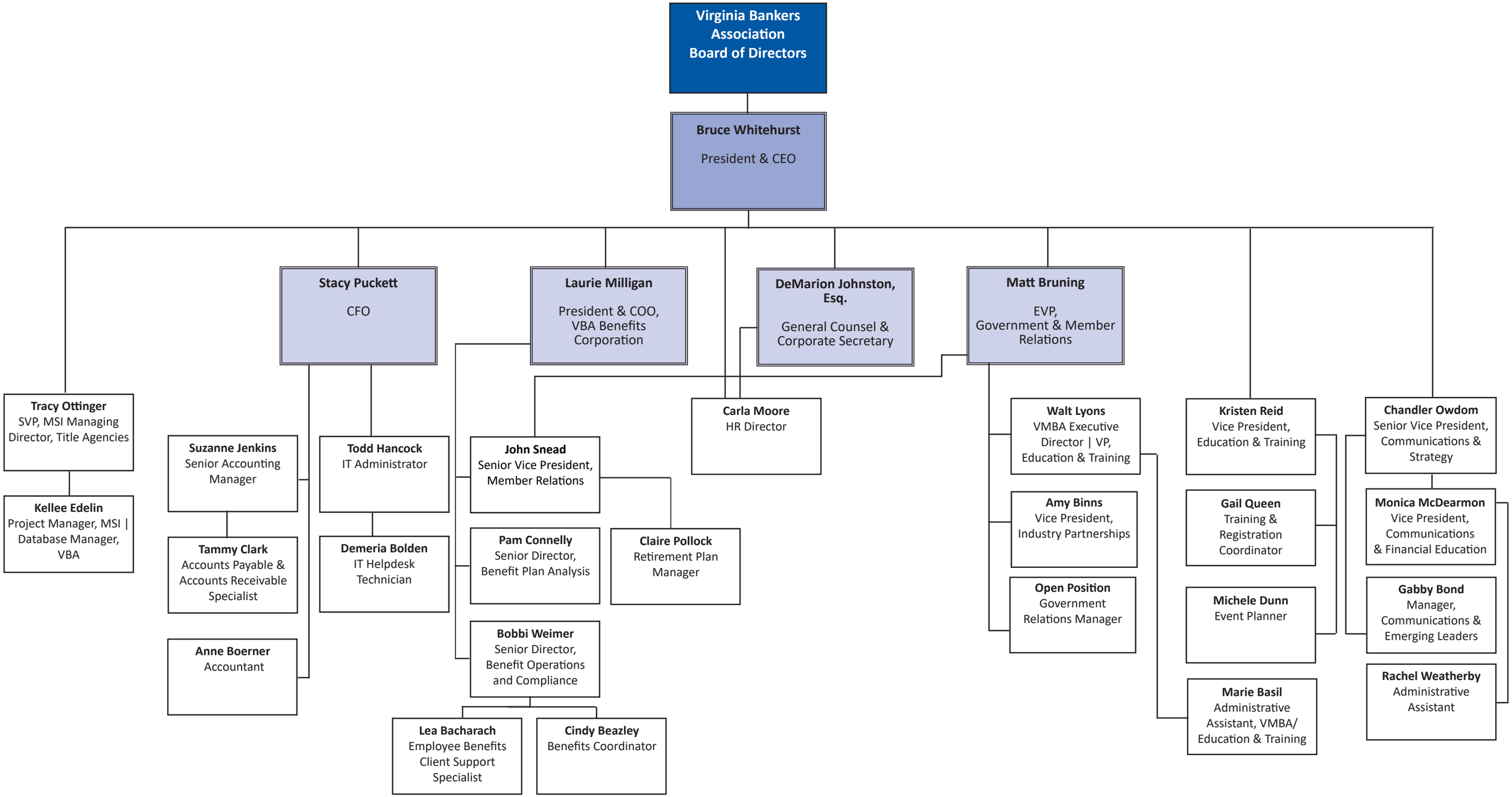Virginia Bankers Association