3 other Loan Operations Specialists. She also has an uncanny ability to spot a problem long before it presents itself - she has good intuition.

This bank school will be good for her to get a feel for what other areas of the bank are charged with and how it all comes together in the end.

She has my highest recommendation.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: L. Michael Arthur, Jr Title: EVP/Chief Administrative Officer

Bank: Benchmark Community Bank Telephone: 434-676-5117

Signature: L. Michael Arthur, Jr

 Digitally signed by L. Michael Arthur, Jr
Date: 2025.03.10 13:56:53 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Sheena McCartney	Informal Name Sheena	Email sheena.mccartney@atlanticunionbank.com
Bank Name Atlantic Union Bank	Title/Position Manager, Customer Care Center	
Phone 18045893158		Bank Asset Size 26.6B
Bank Mailing Address 4355 Innslake Dr		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Portland State University
Major/Area of Study Liberal Studies	Date Completed 3/2017
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	Wells Fargo Bank	Tri Counties Bank
Address 4355 Innslake Dr Glen Allen, VA 23060	Address 1300 SW 5th Ave Portland, Or 97201	Address 1250 Hilltop Dr Redding, CA 96003
Position/Function Manager, Customer Care Center	Position/Function Work Director	Position/Function Admin
Dates Employed 05/2018 - Current	Dates Employed 02/2005 - 12/2015	Dates Employed 10/2003 - 12/2004

<p style="text-align: center; font-size: small;">Please describe, in detail, your role at the bank including key job functions.</p> <p>Managing team in customer service. Dedicated to creating an engaging environment for a team of including Agents, Team Leads, and Supervisors over remote work environment. Our mission is to provide our diverse customer base the best in service with their banking relationship.</p>
--

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Key contributor in the Care Center technology enhancement initiative. Accountabilities included vetting vendors, designing call flows, testing design, managing test group, and implementation.
- Provides monthly department overview to Executive Leadership
- Responsible for ensuring proper staffing of the center through review and continuously monitoring schedule adherence
- Monitors performance metrics and accountabilities of team to meet expectations.
- Mitigate and monitor risk and compliance for team. Maintaining knowledge of changes and communicate to the team.
- Owns development, delivery, and implantation of department guideline and policies.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	18	Operations	18
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	23

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I have been in the banking industry for over 20 years. I have primarily worked in customer facing roles. I am looking to get exposure to other functions in the bank as well as learn more on how it functions. I am looking to understand some of the decisions made by executive leadership and how to target the growth to help sustain the bank.

Recommender Information

Name Maryrose Bernabe	Title/Position Head of Customer Care Center
E-mail Address maryrose.bernabe@atlanticunionbank.com	Phone Number 18043277599

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name Sheena McCartney	Date of Application 04.01.2025
Bank Atlantic Union Bank	City Glen Allen

Timestamp of Receipt

14:09:44 01 Apr, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Sheena McCartney Bank Name: Virginia Bankers School of Bank Management

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Sheena McCartney is a VP, Manager of Customer Care at Atlantic Union Bank with an extensive experience working in the financial institution. Her knowledge and experience has contributed immensely in the success of Atlantic Union Bank's customer care center. Through the banking school program, Sheena will increase her knowledge of the banking system and would be able to contribute even more in the success of our department. This will also be a good leverage for her own personal and developmental growth within the financial industry.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Maryrose Bernabe Title: Head of Customer Care Center

Bank: Atlantic Union Bank Telephone: 3478536389

Signature: Maryrose A. Bernabe

 Digitally signed by Maryrose A. Bernabe
Date: 2025.04.02 10:57:20 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Zachary McGill	Informal Name Zach	Email zachmcgill@1stnatbk.com
Bank Name First National Bank	Title/Position Assistant Vice President/Branch Manager	
Phone 14349467816		Bank Asset Size 1 billion
Bank Mailing Address PO Box 650, Amherst, VA 24521		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Longwood University
Major/Area of Study Bachelor of Science in Business Administration, with a concentration in Finance and a minor in Economics	Date Completed 2020, Cum Laude
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: I graduated from a two-year leadership academy that is conducted internally at First National Bank. The program was led by two co-chairs: Chief Human Resources Officer and Chief Revenue Officer. During the program, we were given the opportunity to learn a	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Completed Principles of Accounting I and II during my undergraduate degree - 2018	

Employment Background

Current Employer First National Bank	Previous Employer Finch & Finch, Inc. Funeral & Cremation Service	Previous Employer
Address 130 S. Main Street, Amherst, VA 24521	Address 809 Main Street, Altavista, VA 24517	Address
Position/Function Assistant Vice President/Branch Manager	Position/Function Funeral Service Associate (Part-time)	Position/Function
Dates Employed June 2019-present	Dates Employed May 2018-present	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

(The below data was pulled directly from First National's internal job description.)

The Branch Manager leads the Branch team of service providers to successfully achieve the branch-related goals, which includes developing profitable new business and expanding existing relationships by presenting both traditional and non-traditional bank products and services to customers and prospective customers, making loans within delegated lending authority and referring larger credit opportunities, and referring customers to other bank products and services.

Key functions are listed below:

- * Leads the Branch team to successful achievement of branch-related goals.
- * Inspire and guide branch team members to excel in their roles and promote a culture of teamwork.
- * Meets individual goals as assigned by Retail Manager, including but not limited to loans, referrals, and new accounts.
- * Provides ongoing customer service to existing relationships and responds to new requests.
- * Gathers customer and potential customer information; analyzes customer needs; presents suitable products; asks for the business; and closes the sale.
- * Makes sales calls individually or accompanying calling officer.
- * Maintains tickler for timely follow up for successive customer contacts and renewals.
- * Promotes understanding of Bank products and services among other branch employees and customers and expands account relationships by referring customers to other lines of business partners.
- * Supports competent staff capable of meeting departmental objectives. This activity includes salary administration, performance management, career development, and assistance to subordinates in problem resolution. Performs all functions of personnel management of department employees.
- * Represents the Bank in community activities including but not limited to business, charitable, civic, and social organizations, and events; and actively engaging and participating in All Employee functions.
- * Completes required compliance training regularly. Participates in relevant seminars, civic organizations, legislative updates, industry associations, and subscriptions; stays abreast of advancements to continuously improve and enhance the Bank's processes/policies, systems, and infrastructure.
- * Ensures compliance with state and federal regulations and bank policies and procedures. Stays abreast of new rules, regulations, and procedures to assist in implementation and revision of current policies and procedures.
- * Demonstrates a commitment to First National Bank Values and Customer Service Standards in every interaction with internal and external customers. Incorporates the high-performance behaviors of teamwork and leading by being a positive example.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Retail - 6 years as of June 2025, nearly 3 of which in branch management.
Investments	0	"Other" Description	I have solely worked in the retail division of banking. I have had the following roles with First National Bank: Seasonal Teller, Floating Customer Service Representative/Teller, Retail Business Development Specialist and then Assistant Vice President/Bra
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>Attending the School of Bank Management has been a professional goal for several years. I have pursued this with my supervisors, advocating for the opportunity to attend. Your program provides a tremendous opportunity to expand my skill sets, deepen my banking knowledge, and further my network; better positioning me to serve my clients, teammates, and community at the highest caliber possible. As I look to my peers who are pillars of inspiration to me, I hear their incredible stories and sense of value this program offers and lifelong connections that reach all divisions of banking. I look forward to the rigorous yet thought-provoking case studies and on-site classes which will promote strategic thinking and thoughtful decision making. Your program will provide tremendous insight into the complexity of banking as the sector is continuously evolving through technological advances, regulatory change, fraud, and economic drivers.</p> <p>As a member of the Emerging Bank Leaders' Steering Committee and the Regional Director of the Central/Southside region of Virginia, I am committed to ensuring continuous prosperity in our industry. Our mission statement is "to ensure a continuum of leadership for the future of Virginia Banking" and the School of Bank Management will play a crucial role in achieving this.</p>

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name	Title/Position
Melissa Campbell	Senior Vice President/Chief Retail Officer
E-mail Address	Phone Number
melissacampbell@1stnatbk.com	14344775884

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Zachary McGill	3/19/2025
Bank	City
First National Bank	Amherst
Timestamp of Receipt	
15:38:23 19 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Zach McGill

Bank Name: First National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I highly recommend Zach McGill for admission to the Virginia Bankers School of Bank Management. As the Chief Retail Officer for First National Bank, I have had the privilege of working closely with Zach for the past five years, and I have consistently been impressed by his dedication, professionalism, and exceptional ability to learn and adapt in complex environments.

Zach is a highly motivated and capable individual who has demonstrated strong analytical skills, attention to detail, and a deep understanding of financial concepts. He has shown a remarkable aptitude for problem-solving and has consistently applied these skills to practical situations in his role as a Branch Manager.

I believe that Zach has the potential to make significant contributions to the field of banking and finance. I am confident that he will thrive in the rigorous academic environment of Bank School. He possesses the drive and determination necessary to succeed in this program and to build a successful career in the industry.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Melissa Campbell

Title: Chief Retail Officer

Bank: First National Bank

Telephone: 434-477-5884

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Hope Meeks	Informal Name Hope	Email hmeeks@nbbank.com
Bank Name National Bank	Title/Position Assistant Vice President / Office Manager	
Phone 14343868564		Bank Asset Size \$1.81 billion
Bank Mailing Address 6000 Boonsboro Road, Suite J, Lynchburg, VA 24503		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Towson University - Towson, MD
Major/Area of Study Bachelor of Science	Date Completed 1998
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer National Bank	Previous Employer Frontier Community Bank	Previous Employer
Address 6000 Boonsboro Road, Suite J, Lynchburg, VA 24503	Address 6000 Boonsboro Road, Suite J, Lynchburg, VA 24503	Address
Position/Function Assistant Vice President / Office Manager	Position/Function Assistant Vice President / Branch Manager	Position/Function
Dates Employed National Bank 5/31/24 - present (merged with previous employer - Frontier Community Bank)	Dates Employed 8/2/21 to 5/31/24 when Frontier Community Bank merged with National Bank	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I am currently the AVP/Office Manager in the Lynchburg Branch and have been with the Lynchburg branch since it opened in December of 2021.

My key job functions:

- * Manage the day-to-day operations of the Lynchburg Branch
- * Develop relationships with customers by promoting and ensuring an unparalleled customer experience
- * Work with the team to identify and promote opportunities to help clients reach their financial goals while growing the bank's business by upselling more of the bank's portfolio of financial solutions
- * Ensure regulatory and bank policy compliance through dual controls for vault cash, cash audits, night depository and ATM balancing
- * Process daily overdrafts for the branch
- * Assist as teller as needed
- * Cultivate new loan business through referrals
- * Negotiate and coordinate the closing of various types of loans including consumer, residential, commercial and SBA loans
- * Ensure compliance with the Bank's lending policies and procedures within my personal lending limits
- * Promote and develop deposit relationships with lending customers

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	3.5	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

My desire to attend the School of Bank Management stems from my passion for deepening my understanding of the banking industry. I aim to enhance my leadership skills to better support my branch staff, provide valuable resources to my customers and guide my lending clients toward the best financial solutions.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Mark Strosnider	Title/Position Vice President / Loans
E-mail Address mstrosnider@nbbank.com	Phone Number 14343868564

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Hope Meeks	Date of Application 3/26/2025
Bank National Bank	City Lynchburg
Timestamp of Receipt 12:58:29 26 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Hope Meeks

Bank Name: National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I have known Hope personally for over 20 years. Her professionalism and manner with clients is beyond reproach. When she and her husband moved to Lynchburg (during the Covid pandemic) from Maryland, we were transitioning our loan production office to a full service branch as part of Frontier Community Bank. Hope had worked in the marketing field for 10 years and then was out of the workforce for 10 years raising her three children. I approached her about joining our team and she accepted and has become a very proficient banker in her short time in the industry.

Hope's previous work experience required her to work with clients in situations that could, at times, be very stressful. She has taken that knowledge and applied it to her position here as branch manager and developed a wonderful way of dealing with clients to make them at ease (even though at times it could be stressful!). Her caring and nurturing demeanor gives her a wonderful way of training new employees at the office, and she has created a family environment at the office that makes everyone feel good about coming in every day.

Hope is very smart and absorbs information well. She has grown tremendously in her time at the bank, and has been a steady influence when we have had employee turnover and when we went through a merger in May, 2024.

I am pleased and proud that National Bank has chosen Hope to begin the VBA School of Bank Management program, and as a former participant and graduate of the program myself, I know that she will benefit from the experience and will add to the experiences of others during her time in the program.

Mark Strosnider
Vice President/Loans

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Mark Strosnider

Title: Vice President/Loans

Bank: National Bank

Telephone: 434-386-8564

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by April 1, 2025.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jenna Merriman	Informal Name Jenna	Email jmerriman@nationalcapitalbank.bank
Bank Name National Capital Bank	Title/Position Vice President - Relationship Manager	
Phone 12028514507		Bank Asset Size 700,000
Bank Mailing Address 316 Pennsylvania Ave. SE, Washington, DC 20003		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Commonwealth University
Major/Area of Study Business/Finance	Date Completed May-15
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: Risk Management Association (RMA) - Commercial Lending School	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer National Capital Bank	Previous Employer Summit Community Bank	Previous Employer
Address 316 Pennsylvania Ave. SE, Washington, DC 20003	Address 12030 Sunrise Valley Dr. STE 170, Reston, VA 20191	Address
Position/Function Relationship Manager	Position/Function Commercial Lender	Position/Function
Dates Employed February 2023 - Current	Dates Employed February 2020 - February 2023	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I serve as the primary point of contact for a portfolio of commercial banking clients. A key function of my role is to develop and maintain strong relationships with clients, identify opportunities for growth, and offer financing solutions to help my client achieve their business objectives. As a Relationship Manager, I am responsible for prospecting new business relationships, structuring and negotiating on various credit facilities such as: term loans, lines of credit, asset based lending, and commercial real estate loans, successfully manage the loan approval process (underwriting through formal approval decision and closing), conduct preliminary analysis and risk assessments to support credit recommendations, and monitoring the ongoing credit quality of my existing portfolio while ensuring compliance with credit policies and regulatory compliance.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	11
General Management/Administration	4	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	7	Total years in banking industry	11

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I want to attend the Virginia Bankers School of Bank Management to strengthen my leadership skills and expand my overall understanding of the banking industry. With me experience in retail management and commercial lending, I am eager to build on that foundation as I prepare for future leadership roles. I have high career aspirations and believe this program will help me become a more effective and well rounded banker.</p>

Recommender Information

Name	Title/Position
Brad Duncan	Executive Vice President - Chief Lending Officer
E-mail Address	Phone Number
bduncan@nationalcapitalbank.bank	12028514472

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Jenna Merriman	3/24/2025
Bank	City
National Capital Bank	Washington, D.C.
Timestamp of Receipt 10:12:09 24 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Jenna Merriman Bank Name: The National Capital Bank of Washington

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Jenna Merriman for the Virginia Bankers School of Management. Jenna is one of our outstanding relationship managers and has an excellent grasp of core banking principles. The VBA curriculum will benefit her as she aspires to move into an executive management role in the future. As a graduate of a Banking School I understand the time and commitment required and know that Jenna will excel in this program.

Jenna graduated from Virginia Commonwealth University in 2015 with a degree in Finance. She joined Wells Fargo in 2014 as a teller and was accepted to Wells Fargo's management training program in 2015. She joined Summit Bank in 2020 as a commercial portfolio manager and joined NCB in 2023 as a RM/PM. She is now a relationship manager and manages a \$55MM portfolio for the Bank.

She has completed the Risk Management Association's commercial lending school and was one of the top graduates in the program.

Once again, I am happy to recommend Jenna and am available for questions or comments.


PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Bradley Duncan Title: EVP & Chief Lending Officer

Bank: The National Capital Bank of Washington Telephone: 334-315-9095

Signature: Bradley Duncan

 Digitally signed by Bradley Duncan
Date: 2025.03.25 10:49:25 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name DEBORAH MILLARD	Informal Name Debbie	Email debbie.millard@townebank.net
Bank Name TowneBank	Title/Position Senior Vice President/Private Banking Officer	
Phone 17574732541		Bank Asset Size 16 Billion
Bank Mailing Address 297 Constitution Drive		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution N/A
Major/Area of Study N/A	Date Completed 1985
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Bank Marketing School, University of Maryland, early 2000s	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Towne Bank	Monarch Bank	RBC Bank
Address 297 Constitution Drive, Virginia Beach VA 23462	Address 300 32nd Street, Virginia Beach VA 23451	Address 2422 Princess Anne Road, Virginia Beach VA 23456
Position/Function Private Banking Officer	Position/Function Bank Manager/Private Banker	Position/Function Branch Manager
Dates Employed 6/25/2016	Dates Employed 2006-2016	Dates Employed 1992-2006

Please describe, in detail, your role at the bank including key job functions.

I work with high-net-worth clients to provide personalized financial solutions with the highest level of service. I assist in all areas of general banking for both personal and business needs including deposit accounts and lending solutions. Act as the "quarterback" of the relationship and bring in partners for investment, insurance, employee benefit and mortgage solutions as needed.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	6
Auditing	0	Money Management	0
General Management/Administration	2	Operations	8
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	20
Investments	0	"Other" Description	Retail Banking/Branch Management
Lending/Credit Analysis	4	Total years in banking industry	41

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Attending VBA's Bankers School has been a long-term goal of mine. With a career solely in banking, I have gained extensive experience across various areas of the bank, ultimately spending the last 25 years in retail banking. This journey has provided me with a comprehensive understanding of bank operations. I am confident that the courses and experiences at Bankers School will deepen my industry knowledge, covering essential fundamentals, strategies, and current product and service offerings. This experience will not only enhance my overall knowledge and expertise but also make me a more effective banker for my clients and financial institution.

Recommender Information

Name	Title/Position
Buffy Barefoot	President/Virginia Beach Region
E-mail Address	Phone Number
buffy.barefoot@townebank.net	17574176361

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Deborah K Millard	3/4/2025
Bank	City
Towne Bank	Virginia Beach
Timestamp of Receipt	
12:31:07 05 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Debbie Millard

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Thank you for the opportunity to recommend Debbie Millard for the Virginia Banker School of Bank Management. Debbie has been in the banking industry for 40 years. Her background is diverse however, 25 years have been focused on retail banking. I became acquainted with Debbie in 2016 through the TowneBank merger with Monarch Bank. Debbie joined us as the branch manager of the First Colonial Branch, one of the three original branches of the bank. Under her management, she guided the team for six years and grew deposits to over \$500 million. Through her exceptional leadership, she was promoted to a private banker in 2022, serving the C-suite clients and small businesses. Debbie now manages a portfolio of loans and deposits in excess of \$300 million.

Due to Debbie's consistent stellar service, she has been a six-time Chairman's Club winner since joining TowneBank. Prior to her tenure with TowneBank, she was also the recipient of the People's Choice Award at Monarch Bank. Debbie's leadership extends beyond banking, where she is highly involved in the community. Her contributions include serving with United Way Women's United, the Kruger Foundation Board, and volunteering with the Salvation Army, Rock Solid Foundation, and the Juvenile Diabetes Research Foundation, where she previously served on the Board of Directors for the Hampton Roads Chapter.

Debbie is not only a consummate professional in banking but also a remarkable individual. It's a pleasure to know her and call her my teammate and friend. Your consideration of her participation in the Virginia Banker School of Bank Management is appreciated.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Buffy Barefoot

Title: Virginia Beach President

Bank: TowneBank

Telephone: 757-417-6361

Signature: Buffy Barefoot

 Digitally signed by Buffy Barefoot
Date: 2025.04.04 16:44:54 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Holly Moorefield	Informal Name Holly	Email HMOOREFIELD@BANKOFCHARLOTTE.COM
Bank Name The Bank of Charlotte County	Title/Position AVP/Director of Internal Audit	
Phone 14345425111		Bank Asset Size approximately \$203 million
Bank Mailing Address 101 Berkley Street		

Educational Background

Highest Level of Education Achieved Some College	Institution Southside Virginia Community College
Major/Area of Study Nursing	Date Completed Did not complete
Please list any professional designations and/or certifications you hold: Property & Casualty & Life, Health & Annuities Insurance Licenses, Series 6 Investment License	
Please specify in-bank training program or specialized bank school you have participated in: VBA AML/BSA 2-Day School in 2021 & 2023	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
The Bank of Charlotte County	First Citizens Bank	Wells Fargo Bank
Address 101 Berkley St Phenix, VA 23959	Address 242 N Main Street Chase City, VA 23924	Address Various
Position/Function AVP, Director of Internal Audit (Internal Auditor)	Position/Function Financial Services Representative, Platform Sales/Series 6 and 63 Investment Licensed	Position/Function Various Positions (Teller, Service Transaction Specialist, Teller Manager, Personal Banker, Store Manager)
Dates Employed Jan 2021-Present	Dates Employed Dec 2015-Jan 2021	Dates Employed 2006-2014

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I partner with the Audit Committee to set the strategic direction of the Internal Audit Department. I lead both internal and external audit functions and report to the Audit Committee. I am also responsible for developing and executing audit programs, participating in the development of year and multi-year audit schedules, and coordinating with other control and monitoring functions to ensure optimal audit coverage. As the Director of Internal Audit, I interface with Senior Management, the Audit Committee, the Risk Management and IT Steering Committee, the SAR Committee, and the ALCO Committee on a regular basis and participate in other Committees needing Internal Audit Representation. Below are some of my key functions.

- Contribute to the strategic direction of the Bank's Internal Audit function in the development and implementation of a risk-based audit schedule, ensuring independent and objective testing of the Bank's internal controls.
- Utilize significant business/risk and/or audit experience and knowledge to provide value to the audit schedule.
- Obtain Audit Committee approval of the audit schedule.
- Interface with key Board and Bank Committees, including but not limited to Audit Committee, Risk Management and IT Steering Committee, SAR Committee, ALCO Committee.
- Implement the audit schedule by performing internal audits and/or overseeing audits performed by external vendors.
- Review compliance with the Bank's policies and procedures to determine whether results are consistent with established objectives, goals, and regulatory guidelines.
- Verify the accuracy of assets and liabilities and propriety of income and expenses, including ensuring proper safeguarding of assets and reviewing the reliability of the accounting and reporting system.
- Consult with the Bank's independent public accounting firm to minimize duplication of effort and maximize audit coverage.
- Perform special assignments as directed by Committee(s) and/or Senior Management.
- Communicate findings to managers, Senior Management, and the Audit Committee.
- Coordinate responses to audit findings, including tracking and reporting Management's responses.
- Develop and present reports to the Audit Committee, including but not limited to the execution of the approved internal audit schedule and updates on department activities.
- Ensure work papers are adequately documented and audit evidence is sufficient.
- Stay informed of pertinent laws, regulations, best practices, and risk trends, advising Senior Management and the Audit Committee of changes that affect Bank policies and procedures.
- Serve as liaison for regulatory examinations, including providing any requested information to examiners.
- Maintain a thorough knowledge of all Bank products, services, procedures, policies, and appropriate regulatory issues related to daily job functions.
- Continuously monitor, evaluate, and assess significant new or changing services, processes, operations, and control processes.
- Represent the Bank externally, as necessary with core vendor relationships (i.e. Jack Henry).
- Stay abreast of recent software changes and associated regulatory pronouncements.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Maintain records according to regulatory record retention requirements.
- Prepare reports or other presentation documents as required.
- Maintain confidentiality of customer records.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	less than 1	Money Management	17
General Management/Administration	15	Operations	17
Human Resources	15	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	8	"Other" Description	
Lending/Credit Analysis	14	Total years in banking industry	18+

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I have heard first-hand how incredible this program is, and I want to be a part of a team-based learning experience among individuals who share my same goals.

I want to attend the School of Bank Management to enhance my knowledge and skills in the banking and financial services industry. I look forward to networking and making connections with other successful bankers and building friendships that will continue past these three years. Attending the Virginia Bankers School of Bank Management will allow me to strengthen my leadership skills, better understand key areas of critical banking, and become a more well-rounded banker.

Recommender Information

Name	Title/Position
Dexter Gilliam	President & CEO
E-mail Address	Phone Number
dgilliam@bankofcharlotte.com	14345425111

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Holly G. Moorefield	2/25/2025
Bank	City
The Bank of Charlotte County	Phenix
Timestamp of Receipt	
15:10:04 25 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Holly G. Moorefield

Bank Name: The Bank of Charlotte County

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to submit this letter of recommendation on behalf of Holly G. Moorefield as an applicant to the Virginia Bankers School of Bank Management. Holly joined The Bank of Charlotte County in 2021 as our Deputy BSA Officer and has over 18 years of banking experience. Throughout her career, Holly has held numerous positions to include teller, customer service representative, teller manager, financial services specialists, personal banker, investment sales and branch manager.

In addition to the positions noted above, Holly holds her Life, Health and Annuities Insurance licenses, Property & Casualty Insurance license, Series 6 license and has held her Series 63 license.

On January 1, 2025 Holly was promoted to Assistant Vice President and Internal Auditor.

Holly is a dedicated professional who exhibits the highest degree of integrity and commitment to excellence.

I am certain she will be an asset to the school and her fellow students.

Should you have any questions or desire to discuss any aspect of her application, please feel free to let me know.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Dabney T. P. Gilliam, Jr.

Title: President & CEO

Bank: The Bank of Charlotte County

Telephone: (434) 542-5111 x 253

Signature: Dabney T. P. Gilliam, Jr.

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Michael Morehead	Informal Name Michael	Email michael.morehead@townebank.net
Bank Name Towne Bank	Title/Position Technology Officer/Business Data Analyst	
Phone 17578174026		Bank Asset Size \$17B
Bank Mailing Address 6619 Crittenden Rd		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution East Carolina University
Major/Area of Study Masters of Science in Quantitative Economics and Econometrics	Date Completed Summer 2019
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Virginia Banking Association 2025 Virtual Commercial Lending School Virginia Banking Association 2025 Advanced Virtual Commercial Lending School Breaking into Banking 101: Fundamentals of Commercial Banking Breaking into Banking 201: Analyzing Repayment S	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Towne Bank	Previous Employer Fidelity National Information Services	Previous Employer
Address 6001 Harbour View Blvd, Suffolk, VA 23435	Address 11601 Roosevelt Blvd N, St. Petersburg, FL 33716	Address
Position/Function Technology Officer Business Data Analyst	Position/Function Data Scientist	Position/Function
Dates Employed October 2023 - present	Dates Employed August 2019 through October 2024	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

I currently serve as a data analyst for Towne's enterprise data team. I am specifically working on building out a platform to identify customer and account relationships and summarize important data pertaining to our customers. I work with various lines of business around the bank to understand all the processes that feed our data, and I am helping to build out the platform that we will use in the future to report on.

Additionally, I help design databases and tables that are used around the bank for analytics and reporting. I have a deep understanding of the bank's core data and am a subject matter expert on how to extract and transform data from the core. I work with business users to understand what challenges they face, and provided solutions around how our team can get them the data they need in the way that makes the most sense. I often serve as an intermediary between our data engineering team and the business.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	5.5
Investments	0	"Other" Description	IT / Data Management. I have worked as a data scientist and data analyst for the entirety of my banking career.
Lending/Credit Analysis	0	Total years in banking industry	5.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am looking to make a career change. I am actively engaging in conversations about new positions within the bank. I am looking to become a commercial banker in the future, so I am looking at moving into a portfolio manager position this year. I am applying with the recommendation from our leadership team that this is an amazing opportunity to help prepare myself for that role.

I have worked on the IT side for the entirety of my time with the bank, so I have not received some of the formal banking training that comes with being on the business side. While I have been taking courses in commercial lending and have learned so much in my current role, I am looking for a formal education in all parts banking.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Brian Skinner	Title/Position President of Virginia & Northeastern North Carolina
E-mail Address Brian.Skinner@townebank.net	Phone Number 17576386748

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Michael Morehead	Date of Application 3/25/2025
Bank Towne Bank	City Suffolk
Timestamp of Receipt 16:42:07 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Michael Moorehead

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to write this recommendation for Michael Morehead. Michael joined TowneBank in October of 2023 and has already demonstrated a strong commitment to advancing his career. A graduate of Smithfield High School and East Carolina University, I believe Michael will excel in the next phase of his journey at the Virginia Bankers Association (VBA) school.

Currently serving as a Business Analyst on our data team, Michael has consistently shown professionalism, dedication, and attention to detail. His work ethic is exemplary, and his drive to succeed is evident both in his professional endeavors and in his personal life. Michael's ambition is particularly remarkable for someone at his stage in their career.

Michael has actively sought to enhance his skill set with TowneBank. He has completed the VBA Virtual Commercial Lending School, the VBA Advanced Commercial Lending School, and Andy Keusel's, "Breaking into Banking" course, and he plans to pursue additional certifications in the future. Michael holds a Master of Science in Quantitative Economics and Econometrics and a Bachelor of Science in Economics from East Carolina University. His educational background equips him with the expertise he applies to his work every day, and his commitment to professional development speaks volumes about his drive.

In addition to his strong analytical skills, Michael brings valuable experience in the technology field. He has an in-depth understanding of our systems and data, and he is always willing to assist fellow team members. Michael's ability to explain complex data concepts in a clear, understandable way makes him an indispensable resource. He takes the time to ensure that others fully grasp the information, and his follow-up ensures that questions are always addressed.

I am confident that Michael would be an excellent fit for the upcoming Virginia Bankers School. His strong interpersonal skills and professional drive will serve him well in this program and beyond. We see a bright future for Michael at TowneBank, and we believe that this next step will further his career and help him reach his full potential.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Brian K. Skinner

Title: President

Bank: TowneBank

Telephone: 757-560-1609

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Ashton Newsom	Informal Name Ashton	Email Ashton.Newsom@townebank.net
Bank Name TowneBank	Title/Position AVP, Commercial Portfolio Manager II	
Phone 17576731866	Bank Asset Size \$17.25 Billion as of 12/31/24	
Bank Mailing Address 109 E Main St, Norfolk, VA 23510		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study BSBA with a Major in Finance	Date Completed 2012-2016
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: TowneBank LEAD Management Program Graduate (2017-2020) VBA Management Development Program Graduate (Class of 2020) VBA Commercial Banking School Graduate (May 2023)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer TowneBank	Previous Employer	Previous Employer
Address 109 E Main St, Norfolk, VA 23510	Address	Address
Position/Function Commercial Portfolio Manager II	Position/Function	Position/Function
Dates Employed 9/2017 - Present Day	Dates Employed	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

Started at TowneBank out of college as a LEAD Management Associate (9/2017 start). At the beginning of my employment I worked as a traveling Member Service Representative (Teller) at branches across the Hampton Roads area. Shortly thereafter I progressed to the role of Member Service Specialist (Desk) and remained a traveler. Following a brief stint as a traveling MSS, I moved to Credit Administration where I became a Credit Monitoring Analyst and worked with the Small Business team to streamline smaller lines of credit. As a Credit Monitoring Analyst, I oversaw the Bank's financial/covenant/asset based monitoring (tickler) system. In this role I was required to manage reports, clear "ticklers", review covenant calculations and Borrowing Base calculations for accuracy for the entire Bank, amongst others. While in this role a Senior Credit Administrator began to mentor me on "all things credit" and focused on teaching me underwriting using the Sound Loan Equation. In April 2022, I accepted a Commercial Portfolio Manager I position in our Norfolk Region and have since been promoted to AVP, Commercial Portfolio Manager II. In this role I oversee/help manage a regional loan portfolio (~\$1.6 billion in total regional commitments) that consists of 5 Commercial Lenders and 2 Private Bankers. My functions include underwriting new loans, reviewing/renewing existing loans, assisting lenders with loan structure/terms, testing covenants, monitoring past dues, sending out maturity, call option, exception reports, amongst other responsibilities.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	1
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	8

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Following my graduation from college, I was fortunate to secure a position at TowneBank and was selected to participate in the LEAD Management Training Program. Throughout the program, I gained a comprehensive understanding of the bank's various departments. Additionally, the program included monthly dinner meetings hosted by bank executives, providing valuable insights into the organization's operations. Notable dinners included a session with the Chief Financial Officer, who explained the management of the bank's balance sheet; a discussion with the former Chief Executive Officer (now Executive Chairman) focusing on branding and marketing strategies; and a presentation by the Chief Operating Officer highlighting new technologies being implemented to enhance the bank's competitiveness. This exposure to the bank's leadership team fostered a broad understanding of the functions across different departments.

During my time in the LEAD Program (and after graduating from the program), I worked in Credit Administration alongside the Chief Credit Officer and Senior Credit Administrators. This experience solidified my interest in credit-related roles, as I found the work both engaging and fulfilling. Currently, I oversee a substantial regional loan portfolio while maintaining strong connections with my former Credit Administration colleagues, with the aim of continuing to learn from their expertise. My career aspiration is to advance to the role of Credit Administrator. From what I have been told about the School of Bank Management, I believe attending the school, if selected, will provide me with an invaluable education that will improve the work I currently do and help me progress further in my banking career. I am confident that the School of Bank Management will offer an exceptional educational opportunity, deepen my understanding of bank management, and enhance my skills as a knowledgeable and effective banking professional. Current colleagues who have completed the program have shared their positive experiences, emphasizing the value of the curriculum and have strongly encouraged my participation (highlighting the 3rd year Bank Simulation).

Recommender Information

Name	Title/Position
Charity Volman-Winn	Market President
E-mail Address	Phone Number
Charity.Volman@townebank.net	17573247061

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Ashton Newsom	3/4/2025
Bank	City
TowneBank	Norfolk

Timestamp of Receipt

16:24:51 04 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Ashton Newsom

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Ashton Newsom has worked for Towne for a number of years, joining us through our LEAD Associate Program in 2017. Upon completion of the LEAD program he was a small business underwriter and spent time with our credit monitoring group. Three years ago, he joined my Norfolk Team as a Portfolio Manager. Ashton has thrived in that role, assuming more and more responsibility to ensure our portfolio is managed appropriately. His analytical skills, leadership and very strong work ethic have quickly made him an integral part of the team and a meaningful contributor to our success.

Over these past three years, Ashton has developed a number of strategies to organize our work flow and coordinate with the team so that our members needs are addressed in a timely fashion while also ensuring risk management remains at the forefront of all we do. His initiative to coordinate this and his effective use of technology to integrate these resources and tools among the team is impressive. We are a better team due to his efforts.

Also during this time, I have seen Ashton's credit analysis skills blossom. He is inquisitive, analytical, and creative.....while balancing our members needs with appropriate risk management. In summary, he is a born banker and has an incredibly bright future in our industry. Equally as important, he is simply a wonderful human being, willing to do all that is asked of him. He is respected and admired by his team for his positive, can do, attitude and his strong work ethic. I believe you will find him to be an excellent participant in the Virginia Bankers School of Bank Management. I am delighted to recommend Ashton for this program and am happy to answer any questions you may have.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Charity Volman-Winn

Title: Norfolk President

Bank: TowneBank

Telephone: 757-324-7061

Signature: Charity Volman - Winn

 Digitally signed by Charity Volman - Winn
Date: 2025.03.19 11:05:29 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Adam O'Neil	Informal Name Adam	Email adam.oneil@townebank.net
Bank Name TowneBank	Title/Position SVP, Enterprise Risk Manager	
Phone 17576731507		Bank Asset Size 17 Billion
Bank Mailing Address 6013 Harbour View Blvd, Suffolk, VA, 23435		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virginia Tech
Major/Area of Study Bachelor of Science Accounting	Date Completed December 2015
Please list any professional designations and/or certifications you hold: Certified Public Accountant License ABA - Certified Enterprise Risk Professional	
Please specify in-bank training program or specialized bank school you have participated in: Over 2 years of banking experience	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Virginia Tech - Majored in Accounting and Information Systems (2025)	

Employment Background

Current Employer TowneBank	Previous Employer KPMG, LLP	Previous Employer
Address 6013 Harbour View Blvd	Address 1021 E Cary St, Richmond, VA 23219	Address
Position/Function SVP, Enterprise Risk Manager	Position/Function Manager, Internal Audit & Enterprise Risk	Position/Function
Dates Employed Oct 2022-Present	Dates Employed Jan 2016-Oct 2022	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- *Develops and maintains the ERM Policy, ERM Framework, Risk Appetite Framework, other risk-focused policies and procedures.
- Designs and documents the methodologies and standards for risk programs, such as risk assessment, risk and control self-assessment, key risk indicator, operational loss, and business change risk assessment.
- Facilitates the development and updating of risk and control self-assessments. Administers and oversees the risk and control self-assessment program.
- Facilitates the development and updating, including the challenge of thresholds, of key risk indicators. Administers and oversees the key risk indicator program.
- Facilitates the identification, analysis, and reporting of operational losses and trends. Administers and oversees the operational loss program.
- Facilitates the assessment of business changes. Administers and oversees the business change risk assessment program.
- Facilitates the development and updating of the business process universe and the risk and control libraries.
- Implements and oversees the ERM independent effective challenge process.
- Leads and documents the quarterly enterprise risk assessments and risk category assessments.
- Manages a team of enterprise risk analysts.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Enterprise Risk
Investments	0	"Other" Description	2.5 years in Enterprise Risk Management
Lending/Credit Analysis	0	Total years in banking industry	2.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

If accepted into the School of Bank Management, I seek to expand my knowledge of the operational side of banking. As ERM Manager, I currently manage and oversee several key risk areas. Attending the School of Bank Management would allow me to build my skill set and deepen my understanding of the broader day-to-day activities that introduce risk. This would be an extremely valuable experience for me, and it would allow me the opportunity to apply the knowledge gained to our risk programs. I would also use this opportunity to network with my banking industry peers and gain exposure to how peers from different department areas think and learn from their experiences.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Ernest Piccioli	Title/Position Chief Risk Officer
E-mail Address ernest.piccioli@townebank.net	Phone Number 17576731868

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Adam O'Neil	Date of Application 3/31/2025
Bank TowneBank	City Suffolk
Timestamp of Receipt 10:42:18 31 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Adam O' Neil

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Adam would be an excellent candidate for the Virginia Bankers School of Bank Management based on his contributions here at TowneBank and his opportunities to continue to grow and expand his career. Adam's background as a CPA and consultant have merged well into the current demands of his role as ERM Manager for TowneBank. Adam has been able to learn and grow over the last two years we have worked together and he is a critical piece of our risk management team.

Adam each day interacts with multiple areas of the bank to ensure the bank maintains our risk appetite as we grow and expand. He has worked with areas ranging from Treasury to Operations. In each endeavor Adam has been able to bring a balanced thoughtful approach to ensuring the bank accomplishes its mission. Further, Adam is a critical liaison with our risk committee of the board and his time and energy here is critical ensuring the broader Risk Management team provides the effective reporting and discipline the board expects to see.

Given his ability and role today at TowneBank, Adam growing his experience around bank management is critically important not only for his advancement but also the bank's. Given the broad range of areas that ERM interacts with on a daily basis broader knowledge of other areas of banking, bank operations and leadership would be valuable. Further, his monthly interactions with the risk committee of the board would only benefit from more training and exposure.

Adam has a long and bright future ahead of him in the industry. His advancement will only be limited in his interests and desires. By attending this program, Adam's enrichment will immediately provide benefits to the bank and him. As a senior executive of the bank, I am excited for him and the bank and look forward to his increased knowledge and expanded horizon.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Ernest Piccioli

Title: Sr. Executive Vice President/ CRO

Bank: TowneBank

Telephone: 336.703.8487

Signature: Ernest Piccioli

Please complete this form and return it to Marie Basil mbasil@vabankers.org by April 1, 2025.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jenna Phillips	Informal Name Jenna Phillips	Email jphillips@skylinenationalbank.com
Bank Name Skyline National Bank	Title/Position Assistant Vice President/Branch Manager	
Phone 15403818121		Bank Asset Size 1.3 Billion
Bank Mailing Address PO Box 577 Christiansburg, VA 24068		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Roanoke College
Major/Area of Study Bachelor of Arts – Communication Studies	Date Completed December 2015
Please list any professional designations and/or certifications you hold: Graduate of 2020 Leadership New River Valley Class. Currently serve on the Montgomery Museum of Art & History and Montgomery County Chamber of Commerce Board of Directors.	
Please specify in-bank training program or specialized bank school you have participated in: Participant of Bank Supervisor School in Richmond through the Virginia Bankers Association in November of 2022. Completed our in-house loan training, CSR training, and teller training.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Skyline National Bank	Montgomery County Chamber of Commerce	Residence Inn Blacksburg/University & Hyatt Place Blacksburg/University
Address 2681 Market Street NE Christiansburg, VA 24073	Address 210 Laurel Street NE Christiansburg, VA 24073	Address 850 Prices Fork Road Blacksburg, VA 24060
Position/Function Assistant Vice President/Branch Manager of Christiansburg Location	Position/Function Director of Sales	Position/Function Director of Sales
Dates Employed 09/22/2022 - Current	Dates Employed 07/16/2018 - 09/21/2022	Dates Employed 08/01/2017 - 07/11/2018

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

As a Branch Manager, I am responsible for the day-to-day operations of the Christiansburg Branch and supervise three employees. It is my responsibility to ensure they have the tools necessary to complete their daily job functions and to do so with confidence. In order to do this, I plan monthly branch meetings to discuss any changes, issues, or questions the team has. I complete monthly reports such as the Monthly Branch Loss Report, Alarm Testing, Safe Deposit Audit, etc. Additionally, I (alongside our Assistant Branch Manager), complete quarterly audits and other various reports, which keep the branch within compliance as I am responsible for making sure our branch passes our audits.

In addition to supervising the daily functions of the branch, I am responsible for making sure our branch hits our yearly goals as well as my loan goal. We have a 2025 branch goal of 20 Business Partner Referrals, \$652,690 in DDA Portfolio Growth, 200 Net New DDA Growth, and less than \$1,000 in preventable in-branch fraud loss. I have the ability to do unsecured, secured, and in-house mortgage related loans and have a goal of \$1,500,000. In order to make sure we are able to hit our yearly goals, I have a team meeting every month to go over where we are/what we are doing well and where we could improve and participate in community organizations to gain more business. I currently serve on the Montgomery County Chamber of Commerce and Montgomery Museum of Art & History Board of Directors, am a lead and board liaison of a Chamber referral group (CASE) and am a co-chair of the Montgomery Museum of Art & History Sponsorship/Membership Committee. We, as a Branch, are also members of Onward New River Valley as well as the New River Valley Homebuilders Association and I regularly attend their programs/events.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	2.5 years	Operations	2.5
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	2.5

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Attending the Virginia Bankers School of Bank Management will not only provide me with knowledge and experience to serve Skyline National Bank better, but also the financial industry as a whole. While my career did not start in the financial industry, I am thankful that Skyline took a chance on me. I had a great understanding of how our business community functions in the New River Valley and made numerous connections through my time at the Chamber. Because of this, Skyline asked me to join their team as the Branch Manager with no prior bank experience. Over the past two and a half years, I've had the pleasure of working with numerous mentors and coworkers that have taught me how to be a Teller, CSR, Loan Officer, etc. Without their willingness and expertise, I would not feel comfortable in my role at Skyline or applying for this school. While I am thankful for the knowledge that I have gained over the past couple of years, I am excited for the opportunity to learn more. I would like to have a better understanding of how financial institutions function as a whole and ways that I can better serve my company. I believe that this school is vital, not only my growth within the company, but to my teammates and customers as well. The more knowledgeable that I am, the more I can be a resource to them and as a result, we can function better as a financial institution. Again, I am grateful that Skyline recognized potential in me and allowed me to face the challenge of stepping into a brand-new role with grace. Taking this position provided me the opportunity to truly recognize what a vital role that we, as a community bank, play in the New River Valley and it is my hope that I can be a better support to my employees and customers. Additionally, I love a new challenge and look forward to this opportunity.

Recommender Information

Name	Title/Position
Jonathan Kruckow	Virginia State President/Executive Vice President
E-mail Address	Phone Number
jkruckow@skylinenationalbank.com	15402500280

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Jenna Phillips	3/20/2025
Bank	City
Skyline National Bank	Christiansburg
Timestamp of Receipt 16:48:13 20 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Jenna Phillips

Bank Name: Skyline National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am writing to highly recommend Jenna Phillips for admission to the VBA School of Bank Management at the University of Virginia. I have had the pleasure of working closely with Jenna for several years at Skyline National Bank, where she currently serves as a Branch Manager. During this time, I have been consistently impressed by her leadership, professionalism, and unwavering commitment to excellence.

Jenna has a natural ability to manage and inspire her team. As Branch Manager, she has overseen all aspects of operations at one of our most important branch location, including employee management, customer service, financial performance, and community outreach. Her leadership style is both approachable and effective, fostering a collaborative environment where employees feel motivated and valued. Jenna's exceptional problem-solving skills and keen attention to detail have been instrumental in streamlining our processes, improving customer satisfaction, and driving branch profitability.

Jenna's dedication to professional development and growth is one of the reasons I believe she would be an ideal candidate for the VBA School of Bank Management. She consistently seeks opportunities to enhance her knowledge and skills, and I have no doubt that the program at UVA would provide her with invaluable insights to further elevate her career. Jenna is already a strategic thinker and a dynamic leader, and I am confident that she will make significant contributions to the bank as well as the broader banking community after completing her education.

In addition to her professional accomplishments, Jenna is highly respected by both her peers and the clients she serves. She has built lasting relationships within the community, and her commitment to corporate social responsibility has strengthened our bank's reputation as a trusted local institution.

I have no hesitation in recommending Jenna Phillips for admission to the VBA School of Bank Management. She is an outstanding manager, a dedicated professional, and a person of integrity. I am confident that she will excel in the program and make the most of the opportunities it provides.

Please feel free to contact me if you require any additional information.

Sincerely,

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Jonathan Kruckow

Title: Executive Vice President

Bank: Skyline National Bank

Telephone: 540-250-0280

Signature: Jonathan Kruckow

 Digitally signed by Jonathan Kruckow
Date: 2025.03.28 14:31:26 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Katrina Pike	Informal Name Katrina	Email kpike@bankofclarke.com
Bank Name Bank of Clarke	Title/Position VP/Human Resources Manager	
Phone 15409555246		Bank Asset Size 1.8 Billion
Bank Mailing Address 2 E Main Street Berryville, VA 22611		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Liberty University
Major/Area of Study Executive Leadership	Date Completed May-19
Please list any professional designations and/or certifications you hold: Society for Human Resource Management- Certified Professional (SHRM -CP) Certified Plan Sponsor Professional (CPSP)	
Please specify in-bank training program or specialized bank school you have participated in: I have completed several in-bank management training courses and completed the VBA's MDP.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Bank of Clarke	Previous Employer Trex Company Inc.	Previous Employer
Address 2 E Main Street Berryville, VA 22611	Address 160 Exeter Drive Winchester, VA 22603	Address
Position/Function VP/Human Resources Manager	Position/Function Human Resources Business Partner	Position/Function
Dates Employed May 24, 2022 to current	Dates Employed January 2020 - May 2022	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

In my role as the Human Resource Manager at Bank of Clarke I am responsible for several areas. First and foremost is the employee experience including employee relations, employee engagement, benefits, career development and engagement committees. I work with employees and managers on coaching opportunities, employee development and career pathing plans. I lead two different employee engagement committees, am a benefits administrator and handle the majority of employee relations. The second area of focus is overseeing the bank's recruitment efforts. Our team is responsible for sourcing, attracting, hiring, and retaining top talent. Additionally, I oversee the payroll function. Ensuring timely and accurate payroll processing for employees. My goal for each day is to partner with Bank employees/leaders to align/maintain our HR practices with overall Bank goals while remaining mindful of laws, regulatory guidelines. Prioritizing these key job functions fosters a positive work culture and continues to drive results.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	3	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	3.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to attend the School of Bank Management to continue to grow my knowledge of the banking industry. Throughout my involvement in the EBL and MDP bank school comes up regularly and is described as a robust learning opportunity with invaluable networking. My career goals include remaining in the banking industry in Virginia and reaching the CHRO level. In my opinion, the School of Bank Management is the next step in my career path. I will use the opportunity to network with other up and coming industry leaders and to gain a broad understanding of the inner workings of a bank. I believe the foundational knowledge of banking will assist me in being a more thoughtful and well-rounded partner to the rest of the organization and a better peer to other bankers in the commonwealth.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Kaley Crosen	Title/Position EVP/CHRO
E-mail Address kcrosen@bankofclarke.com	Phone Number 15409555238

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Katrina Pike	Date of Application 3/10/2025
Bank Bank of Clarke	City Berryville
Timestamp of Receipt 12:30:53 10 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Katrina Pike Bank Name: Bank of Clarke

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Katrina is a highly motivated and sharp individual who performs at a high level in her role as Human Resources Manager. She is respected by our employees and is a go-to for managers/supervisors. While she is competent in her HR role, she is newer to banking and will benefit greatly from the bank school curriculum, which has been identified as an important piece of her development plan. I believe that Katrina will be an engaged participant, if selected!

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Kaley Crosen Title: EVP/CHRO

Bank: Bank of Clarke Telephone: 540.955.5238

Signature: **Kaley Crosen**

Digitally signed by Kaley Crossen
DN: DC=com, DC=booc, OU=Berryville-HQ, OU=Users, CN=Kaley Crossen, E=kcrosen@bankofclerk.co
Reason: I am the author of this document
Location: your signing location here
Date: 2025-03-11 11:50:35
Email:kcrosen@booc.com

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Shari Popp	Informal Name Shari	Email spopp@oldpoint.com
Bank Name Old Point National Bank	Title/Position Senior Vice President Branch Manager	
Phone 17572246003		Bank Asset Size \$1.4 billion
Bank Mailing Address 740 Eden Way N Chesapeake VA 23320		

Educational Background

Highest Level of Education Achieved Some College	Institution Tidwater Community College
Major/Area of Study Business Administration	Date Completed N/A
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Executive Leadership Institute; CFTEA Small Business Banking	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Old Point National Bank	SunTrust	First Union
Address	Address	Address
740 Eden Way N Chesapeake VA 23320	3334 Virginia Beach Blvd., Virginia Beach, VA 23452	4287 Holland Rd., =Virginia Beach, VA 23462
Position/Function	Position/Function	Position/Function
SVP Branch Manager	Assistant Branch Manager	Teller Manager
Dates Employed	Dates Employed	Dates Employed
June 01,2010- present	August 2006-May 2010	July 2000-August 2006

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

Responsible for branch profitability including branch operations and management, deposit acquisition and maintenance, lending, and delivering an exceptional experience to Old Point customers.

Essential Functions:

*Direct and oversee the activities of 3 branches providing administrative and operational support as needed and required.

*Tasked with acquiring and developing new business in addition to maintain existing relationships.

*Source, underwrite, and close consumer and small business loans.

*Monitor department budgets to ensure profitability.

*Achieve assigned sales goals. Lead and manage to ensure success.

*Manage branch deposits of \$67 million+, and a loan portfolio of \$10 million+

*Manage staffing, training, performance appraisals, promotions, salary recommendations and separations.

*Responsible for staff development, motivation, and performance management.

*Drive efficient and accurate service delivery through effective coaching, concise communication, and performance management practices.

*Execute and adhere to operational controls, policies, procedures and processes to ensure compliance.

*Promote confidence, teach, and develop team

*Manage the needs of customers (internal and external)

*Collaborate and build loyalty with customers (internal and external).

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	25	Money Management	0
General Management/Administration	25	Operations	25 years
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	5 years Life and Health	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	25

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I am interested in attending the School of Bank Management because the comprehensive curriculum will enhance my understanding of key banking principles, industry trends, and leadership strategies. As a banking professional with 25 years of experience I am eager to expand my knowledge and leadership skills.

By attending this program, I hope to develop the skills and knowledge needed to take on greater responsibilities within Old Point. My goal is to leverage this education to make a more impactful contribution to the bank.

Recommender Information

Name	Title/Position
Susan Harman	Senior Vice President, Region Manager
E-mail Address	Phone Number
sharman@oldpoint.com	17573256140

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
Shari Popp	3/21/2025
Bank	City
Old Point National Bank	Chesapeake
Timestamp of Receipt	
18:34:27 21 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Shari Popp Bank Name: Old Point National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I have known Shari since her employment with Old Point in 2010. For the last six years, I have been Shari's immediate supervisor. Shari is a talented, dedicated banking professional whose responsibilities have grown to managing three branches as a result of her outstanding performance. She is unwavering in her commitment to her team, clients and community and is a valued leader on our retail team. I strongly endorse Shari for the incoming class of the Virginia Bankers Association School of Bank Management. As the 2007 Honor Graduate of the program, I feel that I am well positioned to assess the talents and skills necessary for a successful bank school candidate and feel Shari would be an asset to the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Susan C. Harman Title: Senior Vice President/Regional Manager

Bank: Old Point National Bank Telephone: 757-325-6140

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Christopher Powell	Informal Name Ryan	Email c.ryan.powell@gmail.com
Bank Name Forbright Bank	Title/Position VP, Operational Resilience	
Phone 13013151721		Bank Asset Size \$7B
Bank Mailing Address 4445 Willard Ave, Suite 1000, Chevy Chase, MD 20815		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Virginia Commonwealth University
Major/Area of Study Masters Business Administration	Date Completed 2018
Please list any professional designations and/or certifications you hold: Master Business Continuity Professional - MBCP Certified Business Continuity Professional - CBCP	
Please specify in-bank training program or specialized bank school you have participated in: Operational Risk Management - ABA	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Forbright Bank	City National Bank	Capital One
Address	Address	Address
4445 Willard Ave, Suite 1000, Chevy Chase, MD 20815	555 South Flower St, Los Angeles, CA 90071	15075 Capital One Drive, Richmond, VA 23238
Position/Function	Position/Function	Position/Function
VP, Operational Resilience (business continuity, incident management)	Business Continuity Manager	Risk Manager
Dates Employed	Dates Employed	Dates Employed
July 2022 to present	9/21 - 07/22	03/2017 - 09/2021

Please describe, in detail, your role at the bank including key job functions.

I currently manage the business continuity and incident management programs, as well as maintain the Enterprise process inventory. I lead and coordinate all business unit continuity plans, as well as assist the business units develop operational recovery strategies. I lead all business unit recovery, crisis management, emergency management, contingency planning, and pandemic planning for the bank. I also create tabletop, simulations, and full-scale exercise to test business unit recovery strategies.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	10
Investments	0	"Other" Description	Risk management, Third Party Risk management, Supply Chain Management
Lending/Credit Analysis	0	Total years in banking industry	10

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>The first is to gain a more comprehensive banking background. The curriculum covers key banking areas such as risk management, credit analysis, financial management, and regulatory compliance, ensuring a well-rounded understanding of the industry. The second surrounds the real world application of the curriculum. The program integrates practical learning through case studies, simulations, and hands-on projects, allowing me to apply what I learn directly to my work. A third reason relates to career advancement. I believe the topics covered in the program will help equips me with advanced banking knowledge and leadership skills, positioning me for higher-level management roles in our bank.</p>

Recommender Information

Name	Title/Position
Lisa Cuba	Chief Risk Officer
E-mail Address	Phone Number
lcuba@forbrightbank.com	17577100234

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Christopher Ryan Powell	2/21/2025
Bank	City
Forbright Bank	Chevy Chase
Timestamp of Receipt 09:08:55 26 Feb, 2025	

Virginia Bankers School of Bank Management

Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Ryan Powell

Bank Name: Forbright Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Admissions Committee,

I am pleased to provide this letter of recommendation for Ryan Powell in support of his application to the Virginia Bankers School of Bank Management. As the Chief Risk Officer at Forbright Bank, I have had the privilege of working closely with Ryan in his role as VP, Operational Reliance Manager. His expertise, leadership, and commitment to excellence make them an ideal candidate for the esteemed program.

Ryan has played a critical role in strengthening our bank's resilience by developing and enhancing business continuity strategies, ensuring regulatory compliance, and leading cross-functional teams through risk assessments and crisis response planning. His ability to analyze complex risks, implement proactive measures, and foster a culture of preparedness has significantly contributed to the overall stability and security of our institution.

Beyond his technical expertise, Ryan is a natural leader with a collaborative mindset. He has successfully navigated high-pressure situations while effectively communicating with executive leadership, regulators, and staff at all levels. His strong analytical skills, strategic thinking, and dedication to continuous improvement align perfectly with the curriculum and objectives of the Virginia Bankers School of Bank Management.

I am confident that Ryan will bring valuable insights and a strong work ethic to the program while also benefiting immensely from the learning opportunities it provides. His participation will not only enhance his professional growth but also contribute to the broader banking industry by reinforcing best practices in risk management and business continuity.

I strongly recommend Ryan Powell for admission and have no doubt they will be a valuable addition to your program. Please feel free to contact me at if you require any additional information.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Lisa Cuba

Title: EVP, Chief Risk Officer

Bank: Forbright Bank

Telephone: 757.710.0234

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name	Informal Name	Email
Konner Pritchard	Konner Pritchard	konner.pritchard@southernbank.com
Bank Name	Title/Position	
Southern Bank	Vice President/Commercial Banker	
Phone	Bank Asset Size	
17574506466	\$5.5 Billion	
Bank Mailing Address		
100 North Center Street, Mount Olive, North Carolina 28365		

Educational Background

Highest Level of Education Achieved	Institution
Bachelor's Degree	Davidson College
Major/Area of Study	Date Completed
Economics Major w/ Spanish Minor	2018
Please list any professional designations and/or certifications you hold:	
N/A	
Please specify in-bank training program or specialized bank school you have participated in:	
N/A	
AIB Certificate Earned	
N/A	
Please select your accounting background:	I am willing to take an accounting course at the request of the admissions committee.
I have not taken a college level/AIB basic accounting class within the last five years	Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed.	
Davidson College General Accounting - 8/2016-12/2016 Intermediate Accounting - 1/2017-5/2017	

Employment Background

Current Employer	Previous Employer	Previous Employer
Southern Bank	Truist	
Address	Address	Address
3720 Virginia Beach Boulevard, Virginia Beach, VA 23452	150 West Main Street, Norfolk, VA 23510	
Position/Function	Position/Function	Position/Function
Vice President/Commercial Banker	Vice President/Commercial Banker	
Dates Employed	Dates Employed	Dates Employed
12/2024-Present	7/2018-12/2024	

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

- Relationship Management - Work with and develop trusting relationships with businesses and C-suites that have annual revenues between \$10MM-\$100MM. This entails serving as the primary contact for businesses for all banking-related needs and/or questions, and conducting regular meetings to discuss client operations, and current and future strategic objectives.
- Cross-selling - Working with internal bank partners to identify client needs for a bank product/service.
- Business Development - Actively identify and engage potential business clients through networking events, referrals, and outreach efforts.
- Lending & Credit Analysis - Collection and review of client financials for new commercial lending requests (CRE, OORE, WC, etc.) and renewals of existing credits. Additionally perform all underwriting tasks to ensure appropriate risk management.
- Portfolio Management - Maintaining a strong portfolio through covenant management, maintaining and collecting monthly/quarterly/annual financial reporting, limiting loan and documentation exceptions, minimize past due payments, and limiting any matured carries.

Please indicate the numbers of years of experience in each bank management area.

Accounting	7	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	7	Total years in banking industry	7

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to attend the School of Bank Management to build upon my existing experience and knowledge to ultimately provide further value to my clients and bank/shareholders. When asked my favorite part of being a commercial banker, I have the same response: I really enjoy learning something new every single day. As I continue beyond my early career within banking, I look forward to the opportunity to learn from a well-regarded program like the School of Management. Lastly, I would like the opportunity to hold a management position within the bank. I believe this program will prepare me effectively to make effective decisions and lead successfully.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Taylor Harrell	Title/Position President
E-mail Address Taylor.Harrell@southernbank.com	Phone Number 17574466904

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Konner Pritchard	Date of Application 3/16/2025
Bank Southern Bank	City Virginia Beach
Timestamp of Receipt 22:08:10 16 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Konner Pritchard

Bank Name: Southern Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Konner is a Commercial Banker with Southern Bank. He is a 2018 graduate of Davidson College and was a member of the wrestling team. He joined BB&T and completed their management development program. Upon completion, Konner became a Business Services Officer at Truist in Virginia Beach and was subsequently promoted to Commercial Banker. Konner joined Southern Bank in December 2024 and has proven himself to be a very competent Commercial Banker with a bright future. I believe Konner would benefit from the VBA School of Bank Management and that he would be a valuable addition to the next class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Trent Dudley

Title: Regional Executive

Bank: Southern Bank

Telephone: 757-648-1523

Signature: Trent Dudley

 Digitally signed by Trent Dudley
Date: 2025.03.18 08:51:57 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Victor Reynolds	Informal Name Travis	Email reynoldsvt24@gmail.com
Bank Name Atlantic Union Bank	Title/Position Market Leader	
Phone 18044326740		Bank Asset Size 40 billion
Bank Mailing Address 4355 Innslake Dr Glen Allen VA, 23060		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Virgina Commonwealth University
Major/Area of Study Economics, Bachelor Humanities and Sciences	Date Completed May 2012
Please list any professional designations and/or certifications you hold: Notary Public	
Please specify in-bank training program or specialized bank school you have participated in: I have been through sales training and also general leadership coaching and training. No specific certification.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
Atlantic Union Bank	Chesapeake Bank	BB&T/Truist
Address	Address	Address
4355 Innslake Dr Glen Allen, VA 23060	Gloucester VA	Richmond, VA
Position/Function	Position/Function	Position/Function
Market Leader	District Sales Manager - Cash Flow Division	Branch Manager - Small Business Advisor
Dates Employed	Dates Employed	Dates Employed
January 2020 - Current	March 2019 - January 2020	June 2015 - March 2019

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

As Market Leader I manage and lead 15 branches in the Richmond area. I lead and coach sales performance to a group of 14 managers and manage 85 employees overall. I work daily with the staffing models of each location to ensure they have the proper staff to operate and help our clients. I also create strategies to maximize the production of each branch/teammate. I spend majority of my time traveling to my locations throughout Central VA to do in person coaching and visits. I frequently deal with HR concerns and work to handle them in a consistent manner for each specific case. Every day I look at the reports for my market or branch to see where we are trending for the week, month, year, etc. My role consists of being available for my team and also motivating them to do their best each day. I also have a focus on the back-end operations of the branches. While performance is heavily measured operations and audits play a vital role in the soundness of my branches. I work closely with partners to make sure we are performing up to standards in every way necessary.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	13
General Management/Administration	8	Operations	13
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	
Lending/Credit Analysis	13	Total years in banking industry	13

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to attend to learn more about the inner working of the banking industry. I have been a client facing teammate and leader for many years but have not worked directly in other capacities. I work very closely with the operational teammates at the bank, but I would like to learn more about how decisions are made at a wider level. I believe this knowledge will let me better prepare myself for my future in banking and make me a more well rounded banker.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Deborah Coleman	Title/Position Regional President
E-mail Address Deborah.Coleman@atlanticunionbank.com	Phone Number 15405258635

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Victor Reynolds	Date of Application 3/27/2025
Bank Atlantic Union Bank	City Richmond, VA
Timestamp of Receipt 14:33:26 27 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Travis Reynolds

Bank Name: Atlantic Union Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Travis has been a leader with Atlantic Union Bank for the past 5 years and has excelled as a people leader. Travis currently holds a Market Leader role and oversees 15 branch locations. The opportunity to attend the VBA Bank School this upcoming year will continue to support Travis's growth as a leader, as well as, continued development in areas that he does not work in on a daily basis. VBA Bank School offers a great opportunity to enrich the lives and careers of our bank leaders. I would love to see Travis get this great opportunity.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Deborah Coleman

Title: Consumer Regional President

Bank: Atlantic Union Bank

Telephone: 540-525-8635

Signature: Deborah L. Coleman

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Leslie Richardson	Informal Name Leslie	Email lrichardson@cffc.com
Bank Name C&F Bank	Title/Position AVP Operations Supervisor	
Phone 18048432364		Bank Asset Size 2,563,374
Bank Mailing Address 3600 La Grange PKWY		

Educational Background

Highest Level of Education Achieved High School Diploma , Some College	Institution Rappahannock Community College
Major/Area of Study 2+ years completed for my Associates in Business Management	Date Completed 2021/2022
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: PCI DSS Security Awareness ETA Underwriting and Risk Management of Merchants EPAY ACH Boot Camp ETA Transact Virtual Conference	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Rappahannock Community College 2021 Summer - MTH:161 PreCalculus I 2021 Fall - ACC:105 Office Accounting, BUS:100 Introduction To Business, SDV:100 College Success Skills 2022 Spring - BUS:201 Organizational Behavior, ITE:100 Intro to Information Systems, ITE:119 Information Literacy	

Employment Background

Current Employer C&F Bank	Previous Employer Chesapeake Bank	Previous Employer
Address 3600 La Grange PKWY Toano VA 23168	Address 35 School St, Kilmarnock, VA 22482	Address
Position/Function AVP Operations Supervisor	Position/Function Product Support Associate - Electronic Payments Analyst - CPS Risk Analyst	Position/Function
Dates Employed 2/2021-present	Dates Employed 7/2016-2/2021	Dates Employed

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

My current functions would include production of instant issuance debit cards, along with fraud & non-fraud dispute investigations, and cardholder transaction assistance. I assist with monthly reporting and audits of different functions on our team, creating and updating job aids, training for new hires and other team members, providing communications bank wide, as well as balancing ATM's and department specific GL accounts. While assisting in these daily reports, I also manage a team to ensure things run smoothly.

Previous roles have provided training for risk management, new account audits, and underwriting for merchant processing. I provided a lot of assisted to branches with daily balancing to ensure end of day and end of year processing ran smoothly. Helping branches troubleshoot cardholder issues, and ensure proper documentation was filed was essential. Communications also included vendors such as Brinks or Visa and external customers to assist with wire transactions as well as payroll files during the sending and receiving ACH process.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	2	Money Management	0
General Management/Administration	0	Operations	7
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	2
Investments	0	"Other" Description	Merchant Processing
Lending/Credit Analysis	0	Total years in banking industry	9

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I would like to be considered to attend the VBA School of Bank Management as I want to grow in my career and learn all there is to offer along the way. I stopped taking collage classes after my daughter was born in the fall of 2022, and I feel this would be a great opportunity to continue my schooling and to create many skills for me to use throughout my career helping me be a better employee and manager to our team.

I feel Bank School will help broaden my understanding of banking as a whole. While being in banking for almost 10 years, I have been told I am comparable to a sponge as I am always looking for more knowledge and ways to help the bank. This is a great opportunity to network, learn, and grasp the industry altogether outside of my day to day tasks. I love what I do, and feel this is a great way to understand the why behind other roles involved in the industry and help with the ability to stay open minded to grasp skills I don't even know exist.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Helga Ridenhour	Title/Position SVP, Operations Director
E-mail Address hridenhour@cffc.com	Phone Number 17577412230

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Leslie Richardson	Date of Application 3/25/2025
Bank C&F Bank	City Toano
Timestamp of Receipt 11:07:02 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Leslie Richardson

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Admissions Committee,

I am honored to recommend Leslie Richardson for admission to the Virginia Bankers School of Management Name. Having worked with her, I have witnessed firsthand her exceptional capabilities, leadership potential, and passion for banking and finance.

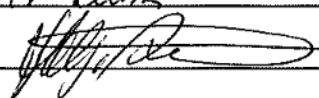
Leslie has demonstrated remarkable analytical skills, a keen understanding of financial principles, and an ability to apply theoretical knowledge to real-world scenarios. During her time with C&F Bank, she excelled in the Card Service Department, showcasing strong problem-solving skills and strategic thinking.

Beyond academic and professional excellence, Leslie exhibits strong leadership qualities, teamwork, and an unwavering commitment to ethical standards. She has consistently demonstrated the ability to collaborate with diverse teams, think critically under pressure, a valuable addition to your esteemed program.

I have no doubt that Leslie will contribute meaningfully to the learning environment at Virginia Bankers School of Management and leverage this opportunity to develop into a future leader in the banking industry. I am confident she will excel in your program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Helga Ridenhour Title: SVP, Director of Operations
Bank: C&F Bank Telephone: 804-201-1950
Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by April 1, 2025.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name OLGA ROBERTS	Informal Name OLGA	Email oroberts@mstreetbank.com
Bank Name MAINSTREET BANK	Title/Position Staff Accountant	
Phone 17034814581		Bank Asset Size 2,227,057
Bank Mailing Address 10089 Fairfax Blvd, Fairfax VA 22030		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Arkangelsk Regional Music College
Major/Area of Study Piano Performance & Pedagogy	Date Completed 1989
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA's Bank Accounting Boot Camp and MDP 2023	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
MAINSTREET BANK	NASAFCU	The Partnership FCU
Address 10089 Fairfax Blvd, Fairfax, VA, 22030	Address	Address
Position/Function Staff Accountant	Position/Function Bank teller	Position/Function Call Center Representative
Dates Employed October 2020-Present	Dates Employed September 2019-October 2020	Dates Employed January 2019-September 2019

Please describe, in detail, your role at the bank including key job functions.

I am responsible for managing accounts payable and expense reports, as well as processing month-end and year-end closing and reconciliation, including 1099 filings. I also maintain vendor relationships, assist with 10Q, 10K reporting and other ad hoc requests, and address external and internal inquiries.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	4	Marketing	0
Auditing	0	Money Management	8
General Management/Administration	4	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	3	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	6.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

With a background in piano performance and pedagogy, I transitioned to finance 8 years ago, initially as a licensed financial advisor, then as a bank teller and call center representative. These experiences ultimately led me to my goal of working in the accounting department. I am interested in advancing my banking career, focusing on financial reporting and management. My participation in the VBA Management Development Program in 2023 provided me with invaluable learning experiences that I would like to build upon. I am keen to deepen my understanding of banking management and would welcome the chance to learn more about this field. I'm very interested in the executive decision-making process. I'm curious to learn more about how data analysis, strategic thinking, and stakeholder engagement are integrated to ensure decisions align with everyone's best interests. I am also interested in understanding how the leadership team addresses and adapts to our evolving environment. I'm excited about the opportunity to meet fellow bankers and take part in the case studies during this training. I'm also looking forward to gaining insights from the industry leaders and learning from their experiences. Thank you for your consideration.

Recommender Information

Name Alex Vari	Title/Position SVP, Chief Accounting Officer
E-mail Address avari@mstreetbank.com	Phone Number 15713751345

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name Olga Roberts	Date of Application 3/20/2025
Bank MAINSTREET BANK	City FAIRFAX

Timestamp of Receipt
12:28:22 20 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Olga Roberts Bank Name: MainStreet Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I would like to recommend Olga Roberts to attend the VBA School of Bank Management. Olga time and time again demonstrates the passion to learn and educate herself to continue growing and providing value to the Bank. She is diligent and curious about the "why" of the things we do and decisions we make. She continually searches for the next opportunity to contribute and expand her knowledge. I think the VBA School would be an excellent foundation that covers so many different parts of our industry and be an invaluable education opportunity to learn and grow. Thank you for considering Olga for this wonderful program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Alex Vari Title: SVP, Chief Accounting Officer

Bank: MainStreet Bank Telephone: 571-375-1345

Signature: Alex Vari  Digitally signed by Alex Vari
Date: 2025.03.24 13:26:15 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Tamara Robinson	Informal Name Tamara Robinson	Email trobinson@nationalcapitalbank.bank
Bank Name National Capital Bank	Title/Position Services Director/Vice President	
Phone 12028032100		Bank Asset Size Total Assets \$714,341,00 as of 12.31.2024
Bank Mailing Address 316 Pennsylvania Avenue, SE Washington, DC 20003		

Educational Background

Highest Level of Education Achieved Master's Degree	Institution Park University
Major/Area of Study MBA Information Systems; Associates in Management (2018), Bachelor's in Management (2019)	Date Completed 2024
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: N/A	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Park University - Accounting for Management Decisions (Summer Semester 2023)	

Employment Background

Current Employer	Previous Employer	Previous Employer
National Capital Bank	Amalgamated Bank	Citizens Community Bank
Address 316 Pennsylvania Avenue, SE Washington, DC 20003	Address 1825 K Street, N.W. Washington, D.C. 20006	Address 3261 N. Valdosta Rd. Valdosta, GA 31602
Position/Function eServices Director/Vice President	Position/Function Administrative Support Specialist II	Position/Function Universal Banker
Dates Employed 03/2020-Present	Dates Employed 08/2017-03/2020	Dates Employed 04/2016-05/2017

<p style="text-align: center; font-size: small; margin: 0;">Please describe, in detail, your role at the bank including key job functions.</p> <p style="margin: 10px 0;">As an eServices Director, I enroll customers and provide support for Treasury Management Products. I also oversee and manage online banking services and wires. I process customer billing for treasury services. I manage a group of 3 people that provides customer support through electronic messaging as well as telephone. I also oversee and participate in all electronic banking and wire services project for the bank.</p>
--

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	5	Money Management	4
General Management/Administration	4	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>It is my belief that the School of Bank Management is an invaluable resource for my career. Since there are so many areas in banking, the School of Bank Management would give me the opportunity to learn more about the areas in banking I know as well as learn about areas that I am not familiar with. Attending the School of Bank Management would also afford me the opportunity to network with and learn from other peers. Overall, I believe attending would equip me with more leadership and analytical skills to bring back to my role as director at my bank.</p>

Recommender Information

Name	Title/Position
Debra Keats	Executive Vice President Chief Community Banking Officer
E-mail Address	Phone Number
dkeats@nationalcapitalbank.bank	12028514471

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name	Date of Application
Tamara Robinson	3/18/2025
Bank	City
National Capital Bank	Washington
Timestamp of Receipt	
13:54:02 18 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Tamara Robinson

Bank Name: The National Capital Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to recommend Tamara Robinson for the 2025 class of the Virginia Bankers Association School of Bank Management. I have worked closely with Tamara since she joined the Bank in 2020 as a eClient Specialist with our eServices team. I was impressed by Tamara from day one, as she was on boarded during the beginning of the pandemic and a full remote core conversion. Since that time she has had three promotions, mostly recently to VP eServices Director. This position has allowed Tamara to work directly with all of our eServices products and is currently in the midst of transitioning us to a new online platform for all of our consumers. She works on creating procedures and works directly with me on policies impacting electronic services.

She is committed to her career and is an asset to the Bank. She consistently contributes new ideas to team projects and staff meetings and if she sees something that needs to be done, she jumps in and gets the job done. She has been instrumental in rolling out some of our new products and services. For example, she took the lead role in working with our core provider on ISO 20022 and training the NCB team. Tamara rose to the challenge by leveraging her experience, knowledge, and people skills.

Tamara has the characteristics needed to be a successful Bank leader. She demonstrates integrity, competence, forward-thinking and a positive, "can-do" attitude.

In conclusion, I am certain that she has a very bright banking future. She possesses the right combination of drive, intelligence, and interpersonal skills required to excel and to lead. I highly recommend Tamara and thank you for considering her application for the 2025 School of Bank Management.

Sincerely,
Debra Keats, EVP
Chief Community Banking Officer
202-851-4471

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Debra Keats

Title: EVP, Chief Community Banking Officer

Bank: The National Capital Bank

Telephone: 202-851-4471

Signature: Debra Keats

 Digitally signed by Debra Keats
Date: 2025.03.19 11:02:26 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Lauren Sadler	Informal Name Lauren Sadler	Email lsadler@thefarmersbankva.com
Bank Name The Farmers Bank of Appomattox	Title/Position Retail Operations Officer	
Phone 14343527171		Bank Asset Size 350 million
Bank Mailing Address P.O. Box 216 Appomattox, VA, 24522		

Educational Background

Highest Level of Education Achieved Some College	Institution Central Virginia Community College
Major/Area of Study Business Administration/Admin Support Technology	Date Completed Appomattox HS (May 2007) w/ Advance Diploma focused in business
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer The Farmers Bank of Appomattox	Previous Employer	Previous Employer
Address 223 Main Street, Appomattox, VA, 24522	Address	Address
Position/Function Retail Operations Officer/Customer Care Center Supervisor	Position/Function	Position/Function
Dates Employed 2018-Present	Dates Employed	Dates Employed

<p style="text-align: center; margin: 0;">Please describe, in detail, your role at the bank including key job functions.</p> <p style="margin: 10px 0;">Retail Operations, Balance Teller Cash, ATM GL, Mobile Deposit Review, Supervise employees within our Customer Care Center, Troubleshoot source capture issues.</p>
--

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	2	Money Management	0
General Management/Administration	6 months or less	Operations	4
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Teller-2 years
Investments	0	"Other" Description	Teller/Head Teller for 2 years.
Lending/Credit Analysis	0	Total years in banking industry	6

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
Further my education on the Banking industry to really understand the functionalities and processes of the Bank to better grasp decisions and processes that are made at a higher level. To also gain more knowledge in other departments so I can see the bigger picture and be more of an asset to the company.

Recommender Information

Name	Title/Position
Thomas L Rasey Jr	Chief Operations Officer, SVP
E-mail Address	Phone Number
trasey@thefarmersbankva.com	14343527171

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name	Date of Application
Lauren Sadler	2/18/2025
Bank	City
The Farmers Bank of Appomattox	Appomattox
Timestamp of Receipt	
16:10:46 18 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Lauren E. Sadler Bank Name: The Farmers Bank of Appomattox

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Lauren has noticed significant professional growth over the past 3 years and has proven to be a dedicated team member and valued asset to the Bank. She has consistently been given more responsibilities at the Bank and has sought out further development to help prepare her for future roles within the organization. As an alumnus of the School of Bank Management myself, I understand the value and rigor of the program as well as Lauren's ability to be a successful and contributing student. She is a thoughtful and unassuming leader and this program will be of great benefit to both her as well as the Bank and I would recommend her inclusion in this year's freshman class.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Thomas L. Rasey, Jr. Title: Senior Vice President

Bank: The Farmers Bank of Appomattox Telephone: 434-352-7171

Signature:   Digitally signed by Thomas L. Rasey, Jr.
Date: 2025.02.19 10:05:11 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Katelynn Sanders	Informal Name Kate	Email kate.sanders@shoreunitedbank.com
Bank Name Shore United Bank	Title/Position Commercial Services Relationship Manager	
Phone 15405138223		Bank Asset Size 6,000,000,000.00
Bank Mailing Address 10 Chatham Heights Road, Fredericksburg, VA 22405		

Educational Background

Highest Level of Education Achieved High School Graduate	Institution White Oak High School - Jacksonville, NC
Major/Area of Study	Date Completed 2005-2009
Please list any professional designations and/or certifications you hold: N/A.	
Please specify in-bank training program or specialized bank school you have participated in: Annual compliance training, Bank Vendor (Evolv) Evolv University (Credit Card Processing Training)	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A.	

Employment Background

Current Employer Shore United Bank	Previous Employer	Previous Employer
Address 10 Chatham Heights Road Ste 104, Fredericksburg VA 22405	Address	Address
Position/Function Commercial Services Relationship Manager - Treasury Management	Position/Function	Position/Function
Dates Employed November 29, 2022 to present	Dates Employed	Dates Employed

<p style="text-align: center; margin: 0;">Please describe, in detail, your role at the bank including key job functions.</p> <p>Commercial Services/Treasury Management: Implement commercial services products for customers, provide trainings and support Collaborations with bank sales team for client discussions and on-site demonstrations Credit Card Processing and merchant account retention</p>
--

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	2
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	2
Investments	0	"Other" Description	Treasury Management
Lending/Credit Analysis	0	Total years in banking industry	2

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>I am interested in the Virginia Bankers School of Bank Management because it will provide me the opportunity to expand and excel in my knowledge of the banking industry. I began with Customer Service experience, which has allowed me to begin my career in banking and I am excited to further improve upon my current level of knowledge and experience. Learning from experienced banking leaders and participating in real-life world simulations is an exciting opportunity that I am eager to participate in.</p>

Recommender Information

Name	Title/Position
Tony Farland	Regional President - Virginia
E-mail Address	Phone Number
tony.farland@shoreunitedbank.com	15404120160

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.	
Name	Date of Application
Kate Sanders	3/18/2025
Bank	City
Shore United Bank	Fredericksburg
Timestamp of Receipt	
10:19:11 18 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Katelynn Sanders

Bank Name: Shore United Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Kate has been with Shore United Bank for over two years in her capacity as a Commercial Services Representative. She has learned a lot about the treasury world in her time with the bank, and has become a valuable asset. Kate has a bright future with the bank, and it will benefit her greatly to build out her knowledge and understanding of banking as a whole. Learning the lending process, understanding the importance of deposits and funding for banks, will be extremely valuable. It will also provide a great networking opportunity for her, as well as help her grow into more of an out-bound sales role, as she will become more comfortable in larger group settings.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Tony Farland

Title: Regional President

Bank: Shore United Bank

Telephone: 540-412-0160

Signature: Tony Farland

 Digitally signed by Tony Farland
Date: 2025.03.19 10:03:05 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Christina Shoemaker	Informal Name Christina	Email cshoemaker@bankofbotetourt.com
Bank Name Bank of Botetourt	Title/Position Business Banking Officer	
Phone 15405915076		Bank Asset Size \$900,000,000
Bank Mailing Address 3801 Challenger Avenue, Roanoke, VA 24012		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Bluefield College
Major/Area of Study Business Management - Economics	Date Completed 1991
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: VBA Management Development Program VBA Commercial Lender Bank School	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer Bank of Botetourt	Previous Employer USPH	Previous Employer
Address 3801 Challenger Avenue, Roanoke, VA 24012	Address Houston TX	Address
Position/Function Business Banking Officer	Position/Function Physician Liaison	Position/Function
Dates Employed 7-31-2020 to current	Dates Employed August 2008-March 2020	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

Assist Marty in commercial lending. Basic analysis, commitment letters, communication to customers, credit memos, wire transfers.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	3	Marketing	12
Auditing	0	Money Management	0
General Management/Administration	10	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Previous experience
Investments	0	"Other" Description	For Management above, I stated 10 years experience. This was not at my current job, but a previous employer. For 3 years in accounting, in my current role, I do some accounting work with credit analysis
Lending/Credit Analysis	0	Total years in banking industry	4.5

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.
<p>When I first started at Bank of Botetourt, my goal was to be a Branch Manager. When the Commercial Lending Assistant opportunity came up about 3 years ago, I changed paths. I have been encouraged by my supervisor to attend bank school, as he thinks it is a beneficial step in furthering my career in banking. I also, see the value in attending this program. I learn something new every day and am excited to attend the School of Bank Management so that I can continue to grow my knowledge in banking.</p>

Recommender Information

Name Marty Francis	Title/Position First Vice President, Head of Business Banking
E-mail Address mfrancis@bankofbotetourt.com	Phone Number 15405915018

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Christina Shoemaker	Date of Application 2/24/2025
Bank Bank of Botetourt	City Roanoke
Timestamp of Receipt 15:51:28 24 Feb, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Christina Shoemaker

Bank Name: Bank of Botetourt

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

See attached.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Marty Francis

Title: Head of Business Banking, FVP

Bank: Bank of Botetourt

Telephone: 540-591-5018

Signature: Marty R. Francis

 Digitally signed by Marty R. Francis
Date: 2025.02.25 10:16:38 -05'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.



3801 Challenger Avenue, Roanoke, VA 24012

540-777-2265

February 14, 2025

To Whom It May Concern,

This reference letter is for Christina Shoemaker and having her attend this 2025 year of Virginia Bankers School of Bank Management. She works directly with me on a daily basis mainly in commercial lending. Christina does a great job of keeping tasks on track and also communicating with clients. Her knowledge of commercial lending and all around banking functions has expanded in the short time we have worked together. I also went to the Virginia Bankers School of Bank Management and believe she will learn many of the same skills I use today from that school. She is an outgoing person who will represent our bank well during her time in Charlottesville. I am pleased she will be going and feel she will add to the overall experience with the classmates she meets. Feel free to reach out to me for further accomplishments and details if needed. (540) 591-5018

Thank you,

Marty R. Francis
First Vice President
Head of Business Banking

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Aaron Smith	Informal Name Aaron	Email asmith@skylinenationalbank.com
Bank Name Skyline National Bank	Title/Position Internal Audit - Compliance Reviewer	
Phone 12762372038		Bank Asset Size 1.2 Billion
Bank Mailing Address PO Box 186, Independence, VA 24348		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Virginia's College At Wise
Major/Area of Study Bachelor's of Science in Accounting	Date Completed Completed Spring 2019
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: I have been to multiple compliance related trainings and seminars.	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. Graduated with accounting degree six years ago. Have not taken any accounting courses or AIB courses in the past five years. Within my degree, I have taken Accounting 101 and 102, Intermediate Accounting 1 and Intermediate Accounting 2, and Advanced Accounting. I also completed cost and managerial accounting, as well as individual and tax accounting.	

Employment Background

Current Employer Skyline National Bank	Previous Employer Skyline National Bank	Previous Employer N/A
Address 209 West Grayson Street, Galax, VA 24333	Address 113 West Main Street, Independence, VA, 24348	Address N/A
Position/Function Internal Audit - Compliance Reviewer	Position/Function Intern	Position/Function N/A
Dates Employed June 2019 to Present	Dates Employed Summer 2017 and Summer 2018	Dates Employed N/A

Please describe, in detail, your role at the bank including key job functions.

Monitor the bank's compliance with federal and state laws and regulations. Complete annual compliance risk assessments that encompass loans, deposits, and financial recordkeeping. Implement a compliance plan based on risk and previous audits. Perform audits based on the compliance plan. Prepare audit reports that are presented to the board of directors. Also perform additional audit procedures and investigations when applicable.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	6	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Intern Manager
Investments	0	"Other" Description	I was a secondary manager of Skyline's intern program for 3 years. Last year, I was promoted to primary manager.
Lending/Credit Analysis	0	Total years in banking industry	6

<p style="text-align: center; margin: 0;">Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p style="margin: 5px 0;">I want to improve my fundamental knowledge of the banking industry. The past 6 years, I have gotten valuable hands-on experience, and I want to take a step further and pursue additional fundamental banking principles offered at the School of Bank management. I want to take what I learn back with me to strengthen my performance and understanding of the banking world as a whole.</p>
--

Recommender Information

Name Beth Worrell	Title/Position Chief Risk Officer
E-mail Address bworrell@skylinenationalbank.com	Phone Number 12762330124

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Aaron William Smith	Date of Application 3/27/2025
Bank Skyline National Bank	City Independence Virginia
Timestamp of Receipt 16:10:04 27 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Aaron Smith Bank Name: Skyline National Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my pleasure to recommend Aaron Smith for admission to the Virginia Bankers School of Bank Management. As Aaron's supervisor, I have had the opportunity to observe his growth and performance in his role as Compliance Auditor and believe that he would be an ideal candidate for the program.

Aaron consistently demonstrates a strong work ethic, intellectual curiosity, and a proactive approach to problem solving. He takes initiative in every task he undertakes, often going above and beyond what is expected.

Aaron has a genuine interest in the banking industry and a desire to further develop as a leader. I believe the Virginia Bankers School of Bank Management will provide him with tools to help him achieve his personal career goals and I look forward to seeing the impact this opportunity will have on his continued professional development.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Beth Worrell Title: EVP/Chief Risk Officer

Bank: Skyline National Bank Telephone: 276-773-1308

Signature: Beth Worrell  Digitally signed by Beth Worrell
Date: 2025.03.28 09:55:47 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Amanda Tawney	Informal Name Mandy	Email mtawney@cffc.com
Bank Name C&F Bank	Title/Position VP, Application Support	
Phone 18048432364		Bank Asset Size 2.56 billion
Bank Mailing Address 3600 La Grange Pkwy		

Educational Background

Highest Level of Education Achieved High School Diploma, Some College	Institution Christopher Newport University
Major/Area of Study 2+ years completed towards a degree in Business Management	Date Completed 1990s
Please list any professional designations and/or certifications you hold: Vice President, Application Support	
Please specify in-bank training program or specialized bank school you have participated in: Conflict Management Change Management VBA Bank Supervisor School 2024 VBA Connect/Protect 2025 and twice prior to 2020	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A It has been 25+ years since I've taken an accounting course at Christoher Newport University. 15+ years in the banking industry and almost 11 in my current role with C&F Bank.	

Employment Background

Current Employer	Previous Employer	Previous Employer
C&F Bank (Citizens & Farmers Bank)	Sentara Williamsburg Community Hospital	Jone Apparel Group
Address 3600 La Grange Pkwy, Toano, VA 23168	Address 100 Sentara Circle, Williamsburg, VA 23188	Address
Position/Function VP, Application Support/SME for our core product, teller system, and account opening platform	Position/Function Specimen processor in the lab of the hospital	Position/Function Retail Store Manager
Dates Employed October 19, 2009 - current	Dates Employed 11/2006 - 05/2010	Dates Employed 1998 - 06/2006

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

Application Support
 Administrator and SME for specifications, support, troubleshooting, and user security of our core, teller, and account opening systems (includes building forms and processes)
 Implementing Deposit Rate Changes as well as new products
 Online account opening system Administrator
 Smartsheet Administrator
 DocuSign Administrator
 Payments Exchange (Wire) Administrator
 EOY System balancing and form corrections
 Collaborating with other departments on different projects
 Assisting and guiding others as needed

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	1
General Management/Administration	0	Operations	14
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	Multiple Roles
Investments	0	"Other" Description	Teller Customer Support File Maintenance Branch Operations Support Application Support (almost 11 years)
Lending/Credit Analysis	0	Total years in banking industry	0

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Having been with the Bank for over 15 years now and in my role as Application Support for almost 11 years, I am ready for new challenges. Attending the VBA School of Bank Management and learning from the seasoned professionals will provide diverse perspectives and in-depth knowledge that will provide opportunities for growth, potential advancement opportunities, understanding of banking in a wider view, and networking/collaboration. The curriculum overview covers areas that are outside of my expertise, providing more understanding, and skills, which will also help me grow professionally and potentially advance within the Bank.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Rodney Overby	Title/Position EVP, Chief Information Officer
E-mail Address roverby@cffc.com	Phone Number 12762299106

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Amanda M Tawney	Date of Application 3/25/2025
Bank C&F Bank	City Toano
Timestamp of Receipt 15:29:40 25 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Mandy Tawney

Bank Name: C&F Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Dear Admissions Committee,

I am pleased to recommend Mandy Tawney for admission to the Virginia Bankers School of Bank Management. Having worked with her for some time now, I have witnessed firsthand her exceptional decision-making capabilities, effective communication, problem-solving, flexibility and relationship-building skills.

Mandy has developed a deep understanding of banking and financial principles during her banking career. She has an ability to apply her knowledge enabling her to be successful. During her time with C&F Bank, she has worked in retail, operations, and support roles. She currently is responsible for several major systems including our core, teller, and new account platforms. She consistently demonstrates the ability to collaborate with others, lead, and make good decisions under pressure.

I have no doubt that Mandy will contribute meaningfully to the learning environment at Virginia Bankers School of Management and leverage this opportunity to develop into a future leader in the banking industry. I am confident she will excel in your program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Rodney W. Overby

Title: Executive Vice President, CIO

Bank: C&F Bank

Telephone: 804.843.2364

Signature: *Rodney W. Overby*

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name JUAN VELAZQUEZ	Informal Name JUAN CARLOS	Email JVELAZQUEZ@FBVIRGINIA.COM
Bank Name FIRST BANK	Title/Position AVP BANKING CENTER MANAGER	
Phone 15403259470		Bank Asset Size \$2.1 Billion
Bank Mailing Address 112 W KING ST STARSBURG VA 22657		

Educational Background

Highest Level of Education Achieved Some College	Institution Colegio Universitario del Este Puerto Rico
Major/Area of Study Administration and Mangement	Date Completed May-03
Please list any professional designations and/or certifications you hold: none	
Please specify in-bank training program or specialized bank school you have participated in: none	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer FIRST BANK	Previous Employer DUPONT COMMUNITY CREDIT UNION	Previous Employer BELCO COMMUNITY CREDIT UNION
Address 112 W KING ST STRASBURG VA 22657	Address WAYNESBORO, VA	Address HARRISBURG PA
Position/Function AVP BANKING CENTER MANAGER	Position/Function RETAIL BRANCH MANAGER	Position/Function BRANCH MANAGER
Dates Employed START DATE FEBRUARY 28, 2022, AND STILL EMPLOYED	Dates Employed DECEMBER 2020 - JANUARY 2022	Dates Employed APRIL 2013 - NOVEVMBER 2020

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

As AVP Banking Center Manager I provide the leadership to my staff, through training and be a positive role model. By doing so, we provide the highest level of service to our existing and new customers. This helps with repeated business and continues to help with sales goals. I develop conversations with customers about our products and services which helps them select the best that fits their financial needs, I also apply this to staff especially when they are new and are struggling with conversations. I oversee the day-to-day operations and tasks at the same time training others to make sure that they are able to complete when I'm away. I'm able to visit existing business customers and also prospects which both are very important for us to continue striving. This has been productive because it shows value to them. Other than training my staff I have the privilege to share my knowledge with colleagues and other employees. I'm able to monitor expenses and employee hours to avoid unnecessary overtime. Since we're part of the Shenandoah Chamber of Commerce I serve on the Board of Directors and the Executive board, this helps being out in the community and able to establish new contacts and feature customers.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	17	Money Management	25
General Management/Administration	25	Operations	0
Human Resources	5	Trust	0
International Banking	0	Other (please specify the area below)	n/a
Investments	0	"Other" Description	Worked at Wells Fargo in Nevada and Pennsylvania from 2008 to 2013
Lending/Credit Analysis	25	Total years in banking industry	17

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

My reason for wanting to attend the School of Bank Management this year is because I want to continue with my growth within, during these past 3 years with First Bank it has been such a great opportunity to continue learning and sharing that knowledge with my community and colleagues. I enjoy learning something new every day and this is a great opportunity, that was missing from prior financial institutions and the investment that is made, gives that extra energy to succeed and help others grow. Also, my colleagues that have been through this program have indicated it's the best!

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Jessica Neff	Title/Position VP, Consumer Services Manager
E-mail Address Jneff@fbvirginia.com	Phone Number 15405355681

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Juan Velazquez	Date of Application 3/12/2025
Bank First Bank	City Mount Jackson
Timestamp of Receipt 16:56:39 12 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Juan Velazquez Bank Name: First Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I whole heartedly recommend Juan to participate in the School of Bank Management. Juan has worked for First Bank since 2022, and in that time he has proven himself to be a valued member of my team. As a branch manager, he is respected and well-liked in the community, as well as within his branch and among his peers. He is someone I can rely on to help guide new managers in their role. His knowledge and patience make him a great training resource, a role I called upon him for recently in our acquisition of Touchstone Bank. Juan served as a mentor for one of the new branches and they had high praise for his leadership and calming demeanor. Juan is highly involved in community activities; he is active in the Shenandoah County Chamber of Commerce, on which he serves on the Board as well as serving as the chair of the Hispanic Advisory Council. He is active within the bank as well, serving on our IDEA (Inclusion Diversity Engagement Action) Council and participating in countless volunteer opportunities. Juan's commitment and excitement for learning about his career makes him the perfect candidate for the Virginia Bankers Association School of Bank Management.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: _____ Title: _____

Bank: _____ Telephone: _____

Signature: _____

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jessica Walker	Informal Name Jessica	Email jwalker@nbbank.com
Bank Name The National Bank of Blacksburg	Title/Position AVP/Trust & Wealth Officer	
Phone 15409516219		Bank Asset Size 1,808,152,000
Bank Mailing Address PO Box 90002 Blacksburg VA 24062		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Liberty University
Major/Area of Study Finance	Date Completed 2016
Please list any professional designations and/or certifications you hold: CTFA	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
The National Bank of Blacksburg		
Address PO Box 90002 Blacksburg VA 24062	Address	Address
Position/Function AVP/Trust & Wealth Officer	Position/Function	Position/Function
Dates Employed March 01, 2010 - Present	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

I provide financial planning services to current and prospective clients. I also service an array of accounts including, IRAs, investment accounts, Trusts and Estates. This includes annual account reviews, managing real estate, monitoring distributions, etc. I was formerly in Trust Operations and now oversee that department as well.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	15
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	15

<p style="text-align: center; margin: 0;">Please describe, in detail, your reasons for wanting to attend the School of Bank Management.</p> <p style="margin: 5px 0;">My banking experience has been entirely in trust. I have attended Trust School and obtained my CTFA and am now ready to expand on my banking knowledge. It would be beneficial to have a better understanding of banking as a whole.</p>

Recommender Information

Name	Title/Position
Lara Ramsey	President
E-mail Address	Phone Number
lramsey@nbbank.com	15409516250

Application Verification

<p><i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i></p>	
Name	Date of Application
Jessica Walker	3/28/2025
Bank	City
The National Bank of Blacksburg	Blacksburg
<p>Timestamp of Receipt</p> <p>18:40:27 28 Mar, 2025</p>	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Jessica Walker Bank Name: The National Bank of Blacksburg

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

I am pleased to recommend Jessica Walker for the Virginia Bankers School of Bank Management. Since joining our bank in 2010, she has demonstrated unwavering dedication, steadily advancing within our Trust Department to become a key leader in Trust Operations. Known as the "go-to" person in her department, she is highly respected for her ability to get things done efficiently and effectively. As a Trust Officer, she has recently expanded her role to include direct customer interaction, where her friendly, customer-oriented personality has been a tremendous asset. She also supervises two employees, further showcasing her leadership abilities. Her participation in this program would not only enhance her banking knowledge, but also equip her with valuable skills to continue excelling in her career. Her supervisor, the Head of our Trust Department, and I both hold her in high regard, and I have no doubt she will be a valuable addition to the program.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Lara E. Ramsey Title: President

Bank: The National Bank of Blacksburg Telephone: 540-951-6250

Signature: _____

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Samuel Young	Informal Name Sam	Email syoun@burkeandherbertbank.com
Bank Name Burke and Herbert Bank	Title/Position Commerical Banking Portfolio Manager	
Phone 12255881451		Bank Asset Size \$7.8B
Bank Mailing Address 5680 King Centre Dive, Suite 801 Alexandria, Virginia 22315		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Arkansas
Major/Area of Study Completed 3 accounting courses, up to intermediate accounting, Bachelors of Science in Finance	Date Completed 2021
Please list any professional designations and/or certifications you hold:	
Please specify in-bank training program or specialized bank school you have participated in: 3+ years of experience in commercial banking	
AIB Certificate Earned N/A	
Please select your accounting background: College Course within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. University of Arkansas, Fayetteville -- Intermediate Accounting I Completed Spring of 2020 I would like to note that should the admissions group not accept the class, the candidate is more than willing to complete the VBA offered accounting classes. In addition, I am happy to provide transcripts indicating completion of classes.	

Employment Background

Current Employer	Previous Employer	Previous Employer
Burker and Hebert Bank	John Marshall Bank	Frost Bank
Address 5680 King Centre Drive, Suite 801 Alexandria Virginia 22315	Address 1943 Isaac Newton Sq E Ste 150	Address 2950 N Harwood St Suite 100 Dallas, Texas
Position/Function Commercial Banking - Credit and Portfolio Manager	Position/Function Credit Analyst	Position/Function Associate Relationship Manager - Commerical Bank Credit Analyst
Dates Employed August 2024 - Current	Dates Employed January 2024 - August 2024	Dates Employed January 2022 - January 2024

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your role at the bank including key job functions.

Job descriptions include supporting the origination of new loans and the ongoing management of existing credits. In my role I work closely with the origination team and credit risk management in structuring transactions, reviewing and analyzing financial statements, conducting due diligence, assessing credit risk, preparing deal screen presentations, and monitoring and managing the credit portfolio. I support and work with mainly C&I Commercial Banking Executives, along with some Commercial Real Estate team members. I interact with various departments of the bank given the scope of my work. This includes Executive Management via loan committee, credit and underwriting, loan operations, bank assistants, documentation, etc.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/a
Investments	0	"Other" Description	
Lending/Credit Analysis	3	Total years in banking industry	3

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Since joining my organization in 2024, I have heard nothing but exceptional things to say about the VBA School of Bank Management. From my manager to bank executives, everyone has promoted the opportunity to apply, and attend should it arise. I would like to attend the School of Bank management to broaden my skillset and gain specialized knowledge into aspects of banking that I might not have been exposure to prior. Specifics include, but are not limited to, financial management and the broad economic banking environment. Recently, I have gained an interest in the balance sheet of banks and how that affects the employees and business groups within the organization. I would hope to learn more on how banks financials are managed to maximize efficiency and support growth. On the boarder economic environment, I hope to gain insights into the macro/micro economic landscape of banking in addition to how monetary and fiscal policies affect community bank's day to day operations. With my bank being headquartered in the Washington D.C. Capital region, I believe this is now more than ever important to apply to the job. In addition, I believe I have insight that could be helpful to share with peers, given my business trade areas and the proximity to the nation's capital. My goal is to take what I learn, in all courses, and apply a new perspective when returning to my current role. Additionally, I hope to gain more knowledge on advanced commercial lending practices, asset management and credit risk, given these encompass most of my day-to-day responsibilities. I hope to gain insights from other class members and instructors on commercial lending and credit practices to bring back to my team. I believe discussions with instructors and peers will be immensely beneficial for broadening my banking credit knowledge, which create value for my credit team at the bank. A strong credit environment is essential for banking, and I hope to gain skills from the School of Bank management that will be applicable to enhancing my organizations credit culture.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Recommender Information

Name Brad Ritchie	Title/Position Executive Vice President - Chief Lending Officer
E-mail Address britchie@summitfgi.com	Phone Number 16812053990

Application Verification

<i>By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.</i>	
Name Samuel Young	Date of Application 4/1/2025
Bank Burke and Herbert Bank	City Alexandria, Virginia
Timestamp of Receipt 15:04:19 01 Apr, 2025	

Virginia Bankers School of Bank Management

Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Samuel Young

Bank Name: Burke & Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Sam Young is a Portfolio Manager and a valued asset to the Burke & Herbert Bank and the C&I Commercial Lending team. He has robust analytical skills and has demonstrated dedication and commitment to the growth and development of the Bank's Commercial Lending business. Sam is a reliable and trusted team member, who fosters culture of mutual respect, professionalism and trust.

We strongly believe that Sam is an excellent candidate for the VBA School of Bank Management and will also be a valuable asset to the VBA School associates. Sam is determined to grow within the Commercial Banking field and the VBA School of Bank Management will be an important next step for his development and career advancement.

As a dedicated team member, Sam will benefit greatly from the robust curriculum and networking opportunities offered by the VBA School. He has bright future with the Bank and the VBA School of Bank Management experience will be invaluable to helping him reach his full potential.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Brad Ritchie

Title: EVP, Chief Lending Officer

Bank: Burke & Herbert Bank

Telephone: 681-205-3990

Signature: 

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name ARBEN ZEKO	Informal Name BEN ZEKO	Email azeko@burkeandherbertbank.com
Bank Name BURKE & HERBERT BANK	Title/Position VP/COMMUNITY BANK MANAGER	
Phone 17036841654		Bank Asset Size \$ 8.3 Billion
Bank Mailing Address 2604 SHERWOOD HALL LANE, ALEXANDRIA VA 22306		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution University of Tirana (Albania)
Major/Area of Study School of Law/Justice	Date Completed 2002
Please list any professional designations and/or certifications you hold: - Leadership Development Program with Burke & Herbert Bank/Certification - Small Business Banking Program/Certification	
Please specify in-bank training program or specialized bank school you have participated in:	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
BURKE & HERBERT BANK		
Address 2604 SHERWOOD HALL LANE, ALEXANDRIA VA 22306	Address	Address
Position/Function COMMUNITY BANK MANAGER	Position/Function	Position/Function
Dates Employed 11/22/2004	Dates Employed	Dates Employed

Please describe, in detail, your role at the bank including key job functions.

- Coach, manage, and train team members to deliver high-quality sales and service experience consistently in the Bank's branches.
- Motivate team members to achieve assigned sales goals.
- Serve as a role model for team members and colleagues in the delivery of the Bank's brand promise.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

- Lead branch team in executing effective operational and quality control procedures to provide high-quality, efficient customer service, ensure compliance, and mitigate risks.
- Develop business outside of the branch to identify opportunities for new business banking relationships. Manage relationships with business banking customers in partnership with Relationship Managers and Treasury Management team.
- Identify opportunities for consumer mortgage relationships and presents quality leads to Mortgage Loan Officers.
- Identify opportunities for wealth management relationships and present quality leads to Wealth Advisors.
- Represent the Bank within the community. Identify and participate in community and business events for the purpose of increasing awareness of and interest in Burke & Herbert Bank.
- Participate in Bank sponsored activities and events, including evening management meetings and weekend functions.
- Develop solid understanding of the assigned branch market. Identify opportunities for new business. Monitor and communicate local competitive activities.
- Solves complex customer service issues and handles difficult customers effectively.
- Manage and mitigate operational risks by following established policies and procedures and making sound business decisions.
- Mentor and develop a team of branch representatives with varying skill sets and experience (tellers, sales and service representatives, customer service representatives, assistant managers) to achieve sales, service, and operational excellence. Ensure effective team member communications. Identify and support training and development opportunities. Provide ongoing coaching. Prepare performance evaluations. Recommend team member promotions and take disciplinary action or terminates as appropriate.
- Prepare information/reports on branch performance/market trends as requested by senior management.
- Attend educational functions, classes, and training and development sessions as assigned by Senior Management.

Please indicate the numbers of years of experience in each bank management area.

Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	0
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	0
Investments	0	"Other" Description	
Lending/Credit Analysis	0	Total years in banking industry	20

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

Some of my reasons are:

- Career Goals - Attending the school aligns with my long-term career aspiration in the banking industry.
- Personal Growth - I believe the school program will help me to develop essential skills and knowledge that are crucial for a successful career in banking.
- Unique Opportunities - I am particularly interested in accounting courses that school offers.
- Impact on My Life - I believe school will positively affect my personal and professional life, including potential career advancements.
- Campus Culture: - I heard from my co-workers that the campus environment and community will affect my overall experience.

Recommender Information

Name	Title/Position
Joseph Collum	EVP, Director Branch and Business Banking
E-mail Address	Phone Number
jfcollum@burkeandherbertbank.com	17038373839

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name	Date of Application
ARBEN ZEKO	3/31/2025
Bank	City
BURKE & HERBERT BANK	ALEXANDRIA
Timestamp of Receipt	
15:18:43 31 Mar, 2025	

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE **CHIEF EXECUTIVE OFFICER** OR A **SENIOR OFFICER**.

Applicant Name: Arben (Ben) Zeko

Bank Name: Burke & Herbert Bank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

Ben is a long-tenured team member of Burke & Herbert Bank that started his career on the teller line and worked his way up to his current role of Community Bank Manager. Ben has a passion for service and approaches his work with a positive attitude that carries over to his team. He is excellent at uncovering customer needs and making referrals throughout the Bank. Attending the School of Bank Management will provide an opportunity for Ben to continue to develop his skills and become a well-rounded banker, understanding how his day to day activities impact the Bank. I am confident that Ben will not only benefit from his experience at Bank School, but will be an asset to the school and an active participant in the classes he attends.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.


Name: Joseph F. Collum

Title: Chief Business Banking Officer

Bank: Burke & Herbert Bank

Telephone: 703-837-3839

Signature: Collum, Joseph

 Digitally signed by Collum, Joseph
Date: 2025.04.01 19:41:28 -04'00'

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Full Name Jillian Zeller	Informal Name Jillian Zeller	Email jillian.zeller@townebank.net
Bank Name TowneBank	Title/Position Vice President Operations System and Process Manager	
Phone 17576867075		Bank Asset Size 17.25B
Bank Mailing Address 6001 Harbour View Blvd, Suffolk VA 23435		

Educational Background

Highest Level of Education Achieved Bachelor's Degree	Institution Old Dominion University
Major/Area of Study Sociology, Minor: Human Services	Date Completed May-15
Please list any professional designations and/or certifications you hold: N/A	
Please specify in-bank training program or specialized bank school you have participated in: Towne Management Development Academy Professional Development Certificate	
AIB Certificate Earned N/A	
Please select your accounting background: I have not taken a college level/AIB basic accounting class within the last five years	I am willing to take an accounting course at the request of the admissions committee. Yes
Enter the college where you took the accounting course, the course name and dates completed or AIB course taken and dates completed. N/A	

Employment Background

Current Employer	Previous Employer	Previous Employer
TowneBank	Self-employed	Sunnyside Cafe & Restaurant
Address 6005 Harbour View Blvd Suffolk VA 23435	Address Suffolk, VA	Address Virginia Beach, VA
Position/Function Vice President Operations System and Process Manager	Position/Function Child caretaker	Position/Function Server
Dates Employed 9/2016 - Current	Dates Employed 3/2015 - 9/2016	Dates Employed 3/2013 - 2/2015

Please describe, in detail, your role at the bank including key job functions.

I manage a team that focuses on supporting the Deposit Operations teams with special projects, system/ process changes, and everything in between by looking at ways to create new efficiencies. This team is involved in communicating updates regularly to the LOB owners, organizing and scheduling meetings with the appropriate people and departments, creating a detailed testing plan, and owning and driving the project from start to finish. We manage the project from a Deposit Operations perspective to ensure key milestones are hit and that forward movement is happening.

2025 VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT APPLICATION

Please indicate the numbers of years of experience in each bank management area.			
Accounting	0	Marketing	0
Auditing	0	Money Management	0
General Management/Administration	0	Operations	3
Human Resources	0	Trust	0
International Banking	0	Other (please specify the area below)	N/A
Investments	0	"Other" Description	N/A
Lending/Credit Analysis	0	Total years in banking industry	11

Please describe, in detail, your reasons for wanting to attend the School of Bank Management.

I thrive in learning environments that may push me outside my comfort zone, and this is a great opportunity to do just that. I enjoy networking and meeting others in the same field but may be in different roles and position as it helps with gaining more knowledge in the industry and learning other perspectives. My goal is to continue to advance my career and experience to ultimately become a Director or higher. The Virginia Bankers School of Bank Management's curriculum will help round out my knowledge in banking by learning from the best of the best.

Recommender Information

Name Rebecca McClain	Title/Position Executive Vice President Director of Deposit Services
E-mail Address rebecca.mcclain@townebank.net	Phone Number 17576731746

Application Verification

By electronic signature below, I verify that I have read, understand and agree to all requirements of the Virginia Bankers School of Bank Management.

Name Jillian Zeller	Date of Application 3/10/2025
Bank TowneBank	City Suffolk

Timestamp of Receipt
16:36:21 10 Mar, 2025

Virginia Bankers School of Bank Management Recommendation Form

THIS PORTION TO BE COMPLETED BY THE CHIEF EXECUTIVE OFFICER OR A SENIOR OFFICER.

Applicant Name: Jillian Zeller

Bank Name: TowneBank

Please state your reasons below for recommending this applicant to the Virginia Bankers School of Bank Management:

It is my honor to recommend Jillian Zeller for admission to Virginia Bankers Association School of Bank Management at the University of Virginia's Darden School of Business. As the Director of Deposit Services at TowneBank, I have had the pleasure to work with Jillian for the last 6 years, where she has flourished into an exceptional leader at TowneBank. When we first met, I was immediately impressed by Jillian's commitment, transparency, and knowledge of the processes and systems.

Jillian has been in the financial industry for over 10 years and has shown a great desire to learn every aspect of banking, with a focus on optimizing processes and empowering others. In 2023, Jillian graduated from the TowneBank Management Development Academy where she showed her dedication and polished her leadership skills. She is very inquisitive and consistently aims for continual growth.

Overall, Jillian has a keen eye for the details and possesses great analytical skills. Her quality of work, sense of urgency, and natural curiosity is unmatched. Jillian has shown great strength in implementing efficiencies, creating structure, providing solutions, and empowering her team to be decision makers.

Jillian is an excellent candidate for this opportunity and a valued representative of TowneBank.

PLEASE READ THE FOLLOWING STATEMENTS AND SIGN BELOW INDICATING THAT YOU HAVE REVIEWED THIS APPLICATION AND THAT YOU AGREE TO COMPLY WITH THE VIRGINIA BANKERS SCHOOL OF BANK MANAGEMENT ATTENDANCE POLICY.

1. I authorize this submission to the Admission Committee for its consideration.
2. I understand that all students who attend the Virginia Bankers School of Bank Management are required to attend all classes on the curriculum and will communicate this with the student on this application. I agree to do my part to ensure that bank obligations do not interfere with the student's attendance in his/her classes.

Name: Rebecca McClain

Title: EVP Director of Deposit Services

Bank: TowneBank

Telephone: 757-673-1746

Signature: Rebecca McClain

Please complete this form and return it to Marie Basil mbasil@vabankers.org by **April 1, 2025**.