



2026



49TH ANNUAL CONVENTION & TRADE SHOW

THE BOAR'S HEAD INN
CHARLOTTESVILLE, VA
OCTOBER 4 - 6, 2026

Sunday, October 4

3:00 pm - 5:30 pm
Registration Open

4:00 - 4:45 pm
Preferred Vendor Reception
(invitation only)

4:45 pm - 7:00 pm
Opening Reception with Exhibitors

7:00 pm
Dinner On Your Own

Monday, October 5

7:00 am - 7:30 am
Sunrise Sessions - Topics, Locations TBD

7:00 am - Noon
Registration Open

7:30 am - 8:45 am
Breakfast with Exhibitors

8:45 am - 9:45 am
Vendor Quick Pitch
VACB will again host a round-robin of Associate Members presenting five-minute pitches to convention attendees and rotating around the room.

9:45 am - 10:05 am
Refreshment Break with Exhibitors

10:05 - 10:50 am
Economic Update
Our economic update will cover the current state of the economy at both the state and federal levels. Attendees will learn what to watch for in the coming months.

10:50 am - 11:40 am
Fraudsters Paradise
Bank fraud has become a paradise for fraudsters as there are so many options. This session explores current trends and dives into fraud mitigation strategies for frauds like check, online banking and much more.

11:40 am - 12:30 pm
Stablecoin - It's Not Going Anywhere
We will explore the growing role of stablecoins and tokenized deposits in banking and what the GENIUS Act and pending CLARITY Act signal for the industry. Learn how adoption is accelerating, where opportunities lie, and what steps your bank needs to consider now.

Monday, October 5 (cont.)

1:00 pm - 3:30 pm
Country Faire

6:30 pm - 7:15 pm
Chair's Reception

6:30 pm - 7:17:15 pm - 10:00 pm
Chair's Celebration

Tuesday, October 6

7:00 am - 7:30 am
Sunrise Sessions - Topics, Locations TBD

7:00 am - Noon
Registration Open

7:30 am - 8:50 am
Member Breakfast & Annual Meeting
(members only)

9:00 am - 9:45 am
ICBA Update
Mike Burke joins us to provide fresh updates on the latest developments in Washington, DC, a review of priority issues and the focus on ICBA's continued efforts to advance community banking.

9:45 am - 10:00 am
Refreshment Break

10:00 am - 10:50 am
AI & Community Banks: Friends or Foes?
Artificial intelligence is transforming the banking industry. This session will explore practical AI applications that can improve efficiency, enhance customer service, and support better decision-making. We will also gain insight into emerging risks, governance considerations, and the questions community bank leaders should be asking.

10:50 am - 11:50 am
Legends & Legacies
Discover how your brand's voice can honor its legacy while evolving for the future. This session inspires banks to refine their identity, embrace innovation and create authentic connections that strengthen both their brand and the communities they serve. Here you will find a roadmap and framework to take you there!

Noon
Convention Concludes

VACB 2026 SPEAKER LINEUP



Chris Bates, Agora Eversole

Chris is the CEO of Agora Eversole Marketing Agency, serving over 65 community banks and healthcare practices. With 30+ years as a business leader, he has grown Agora into a 16-person top agency and a preferred/associate partner for seven state banking associations. He co-hosts the Bank Marketing Show national podcast and is a frequent conference keynote and inspirational speaker, author, and columnist.



Mike Burke, Jr., ChoiceOne Bank

Mike is chairman-elect of the ICBA. He is a lifelong banker and president of ChoiceOne Bank in Lapeer, MI. Burke holds many leadership roles at ICBA. He serves on the ICBA Executive Committee and board of directors and is a member of ICBA's Federal Delegate Board and its Policy Development Committee. At home, he is also very active in civic roles and a past chairman and current board member of the Community Bankers of MI.



Chris Busse, SingleStone Consulting

Chris is Head of AI at SingleStone and a strategic technology leader with nearly 30 years delivering data and AI solutions from idea to production. He leads enterprise AI transformation programs that blend API strategy, data integration, and human-centered adoption to turn AI potential into measurable outcomes. Chris focuses on financial services and other regulated industries, building pragmatic, production-ready AI capabilities that drive business impact.



Ryan Hayhurst, The Baker Group

Ryan is managing partner and president of The Baker Group. Ryan joined the firm in 1991 and now oversees the design and implementation of investment and asset/liability strategies for financial institutions. He is also integrally involved in the continued development of the firm's proprietary software designed to assist clients in the management of their investment portfolios and their overall interest rate risk profiles.



Tracy Merritt, ePay Advisors

Tracy has over 30 years of experience in the financial services industry, starting with oversight of accounting and payments processing for a financial institution. She has been with ePay Advisors, a subsidiary of ePay Resources, since 2020 and in her current role she manages the subsidiary and performs payments audits, risk assessments, and customized consulting for financial institutions, third-party senders, and third-party service providers.



Wade Peery, ICBA

Wade is seasoned banker and strategist specializing in emerging technologies with over 35 years of experience in the banking industry. He advises banks and banking industry groups on digital assets, emerging technologies, policy matters, and strategic investment opportunities. Currently, he consults for ICBA and serves as Senior Advisor to the executive team at Nashville-based FirstBank. Peery is a sought-after voice on financial services innovation and digital assets.



Crissy Terry, ePay Advisors

As Vice President with ePay Advisors, Crissy conducts payment audits and risk assessments and provides strategic consulting for financial institutions and third-party senders. Her real-world expertise in compliance and risk management comes from over 28 years of experience in support operations in the financial services industry. With a passion for driving efficiency and supporting banks' strategic goals, Crissy knows what it takes to balance day-to-day payments operations, fraud and recovery investigations, regulatory compliance, and more while achieving enterprise-wide objectives.

ADDITIONAL CONVENTION DETAILS



Hotel Information

The Boar's Head Inn

200 Ednam Drive, Charlottesville, VA 22902 | 844-611-8066

Room Rates \$209 Single or Double

Room rates are good for three days post VACB convention dates.

Room Reservation Deadline: September 9, 2026

To confirm a sleeping room within the VACB room block, reservations must be made with a valid credit card along with a first night's deposit.

Hotel Cancellation Policy

Rooms at the hotel can be canceled for a full refund as long as the cancellation occurs eight (8) days ahead of your arrival date.

More To Know Before You Go

VACB Cancellation Policy

Convention registrations canceling on or before September 18 will receive a 100% refund. Canceling between September 19 to September 30 a 50% refund will be issued, and after September 30 there will be NO refund issued. However, substitutions are permitted.

Dress Code

Resort casual is appropriate for all convention functions. Attendees are encouraged to embrace their inner German and dress for our Oktoberfest activities on Monday night.

Name Badges

Your convention name badge identifies you as a VACB registrant and permits your attendance at convention functions. Please wear it during convention functions for recognition.

Americans with Disabilities Act

In order to accommodate a registrant with special needs, VACB must be notified of any attendees with any visual, hearing or other impairment. Please complete the appropriate section of the registration form and also please include any food allergies.

Monday Night Celebration

Monday Night Chair Reception & Dinner

Prost! Join us for an Oktoberfest celebration honoring VACB Chair Lisa Kilgour and Virginia's community bankers. Enjoy a festive evening filled with Oktoberfest games, great company, German-inspired cuisine, and plenty of opportunities to celebrate the relationships and successes that make community banking special. It's sure to be one of the most memorable evenings of Convention!

Event Attire

Grab your lederhosen or your BEST German attire and get ready for a networking night of beer, brats and lots of fun! Best costume may win the prize of the night!





PRESENTS

Oktoberfest

CHAIR RECEPTION & DINNER

Monday, October 5th
The Boar's Head Inn
6:30 - 10:00 pm

FESTIVITIES TO INCLUDE:

Heads vs. Tails Raffle
Buffet Dinner | Craft Cocktails
Oktoberfest-Themed Photos | Games
Music & Dancing | Silent Auction | Prizes

JOIN US AS WE CELEBRATE VACB CHAIR LISA KILGOUR
AND VIRGINIA'S COMMUNITY BANKERS FOR A CASUAL
EVENING OF FUN AND FESTIVITIES.

CONVENTION SPECIAL EVENTS



Monday Afternoon - A Country Faire

Take a break and enjoy an afternoon at our Virginia Country Fair! Savor a light lunch, explore unique handcrafted treasures from local artisans, and sample a variety of wines, craft beers, and ciders from some of Virginia's finest producers. Whether you're shopping, tasting, or simply enjoying the atmosphere, this event offers a fun and uniquely Virginia experience.

Heads or Tails 50/50 Raffle - Monday Night Dinner Fun!

Back by popular demand! Join the excitement during Monday's dinner for our fast-paced Heads or Tails Raffle. Buy your special sign at registration and get ready to play. Pick "heads" or "tails," hold up your sign, and see if the coin flip keeps you in the game. Guess wrong and it's game over for you! Guess right and stay in the game until one lucky winner takes the prize! It's easy, fun and all for a great cause. Proceeds benefit the VACB Advocacy Fund.

VACB Staff will have signs for sale on site at registration and the signs will be available until the Heads or Tails Raffle begins. **Cost \$20/sign**



VACB Silent Auction Baskets

A little friendly competition is coming to Convention! Be sure to visit our Silent Auction featuring a variety of themed gift baskets generously donated by our member banks and partners. From local treasures and specialty items to unique experiences and indulgent treats, there's something for everyone. Place your bids throughout Convention and see if you'll be the winning bidder, all while supporting the VACB Advocacy Fund.

AROUND CHARLOTTESVILLE

To see all that Charlottesville has to offer, from historic places to area wineries, breweries, shopping and dining ideas, click the link below and download the Charlottesville Visitors Guide at: <https://www.visitcharlottesville.org/>

PROST!

VACB OKTOBERFEST

MONDAY, OCTOBER 5



Monday night is all about celebrating our Chair, Community Banking, and the great bankers who work for their communities! Monday night will be a fun time Bavarian style! From our German-themed buffet to our evening activities there will be fun for all!

Evening Highlights to Include:



German-themed buffet dinner



Craft cocktails & speciality beers



Oktoberfest-themed personalized photos



Music & Dancing - Yes that's an Oompah Band you hear!



Indoor and outdoor games

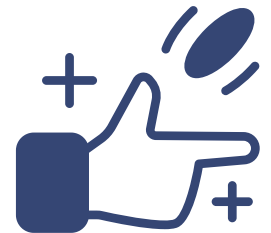


Great prizes and MUCH more!

BACK! By Popular Demand - Heads or Tails Raffle = Monday Night Dinner Fun!

Who will take the pot this year? Join the excitement during Monday's dinner for our fast-paced Heads or Tails Raffle! Buy your Heads & Tails paddle at registration and get ready to play! Pick "heads" or "tails," hold up your paddle, and see if the coin flip keeps you in the game. Guess wrong and you're out, guess right and stay in until one lucky winner takes the prize! It's easy, fun, and all for a great cause!

VACB Staff will have paddles for sale on site at registration for \$20 each and the paddles will be available until the Heads or Tails Raffle begins.



Monday Afternoon Event - Join Us For Our Country Faire & Luncheon

October 5 | 1:00 pm - 3:30 pm | \$50 per person

Spend a delightful fall afternoon at our Country Faire! Gather with fellow bankers for a light lunch buffet before exploring a charming marketplace featuring local artisans, handcrafted goods, and one-of-a-kind treasures perfect for holiday gift giving. Sip and sample selections from local wineries, breweries, and cideries, enjoy a little friendly competition with yard games, and soak in the sights, flavors, and spirit of the season. It's a relaxing and memorable way to kick off your Convention experience.



Contact VACB

For more information.



Phone Number
804.673.8250



Office Address

6003 Staples Mill Road, Richmond, 23228





VACB 49TH ANNUAL
CONVENTION & TRADE SHOW
BANKER & DIRECTOR REGISTRATION FORM

2026

PLEASE COMPLETE ONE FORM FOR EACH REGISTRANT

Name		Badge Name	
Company		Address	
Phone		Email	
Spouse / Guest Name		Spouse / Guest Badge Name	
ADA Needs?			

BANKER & DIRECTOR REGISTRATION PRICING	Early Bird Pricing (Through 9/21/2026)	Regular Pricing (On/After 9/22/2026)	TOTAL
Banker/Director	\$595.00	\$695.00	
4th Banker/Additional	\$425.00	\$525.00	
Spouse/Guest	\$425.00	\$525.00	
		REGISTRATION SUBTOTAL	

ADDITIONAL CONVENTION ACTIVITIES	Attending? (Circle One)	Number Attending?
Monday Afternoon Country Faire (\$50 additional per attendee)	YES NO	(@ \$50.00/attendee)
Chair's Reception & Evening Celebration (Included in registration cost)	YES NO	

TOTAL AMOUNT DUE: \$

PAYMENT OPTIONS

BY CHECK: Payable to "Virginia Association of Community Banks." Return to: 6003 Staples Mill Road, Richmond, VA 23228

BY CREDIT CARD: Please call VACB at (804) 673-8250 and ask to speak with Kelli Mallinger for payment by phone

ONLINE: Please visit www.vacb.org

CANCELATION POLICY: REGISTRATIONS CANCELED ON OR BEFORE 9/18/2026 WILL RECEIVE A 100% REFUND. IF CANCELING BETWEEN 9/19/2026 - 9/30/2026, A 50% REFUND. AFTER 9/30/2026, NO REFUND.