

# VACB Operations Forum

*Knowledge & Networking for  
Community Bank Operations Staff*

## First Quarter Meeting

March 24  
12:30pm - 5:00pm

March 25  
8:30am - 5:00pm



Presented By:



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

# Meeting Details

## Daily Agendas

### Tuesday - March 24

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



### Wednesday - March 25

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 March 24. 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 **February 24, 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:**

The VACB First Quarter Operations Forum has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees.

# Program Topics

## Tuesday - March 24 Reg CC Refresh to Revitalize Bank Protection

- 12:30 PM – 1:00 PM: Registration and Welcome
- 1:00 PM – 2:30 PM: Refresher of Reg CC Key Concepts
  - Harnessing the Power of the Protections Reg CC Provides
  - Payment Availability Schedules
  - Case-by-Case Holds and Their Benefits
  - Exception Holds and Their Utilization for Fraud Protection
- 2:30 PM – 2:45 PM: Break
- 2:45 PM – 4:00 PM: Reg CC Other Provisions
  - Disclosure Requirements
  - Check 21 and Substitute Checks
- 4:00 PM – 4:15 PM: Break
- 4:15 PM – 5:00 PM: Reg CC Other Provisions
  - Check Collection and Returns



## Wednesday - March 25 Deep Dive into Check, ACH & Card Fraud

- 8:00 AM – 9:00 AM: Continental Breakfast, Registration and Networking
- 9:00 AM - 10:30 AM: Deep Dive into Industry Fraud Trends
  - Drawing a Line Between Fraud (Bank Responsibility) and Scams (Customer Responsibility)
  - Current Fraud Scenarios and Solutions
  - Current Scam Scenarios and Solutions
- 10:30 AM – 10:45 AM: Networking Break
- 10:45 AM - 12:00 PM: Check Fraud
  - Current Check Fraud Trends
  - Bank Responsibilities, Liabilities and Timing
- 12:00 PM – 1:00 PM: Lunch
- 1:00 PM - 2:30 PM: ACH Fraud
  - ACH Returns and Fraud Provisions
  - ACH Fraud and Scams Scenarios and Solutions
- 2:30 PM - 2:45 PM Networking Break
- 2:45 PM – 4:30 PM: Card Fraud
  - Credit and Debit Card Disputes, Frauds and Scams
  - Reg E and Reg Z Errors
  - Merchant Disputes
- 4:30 PM – 5:00 PM: Resources Review and Next Steps

### 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 First Quarter Operations Forum

March 24 & 25, 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](http://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](mailto:kgarner@vacb.org).**