



Join Us For A  
Roarin' Good Time

VACB

47th Annual

Convention &

Trade Show



Virginia Association of  
Community Banks

*One Mission. Community Banks.®*



**October 6 - 8, 2024**

**Kingsmill Resort**

**Williamsburg**

# Convention Agenda

## Sunday, October 6

4:00 pm - 7:00 pm

### Registration Open

4:30 pm - 7:00 pm

### Opening Reception with Exhibitors

7:00 pm

### Dinner on your own

## Monday, October 7

7:00 am - Noon

### Registration Open

7:30 am - 8:50 am

### Breakfast with Exhibitors

9:00 am - Noon

### BUSINESS SESSION I

#### VACB Annual Business Meeting

#### Outlook for the Economy

*Tom O'Neill, Equifax*

Our economic update will look at the current state of the economy and offer timely insights around the economy and credit. We will dive into the latest credit trends at both a macro and state level and examine the impact of COVID, inflation, the rate environment and more on different lending areas and the consumer. Attendees will leave this session able to advise management teams on the possible effect of economic issues and credit trends on their organizations and customers.

#### Update on the War for Talent in Banking: Strategies for Success

*Alan Kaplan, Kaplan Partners*

Talent continues to be the essential ingredient for successful banks, and beyond capital and liquidity arguably the most vital. Bank leaders know that top talent has many options, and it is critical for banks of every size to attract experienced lenders, talented bank leaders and highly skilled Directors. This session will provide an update on the talent market and offer best practices for attracting and retaining executives, along with observations on CEO and Board Succession. Now more than ever, community banks will need strong executive talent, savvy board leadership and great succession management to survive and thrive over the long run.

#### Creativity Unleashed: Generative AI and Your Future

*Sam Richter, SBR Worldwide/Know More*

In this presentation, you will discover - in an easy-to-understand way - what is the difference between AI and Generative AI, how they work, and how embracing them can give you a competitive edge. Sam will demonstrate AI-powered tools and the current best resources that you can immediately implement to improve performance. He will also provide a look into our Generative AI future, the ethical considerations, and decisions business leaders will face in this rapidly changing world. This motivating, humorous, high-content program will leave you excited about your new AI-powered future.



12:30 - 2:00 pm

### Group Luncheon & Event

*(Fee. Advanced registration required.)*

2:30 - 4:30 pm

### Pickleball 101

*(Fee. Advanced registration required.)*

6:30 pm - 7:15 pm

### Chairman's Reception

7:15 pm - 10:00 pm

### Chairman's Celebration



## Tuesday, October 8

7:00 am - Noon

### Registration Open

7:30 am - 8:50 am

### Advocacy Breakfast

9:00 am - Noon

### BUSINESS SESSION II

#### ICBA Update

*Rebeca Romero Rainey, President ICBA*

ICBA President & CEO Rebeca Romero Rainey joins us to provide fresh updates on the latest developments in Washington, DC, a review of priority issues and programs, and focus on the role of member bankers in sustaining the momentum and "building the brand" of community banking.

#### Building an Effective Data Privacy Management Program

*Dr. Kevin Streff, American Security & Privacy*

The Gramm-Leach-Bliley Act requires banks to design and implement an information security program to protect the confidentiality, integrity, and availability of data. Now, banks must build a similar program for data privacy.

- What does a data privacy management program look like?
- Are there frameworks banks can follow?
- How does this program meet the risk management and compliance requirements?

This session provides an overview of data privacy laws, management frameworks, and reviews a proprietary framework customized for banking.

#### How Can Your Bank Drive More Profitable Relationships?

*Jack Kasel, Anthony Cole Training Group, LLC*

In most banks, 15% of all consumer relationships drive 75% of deposits and 50% of revenue. Additionally, business relationships with treasury management and the primary operating account will have three times the return on capital as a standalone loan. You know the bankers in your group who are skilled at identifying primary relationships and properly leveraging them. **What are those lenders and RMs doing differently than others?**

11:45 am

### Grand Prize Drawing *(must be present to win)*

12:00 noon

### Convention Concludes



# Convention Speakers



**Alan J. Kaplan** is the Founder and CEO of Kaplan Partners, a retained executive search and board advisory firm headquartered in Philadelphia that is celebrating its 30<sup>th</sup> Anniversary this year. Since the firm's founding in 1994, Kaplan Partners has provided Boards and CEOs with advice on the dynamics of CEO and Board succession, and assistance with the identification, assessment and selection of new CEOs, Directors and senior executives. The firm's Board Advisory Services assist clients with Director Succession, Performance, Diversity and Recruitment. Kaplan Partners also conducts Executive Assessments of leadership teams to enhance succession planning and professional development efforts.



**Jack Kasel** has 30+ years of experience in sales and sales management spanning a host of industries including software, transportation, printing services, insurance, and training. During his tenure at FedEx, he oversaw all aspects of regional training prior to being promoted to District Manager. Since joining Anthony Cole Training in 2014, Jack has become one of our community bank specialists, helping our bank clients find and develop relationships, coach, and hire better. Jack brings deep experience of feet on the street, practical selling as well as a coaching and training background, to help banks develop their people and improve their results.



**Tom O'Neill** brings over 20 years of experience leading analytic consulting engagements within Financial Services and other industries. As Risk Advisor at Equifax, O'Neill provides analytic thought leadership to client senior management, public forums, and various industry and advisory councils. Upon the onset of COVID-19 and resulting CARES Act, he became responsible for producing weekly market insight summary reports for client groups spanning industries and lifecycle stages. He also regularly presents macroeconomic and industry trends within various forums.



**Rebeca Romero Rainey** is president and CEO of the Independent Community Bankers of America (ICBA), the leading advocacy organization exclusively representing community banks. She is one of the nation's foremost advocates of the community banking industry, with a focus on regulatory reform for our country's nearly 5,000 community banks. She has met with President Obama and President Trump to discuss issues that are top of mind for community banks. A third-generation community banker born and raised in Taos, N.M., Romero Rainey is the former Chairman and CEO of Centinel Bank of Taos.



**Sam Richter** is an award-winning speaker and bestselling author and is considered one of the foremost authorities on sales intelligence and digital reputation management. He is a member of the National Speaker Hall of Fame, was named one of the World's Top 50 Sales Keynote Speakers, one of the World's Top 25 Most Influential Sales Leaders, and one of Top 15 Highest Rated Virtual presenters. Sam annually delivers more than 100 keynote programs and workshops to top organizations around the globe, and he has been featured in USA Today, CNN, Forbes, and hundreds of newspapers, magazines, and online publications.



**Dr. Kevin Streff** is Managing Partner at American Security and Privacy, LLC, and was Professor & Privacy Research Lab Director at Dakota State University, a National Center of Excellence in Cyber Defense through the National Security Agency and The Department of Homeland Security. Dr. Streff pioneered data security and privacy curriculum culminating in 1,400 students studying the topics. He is Founder of several cyber startups and acquisitions, including American Security and Privacy, Secure Banking Solutions, SBS Cybersecurity, and Blu3 Technologies. His businesses have worked across all fifty states and internationally helping organizations comply with legal and regulatory mandates, as well as planning and implementing sound information security and privacy strategies.

# Additional Convention Details



## Hotel Reservations

### ***Kingsmill Resort***

1010 Kingsmill Road

Williamsburg, VA 23185

757-253-1703 or 800-832-5665

### **Room Rates \$209 Single or Double**

Room rates good for three days before and after VACB Convention dates.

### **Room Reservation deadline: Sept. 14, 2024**

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

Individual reservations may be cancelled without penalty up to midnight on the seventh (7th) day prior to arrival. Cancellation requests must go directly to the Kingsmill Resort Reservation Department at 757-253-1703 or 800-832-5665

## Dress Code

Resort casual is appropriate for all convention functions with the exception of the Chairman's activities Monday night. ***Attendees are encouraged to dress to the nines in true Roaring 20s fashion. Break out the flapper dresses!***

## VACB Cancellation Policy

Convention registrations canceling on or before September 20 will receive a 100% refund. If canceling on or before October 2 a 50% refund will be issued, and after October 2, there will be NO refund issued, however substitutions are allowed and encouraged.

## Convention Name Badges

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

## American 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 be sure to complete the appropriate section of the registration form and also include any food allergies.

## Special Conference Pricing

This year's fees again include significant savings for:

- Bankers who have not attended in the past four years
- Third & subsequent bankers from the same bank
- First-time convention attendees

You will find all the specifics on the registration form. We encourage you to share VACB with your staff!

## Monday Night's Themed Event

***Attendees are encouraged to dress to the nines in true Roaring 20s fashion. Break out the flapper dresses! Amazon has a GREAT selection of costumes and your local theaters may provide costume options as well!***

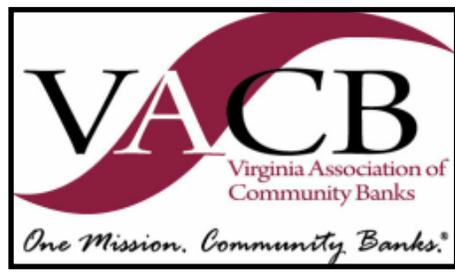




## Calling all Flappers & Eggs

VACB will be Putting on the Ritz Monday night to celebrate our Chairman, Joe Witt. This is your chance to channel your Roaring 20s persona, grab your glad rags and get ready to Charleston til you drop and blow big “bucks” at our casino!

Our Monday night event will be the cat’s pajamas and attendees are encouraged to dress the part! Find your flapper dress, your zoot suit or whatever makes you feel the most Gatsbyesque! So, don’t be a flat tire, find your garb and help us celebrate Joe! *(Check out Amazon or your local theater for costume inspiration!)*

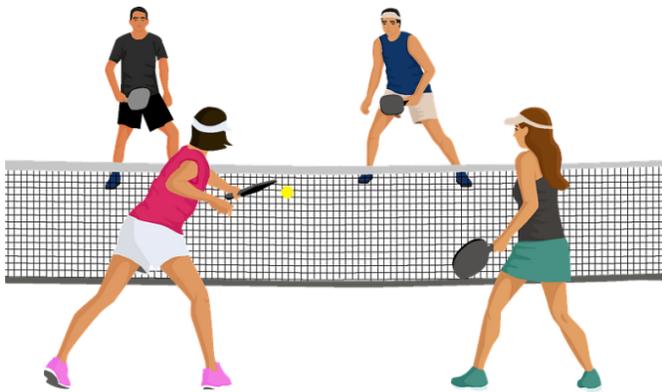


## First Annual Wine & Bourbon Pull

**New for 2024!!** During our Monday evening Chairman’s Celebration, VACB will host its first-ever Wine & Bourbon Pull. This is your chance to nab a great bottle of wine or bourbon and help the association as well! VACB will have pulls available for convention attendees to purchase ahead of the Monday evening activities and during the Monday evening event as well. Fees will be \$25 for a wine pull and \$40 for a bourbon pull. All the bottles will be on display and we will have two bowls of corks for the wine and one for the bourbon. Once a pull is purchased, attendees will select a cork from the corresponding bowl and win the bottle that matches the number on the cork pulled from the bowl.

**Remember - There are no bad pulls!!!**

# It's Pickleball Y'all!



**Monday, October 7th**  
**2:30 pm – 4:30 pm**  
**Kingsmill Tennis Courts**  
**\$60.00 per player**

Want to see what all the hype's about? Then look no further than the experts at Kingsmill. Join VACB and friends for a fun-filled two hours Monday afternoon. The pros at Kingsmill will provide a "Pickleball 101" class for registrants and will share all the tips and tricks to master the game! Never played? No problem. Don't have the equipment to play? No problem! Our program will provide a fun-filled outing and all the necessary equipment will be provided. Just show up ready play! Participants should consider athletic-type clothing and tennis shoes to ensure a comfortable experience on the courts.



## *Off-Site Restaurant Ideas for Sunday Night*

Following the close of the Welcoming Reception, dinner Sunday night is on your own. In addition to the on-site options at Kingsmill, here are some restaurants near both Kingsmill and Colonial Williamsburg. Wherever you may decide to dine on Sunday, make your reservations early!

### *Near Kingsmill:*

- Center Street Grill - 757.220.4600 | [www.centerstreetgrill.com](http://www.centerstreetgrill.com)
- Cochon on 2nd - 757.229.1199 | [www.cochonon2nd.com](http://www.cochonon2nd.com)
- Craft 31 - 757.378.3268 | [craft-31.com](http://craft-31.com)
- Opus 9 - 757.645.4779 | [www.opus9steakhouse.com](http://www.opus9steakhouse.com)
- Thai Tara Sushi & Bar - 757.206.1468 | [www.thaitarasushibar.com](http://www.thaitarasushibar.com)
- Waypoint Seafood - 757.220.2228 | [www.waypointgrill.com](http://www.waypointgrill.com)

### *Near Colonial Williamsburg:*

- Blue Talon Bistro - 757.476.2583 | [www.bluetalonbistro.com](http://www.bluetalonbistro.com)
- Fat Canary - 757.229.3333 | [fatcanarywilliamsburg.com](http://fatcanarywilliamsburg.com)



# VACB 47th Annual Convention Registration Banker | Guest

October 6 - 8, 2024 | Kingsmill Resort, Williamsburg

**\*\*PLEASE DUPLICATE FOR EACH ADDITIONAL REGISTRANT\*\***

Please print

Name \_\_\_\_\_ Badge Name \_\_\_\_\_

Company \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Email \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

Spouse/Guest Name \_\_\_\_\_ Badge Name \_\_\_\_\_

ADA Needs \_\_\_\_\_ Email confirmation \_\_\_\_\_

## Additional Incentive Pricing for Bankers

Again this year, we are offering additional incentive pricing for bankers who have never attended, haven't attended since 2020, or are the third or subsequent registrant from the same bank.

### MEMBER BANKER ATTENDEE

By September 23

After September 23

- Banker Registration .....\$550 ..... \$595
- New Attendee Banker Registration .....\$395 ..... \$450
- Banker Attendee **NOT REGISTERED SINCE 2020**....\$395 ..... \$450
- Third and Additional Banker Registration .....\$395 ..... \$450
- Banker Spouse/Guest .....\$395 ..... \$450

### SPECIAL CONVENTION ACTIVITIES

- Monday Afternoon Luncheon ....\$20 each additional Attending?  Yes  No # attending \_\_\_\_\_
- "Pickleball 101" .....\$60 each additional Attending?  Yes  No # attending \_\_\_\_\_
- Chairman's Reception & Evening Celebration Attending?  Yes  No # attending \_\_\_\_\_

**TOTAL AMOUNT DUE**

**\$**

### PAYMENT (IF NOT REGISTERING ONLINE AT VACB.ORG)

- Bill Me
- Check enclosed
- Credit Card:  VISA  MasterCard  Discover

Credit Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

Name \_\_\_\_\_

Billing Address \_\_\_\_\_

**PLEASE MAKE CHECKS PAYABLE TO AND RETURN TO VIRGINIA ASSOCIATION OF COMMUNITY BANKS, 7204 GLEN FOREST DRIVE, SUITE 101, RICHMOND, VA 23226. PH: 804.673.8250 | FAX: 804.673.8251**

**CANCELLATION POLICY: CONVENTION REGISTRATIONS CANCELING ON OR BEFORE SEPTEMBER 20 WILL RECEIVE A 100% REFUND, IF CANCELING ON OR BEFORE OCTOBER 2, A 50% REFUND; ON OR AFTER OCTOBER 2, NO REFUND.**