

VACB Operations Forum

*Knowledge & Networking for
Community Bank Operations Staff*

Presented By:



Second Quarter Meeting

June 11
12:30pm - 5:00pm

June 12
8:30am - 5:00pm



Meeting Location:
Hotel 24 South 24 S Market St. Staunton, VA 24401

Meeting Details

Daily Agendas

Thursday - June 11

12:30 - 1:00 pm: Registration & Welcome
1:00 pm - 5:00 pm: Program
If staying over, dinner is on your own.

Friday - June 12

8:00 - 9:00 am: Continental Breakfast, Registration & Networking
9:00 am - 12:00 noon: Program
12:00 - 1:00 pm: Lunch (*provided*)
1:00 - 5:00 pm: Program



Registration Fees Include:

Morning & afternoon breaks, lunch and program materials

Room Reservations:

VACB has a limited number of rooms for the night of June 11. The rate is \$119 single/double and reservations MUST be made with the hotel by calling 540-885-4848 and referencing the VACB room block. The block of rooms will be held until **May 11, 2026**. Check in time is 4:00 pm and check out time is 12:00 noon .

Hotel Cancellation Policy:

All reservations must have a one-night deposit. If cancelling a reservation, the deposit is refundable if notice is received 48 hours prior to the day of arrival.

Pricing for Operations Forum Members & VACB Member Banks

Operations Forum Member: First registrant is included for BOTH days of programming

Additional Operations Forum Member at BOTH days of programming \$425

Additional Operations Forum Member at the FULL DAY of program \$295

Additional Operations Forum Member at the HALF DAY of program \$195

VACB Member Bank Attendee at BOTH days of programming \$525

VACB Member Bank Attendee at the FULL DAY of program \$395

VACB Member Bank Attendee at the HALF DAY of program \$295

Who Should Attend:

Any community bank staff involved in their bank's deposit and operations function.

ADA Requirements:

Please complete the appropriate section provided on the registration form to alert us to your needs and please include ANY food allergies as well.

Credit Hours:

Credit Hours to be determined by ABA
Once approved, APPROVED NON-ABA CE search for training will appear as: Virginia Association of Community Banks | VACB Second Quarter Operations Forum.

Program Topics

VACB Q2 Operations Forum Agenda

Privacy and Security in a Volatile Virtual Environment



Thursday, June 11 - Deep Dive

- Federal GLBA and Info Security Update
- TCPA, FDCPA and Other Contact Controls
- Aggressive State Privacy Statutes
- Cybersecurity Guidance and Federal Directives

Friday, June 12 - Operations

- The Evolving Threat Landscape
 - Coerced Debt
 - Human Trafficking
 - Elder Financial Exploitation
 - Virginia Law Update
- 2026 Nacha Changes and Risk Management
 - ACH Controls and Risk Mitigant Expectations
 - ODFI Responsibilities and Liabilities
 - RDFI Responsibilities and Liabilities
- Customer Contact Information Risk Management
 - Methods and Permission to Contact
 - Address Change Control
 - Identification Documents and Verification Fraud
- Decedent Processes
 - Deposit Operations Protocol
 - Loan Operations Protocol
 - Safe Deposit Boxes Protocol
- Compliance Processing of Legal Orders
 - Centralized Oversight of Legal Orders
 - Applicable Federal and State Laws
 - Collaborative Book of Examples
 - **EACH ATTENDEE BRINGS 5 REDACTED EXAMPLES!!**

About Our Presenter: Patti Joyner



Patti Joyner has more than 40 years of experience working with community banks, data processors, and regulatory agencies. A Certified Regulatory Compliance Manager (CRCM), she is known for her practical, real-world approach to compliance and bank operations, delivering solutions that can be put to work immediately. Patti's engaging style and belief that "excellence is not optional" make her a trusted and respected instructor in the banking industry.

Registration Form

VACB Second Quarter Operations Forum

June 11 & 12, 2026

Hotel 24 South | Staunton, VA | 540-885-4848



Bank Name: _____

Address: _____

City | State | ZIP: _____

Phone: _____ Fax: _____

Cell Phone: _____

Name: _____

Badge: _____

Email: _____

Name: _____

Badge: _____

Email: _____

ADA Needs: (inc. food allergies): _____

Name of person with ADA needs: _____

Fees For Attendees

(Please select your registration type below)

* **Operations Forum VACB Member Banks** send the FIRST registrant at **NO COST** for **BOTH** days of training, or registration can be split between two employees from same bank.

* Additional Operations Forum attendee at BOTH the afternoon & full-day sessions \$425

* Additional Operations Forum attendee at the Full-Day session ONLY \$295

* Additional Operations Forum attendee at the Half-Day session ONLY \$195

Pricing for OTHER Banks - VACB Member Banks NOT enrolled in the Operations Forum

* VACB Member Bank attendee at BOTH the afternoon & full-day sessions \$525

* VACB Member Bank attendee at the Full-Day session ONLY \$395

* VACB Member Bank attendee at the Half-Day session ONLY \$295

Banks who are NOT members of VACB may join the Operations Forum annual rate of \$3,000.

Charge My: **VISA** **MasterCard** **Discover**

Card No. _____

Address: _____

Name: _____ Exp. Date: _____ CVV: _____

Two ways to register:

Fill out and return completed form with your check or credit card information to:

VACB, 6003 Staples Mill Road, Richmond, VA 23228

Register online at www.vacb.org, selecting the event title from the EVENTS tab and get registered online.

For ANY questions please contact Katharine Garner at 804.673.8250 or via email at kgarner@vacb.org.