

## Virginia Association of Community Banks E-Newsletter

April 2019

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### Greetings!

Happy Spring! Happy Easter!!

April and May will be busy for VACB and its members. We have a number of great programs offered later this month. You can see more about these items and other news we have been gathering below.

Please share our newsletter with your peers. Can't everyone benefit from reading our e-newsletter and learning about all the great information and programs VACB has to offer the membership? Please forward liberally! Read on below to learn what VACB has planned for later this spring.



Happy Easter!

### ICBA & VACB Host Advocacy Training In Richmond March 28

Community bankers gathered at Troutman Sanders's Richmond office in late March for a half-day advocacy training program with ICBA and VACB. Presented by Aaron Stetter and Joshua Habursky from ICBA, attendees heard best practices for navigating the different types of advocacy measures and when to use them. From tweets to meetings with elected officials, Josh and Aaron laid out the ladders of engagement for effective advocacy efforts. Aaron and Joshua had pointers and shared which were most meaningful based on the issue at hand requiring constituent voices.



*L-R Steve Yeakel, Brent Robinson, Sam Louis Taylor, Eric Mondres*

Additionally, a top notch panel was assembled and moderated by VACB's President, Steve Yeakel. Steve was joined by Eric Mondres, SVP & Director of Government & Industry Relations for the Federal Home Loan Bank of Atlanta. Also on the panel, Sam Louis Taylor, Regional Director, Office of U.S. Senator Mark Warner and Brent Robinson, Deputy Chief of Staff, U.S. Representative Rob Wittman. Each panelist shared their background and offered their thoughts on best practices for communicating with elected officials. Sam Louis and Brent shared war stories from their interactions with the public and really brought the advocacy processes to life.

The day concluded with attendees breaking into teams and playing Political Capital - a game that tested their advocacy skills in choosing which tactics to implement and when. The object of the game was to gain enough votes to pass key legislation while competing against a highly motivated opponent. It was a lively end to a great day!



*L-R Steve Yeakel, Joshua Habursky, Aaron Stetter*

## VACB - Williams Mullen 19th Annual Golf Tournament - May 6

**FFFFOOORRRRE!!!!**

Make your plans now and join VACB and Williams Mullen for our 19th Annual Golf Tournament.



We will be at Spring Creek Golf Club in Zion Crossroads on Monday, May 6th for our shotgun start tournament.

We will have a fun day of golf and fellowship, along with great prizes and networking opportunities. Interested in sponsorship opportunities at the tournament? Please call VACB at 804.673.8250 and ask for Steve Yeakel. He would be happy to share what sponsorships are available for the tournament.

Have your team ready to go? Great, you can get them registered [HERE](#)

***We will see YOU on the green, Monday, May 6!!***

**It's Community Banking Month! Let's Celebrate with a Free Webinar!**



# IT'S COMMUNITY BANKING MONTH!

LET'S CELEBRATE WITH A FREE WEBINAR

**Buy any 2 webinars and get 1 free until May 31st.  
Here's how to get your free webinar:**

Find and purchase two webinars and enter **"Send my free webinar code!"** in the comments box at checkout. A coupon code for your free webinar will be emailed to you within one business day.

*(Not applicable for Sale Webinars or full Series orders)*

[Choose Your Webinars Here](#)

## Don't Miss VACB's Spring Internal Audit Institute - Register Now!!

***You need to up your Internal Auditing skills and we have JUST the program to make that happen!***

VACB has partnered with the experts at Dixon Hughes Goodman LLC and Yount Hyde Barbour, PC to put together this spring's 10-hour Internal Audit Institute. The meeting will be held at The Place at Innsbrook in Richmond on Thursday and Friday, May 1 and 2.

Featured topics at this spring offering include:

- Managing the Risk Assessment Process
- Internal Audit Project Management
- Internal Audit's Role in Fraud Prevention
- Advanced Audit Tools
- Cybersecurity - The Evolving Landscape.
- Interest Rate Risk Management - "We're Not In Kansas Anymore"
- Compliance Audit Overview

VACB has a block of specially-priced rooms for the nights of May 1 and May 2 at the Hilton

Internal Audit Institute for Community Banks



**Spring Program**

**May 2 & 3, 2019**

**MEETING**  
The Place at Innsbrook  
4036 Cox Road  
Glen Allen, VA 23060  
(804) 346-2100

**LODGING**  
Hilton Garden Inn  
4050 Cox Rd  
Glen Allen, VA 23060  
(804) 521-2900



804-673-8250-P  
804-673-8251-F  
www.vacb.org

VACB has a block of specially-priced rooms for the nights of May 1 and May 2 at the Hilton Garden Inn. Call 804-521-21900 and ask for the VACB room block. But Hurry! **The room block expires on Friday, April 12!!**

### [Full Brochure and Registration Information](#)

## Energize your Front Line Staff by Having them Attend VACB's Universal Banker Certification Program

With reduced in-branch transactions and customer visits, and an increase in technology, traditional teller functions must evolve. No longer can a front-line team member say: "It's not my job!" Today's front-line team is shifting from traditional positions (tellers, new account representatives, financial service representatives, etc.) to a multi-tasking, "universal" banker.

To help our member banks navigate this process and learn more about the Universal Banker business model, we have worked with Performance Solutions, Inc. to present a two-day certification program. This program focuses on the essentials for today's universal banker in providing exceptional service, making referrals, and building profitable relationships from millennials to baby boomers.

### The benefits of this certification process:

- An investment in developing "best practices" for your bank's retail network
- An education resource for training and career development and retention
- Recognition and opportunities for front-line team members
- A foundation builder for banking schools
- A commitment to successful, profitable, efficient and effective retail banking network

### Who would benefit from this certification:

Branch Managers, Retail Branch Administrators, Marketing Directors, Head Tellers, Customer Service representatives and others with customer service responsibilities

To learn more about the curriculum for this program, please click on the link below:

### [Full Brochure and Registration Information](#)

Presented by VACB  
**The Universal Banker Certification Program**  
*Today's and Tomorrow's Customer Service Representative*

**VACB**  
Virginia Association of  
Community Banks  
*One Mission. Community Banks.*

**May 28 & 29, 2019**  
VACB Training Room  
7204 Glen Forest Dr., Ste. 101  
Richmond, VA 23226  
804-673-8250

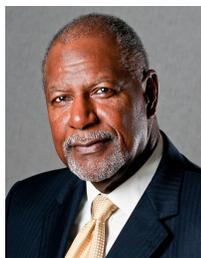
## S&P Global Announces 2018 U.S. Community Bank Ratings

S&P Global Market Intelligence has released its annual rankings of 2018's best-performing banks in several categories: community banks with assets between \$3 billion and \$10 billion and community banks with assets less than \$3 billion. To see the full list, click the link below.

### [S&P Global's Top Community Banks List](#)

## Get Your Super Star Bankers Registered for our Third Annual Essentials of Banking Program

Join VACB, David Kemp and Dianne Barton for our third annual Essentials of Banking Program. This four-session program will be held in Richmond at the VACB Training Room.



**David Kemp**

Our sessions will help newer "star employees" learn about banking from the teller line to the board room. This is a great way to expose staff to all the many facets and job opportunities within a financial institution.

The presenters are nationally recognized and keep the sessions lively and informative. The program is interactive and engaging. Participants get to know their fellow attendees as well.



**Dianne Barton**

*The program will offer comprehensive overviews of the following topics:*

- **Banking 101** - The history and background of banking, including regulatory agencies & bank examinations
- **Business Operations & Bank Management Topics** - From the board of directors to front line staff
- **Lending, Banking Investments & Bank Performance** - The lending process through the CAMELs rating system & UBPRs
- **Customer Service & Safeguarding the Bank** - Security discussed from compliance issues to physical safety, customer service and fraud trends

Want to know more? We can help! Click the link below to get full program details and to register for this program.

[Program Information & Registration](#)

## Legal Brief - Troutman Sanders



### Legal Update: Banks Will Have Greater Power to Prevent Financial Exploitation of Adults

By: [Neil McCullagh](#) and [Marieke van Rijn](#)

Effective July 1, 2019, Virginia law enhances the role banks can play in preventing financial exploitation of adults. Under current Virginia law, a bank may report suspected financial exploitation of an adult to the local department of social services or to the adult protective services hotline. However, during its recently completed session, the General Assembly

services hotline. However, during its recently completed session, the General Assembly amended Virginia Code section 63.2-1606 to provide that financial institution staff are authorized (a) to refuse to execute a transaction, (b) to delay a transaction, and (c) to refuse to disburse funds, so long as the staff -

(a) "believes in good faith that the transaction or disbursement may involve, facilitate, result in, or contribute to the financial exploitation of an adult"; or

(b) "makes, or has actual knowledge that another person has made, a report to the local department or adult protective services hotline stating a good faith belief that the transaction or disbursement may involve, facilitate, result in, or contribute to the financial exploitation of an adult."

[Read Entire Article](#)

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## Additions & Promotions

**Pendleton Community Bank** has promoted **Monika Eckard** to Vice President, Human Resources.

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## Upcoming & Archived VACB Webinars - April

- **April 2** - UDAAP: Consumer Complaint Monitoring & Avoiding Harm
- **April 3 - C-Suite Series:** Enterprise Risk Management: Three Key Risk Assessments
- **April 4** - Mobile Device Risks, Records & Compliance Rules: Managing Your BYOD & COPE Policies & Procedures
- **April 9 - Teller Training Series:** Accurately Completing the CTR Line-by-Line
- **April 11** - Notary Essentials & Legalities
- **April 15 - ACH Specialist Series:** Liability with ACH Death Notification Entries (DNEs) & Reclamations
- **April 16 - Board Reporting Series:** Security Officer Reports to the Board: Fulfilling Your Annual Requirement
- **April 17** - Flood Insurance Compliance for Commercial Lending: Unique Issues & Case Studies
- **April 18 - Consumer Collection Series:** Your Borrower Filed Bankruptcy, Now What?
- **April 22** - Top 20 Questions About Completing the TRID Loan Estimate & Closing Disclosure
- **April 23** - Hacking the Weakest Link: The Role of Staff in Maintaining IT Security
- **April 24 - C Suite Series:** Asset Liability Management Strategies in a Rising Rate

• **April 24 - C-Suite Series.** Asset Liability Management Strategies in a Rising Rate Environment

- **April 25** - Advanced Credit & Risk Management in Agricultural Lending
- **April 30** - Escrow Account Shortages, Surpluses & Deficiencies

**Remember! You can purchase an archived link for a program that has been previously recorded.**

[Register for an upcoming Webinar](#)

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Please let VACB know what your bank is doing in YOUR COMMUNITY! We want to share with our membership!

**Sincerely,**

Virginia Association of Community Banks