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Convention Brochure

48th Annual Convention & Trade Show

Hotel Roanoke
Roanoke, VA
October 5-7, 2025



Agenda At-a-Glance

Sunday, October 5

3:00 pm - 7:00 pm

Registration Open

4:00 pm - 4:45 pm

Preferred Vendor Program Reception

(invitation only)

4:45 pm - 7:00 pm

Opening Reception with Exhibitors

7:00 pm

Dinner On Your Own

Monday, October 6

7:00 am - Noon

Registration Open

7:30 am - 8:45 am

Breakfast with Exhibitors

8:45 am - 9:45 am

Vendor Quick Pitch

New for 2025: VACB will host a round-robin of Associate Members presenting five-minute pitches to convention attendees and rotating around the room.

9:45 am - 10:00 am

Refreshment Break with Exhibitors

10:00 am - 11:00 am

Separating the Signal From the Noise

More data doesn't always mean better decisions. In fact, it often leads to analysis paralysis. This presentation explores how core system intelligence, paired with contextual analysis, empowers your team to make faster, smarter decisions that align with strategic priorities and growth.

11:00 am - 12:00 pm

Surviving Disruption

When you don't constantly innovate, you risk the chance of being blind-sided. Julie Austin's speech is based on her book "Surviving Disruption," and provides 12 unique, innovative strategies you can use to distinguish yourself, stay ahead of the curve and thrive.

Monday, October 6 (cont.)

12:30 pm - 2:30 pm

Group Luncheon at Six & Sky

(Fee. Advanced registration required)

6:30pm - 7:15 pm

Chair's Reception

7:15 pm - 10:00 pm

Chair's Celebration

Tuesday, October 7

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

Alice Frazier 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 elevate community banking.

9:45 am - 10:00 am

Refreshment Break

10:00 am - 11:00 am

Virginia Political Outlook: 2026

Dr. Bob Holsworth will preview Virginia's 2025 election cycle. He will share his thoughts on the national and state-level political trends that will have the greatest impact on the fall election season.

11:00 am - 12:00 pm

Check Fraud and its Continued Impact

A panel of experts will discuss current trends related to check fraud and review 13 solutions that financial institutions may consider in identifying, mitigating, and preventing check fraud.

12:00 pm

Convention Concludes

VACB 2025 Speaker Lineup



Scott Anchin, Senior Vice President, Strategic Initiatives & Policy

Scott Anchin is Senior Vice President, Strategic Initiatives and Policy for the Independent Community Bankers of America (ICBA). In this role, Anchin advocates ICBA's payments and operational risk policy issues before financial regulatory agencies and Congress. For almost 10 years, Anchin served as a key leader for many of the Federal Reserve's payments initiatives and led collaborative stakeholder work groups to identify and solve industry issues, while also serving as the chief administrative officer for an intergovernmental payments technology program.



Julie Austin, CEO, Creative Innovation Group

Julie Austin is an award-winning inventor and innovation keynote speaker. She's been a keynote speaker for corporations such as Procter & Gamble, Novartis Pharmaceuticals, Northrop Grumman, and Cognizant Technology Solutions. She's also been featured in the books "Patently Female" and "Girls Think of Everything". Her patented product, swiggies, wrist water bottles, have been a NASDAQ product of the year semi finalist and are currently sold in 25 countries.



Sanjay Bhaskar, Chief Revenue Officer, Revio Insight

Sanjay Bhaskar, Revio Insight, began his career as a financial advisor, assisting high-net-worth individuals and businesses at Morgan Stanley and Smith Barney/Citigroup. His previous roles include VP of Sales at Seneca One and VP of Business Development & Partnerships at Streetshares, where he played a pivotal role in the company's acquisition by Meridianlink. He also served as Chief Revenue Officer at Klarivis, where he oversaw significant growth in customer acquisition.



Alice Frazier, President & CEO, Bank of Charles Town

Alice P. Frazier is the chairman-elect of the Independent Community Bankers of America (ICBA), the only national advocacy organization that exclusively represents community banks. President and CEO of Bank of Charles Town, W. Va., Frazier serves in many leadership roles at ICBA. She also serves on the Federal Reserve Bank of Richmond Board and is past chair of the Virginia Association of Community Banks.



Dr. Bob Holsworth, Managing Partner, DecideSmart

Dr. Bob Holsworth is a Managing Partner of DecideSmart, a company that focuses on enabling innovation to succeed. His observations on national and Virginia politics have appeared in numerous publications, papers and news magazines. Dr. Holsworth was the founding Director of both the Center for Public Policy and the Wilder School of Government and Public Affairs at Virginia Commonwealth University. He was the Executive Director of the Governor's Commission on Efficiency and Effectiveness.



Lloyd E. McIntyre, III, Examination Specialist, FDIC

Mr. McIntyre is an Examination Specialist (Fraud) in the FDIC Cyber Fraud and Financial Crimes Section. His current areas of focus are operational risk trends, suspicious activity report analysis, insider fraud training, and check fraud. His 30 plus years of experience also includes bank supervision and management roles as an Examiner, Supervisory Examiner, Senior Policy Analyst, and Acting Chief.



2025

Additional Convention Details



HOTEL INFORMATION

Hotel Roanoke & Conference Center

110 Shenandoah Avenue, Roanoke, VA 24016 | (540) 985-5900

Room Rates \$219 Single or Double

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

Room Reservation Deadline: September 4, 2025

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 five (5) days ahead of your arrival date.

MORE TO KNOW BEFORE YOU GO

VACB Cancellation Policy

Convention registrations canceling on or before September 19 will receive a 100% refund. Canceling on or before October 1 a 50% refund will be issued, and after October 1, there will be NO refund issued. However, substitutions are allowed and encouraged.

Dress Code

Resort Casual is appropriate for all convention functions. Attendees are encouraged to wear their Welcome Gift jersey, provided by Source4, along with their favorite team's ballcap to Monday evening's events.

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 instant 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 include any food allergies.

MONDAY NIGHT CELEBRATION & WELCOME GIFT

Monday Night Chair Reception & Dinner

Step up to the plate for Monday night's big event as we celebrate our Chair, Tara Harrison, and celebrate community banking. Join us for a fun-filled evening that hits it out of the park with camaraderie, recognition, and a few surprises along the way.

Welcome Gift

Don't forget to order your commemorative baseball shirt and show your team spirit! This complimentary welcome gift for the 48th annual VACB Convention & Trade Show has been generously donated by Source4. Visit www.link.com to order yours today!



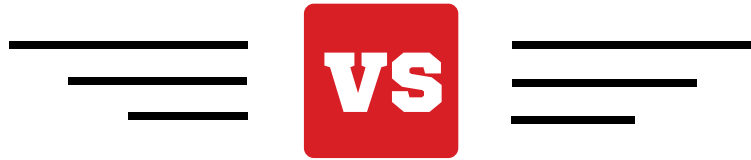


Presents

BASEBALL NIGHT

Chair Reception & Dinner

HEADS



TAILS

**MONDAY, OCTOBER 6TH
HOTEL ROANOKE
6:30 P.M. - 10:00 P.M.**

Lineup Includes:

**BUFFET DINNER | CRAFT COCKTAILS
BASEBALL-THEMED PHOTOS | RAFFLES
MUSIC & DANCING | GAMES | PRIZES**

Join us as we celebrate VACB Chair Tara Harrison and Virginia's community bankers for a casual evening of fun and festivities.

Attendees are encouraged to wear their Welcome Gift jersey, provided by Source4, along with their favorite team's ballcap to the event.

We look forward to seeing you at the Old Ball Game!

A Gift for You



48th Annual Convention & Trade Show

October 5-7, 2025 | Roanoke, VA



Visit

source4.chippily.com/VACB
to Order Your Jersey

Generously Donated by



All shirt orders must be placed
by August 31, 2025



Convention Special Events



Monday Afternoon Luncheon - Rooftop Experience

Join your peers for a relaxed rooftop lunch at Six & Sky, Roanoke's premier rooftop dining spot, on Monday, October 6, immediately following the Business Session. Located on the 6th floor of Center in the Square, this private event will feature great food, drinks, and unbeatable views of downtown and the Blue Ridge Mountains. Designed for connection, not formality, this isn't your typical sit-down lunch. It's a chance to mingle, network, and enjoy the best of the city from above. We will meet and walk over to the restaurant as a group.

Space is limited to the first 75 attendees. Cost \$50/per person

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

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 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! 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/per sign



Raffle Prize Baskets

Don't miss your chance to win one of several themed prize baskets during this year's Convention! Raffle tickets will be available for purchase throughout the event, with all proceeds supporting VACB's Advocacy Fund. Winners will be drawn during the Chair Dinner on Monday night. With a wide array of themed baskets from which to choose, there promises to be something for everyone!

Around Roanoke

VACB's annual convention is thoughtfully designed to provide ample opportunities to explore the local area on your own or with friends new and old.

Sunday Night Dinner on Your Own: Roanoke boasts more than a dozen restaurants within walking distance of the hotel for your dinner on Sunday night. Reservations are strongly encouraged.

Visit <https://www.downtownroanoke.org/explore/restaurants> to learn more.

Monday Afternoon: Should you choose not to join VACB for our Monday afternoon luncheon, the "Star City of the South" offers experiences and attractions for everyone.

Visit <https://www.visitroanokeva.com/things-to-do/> to learn more.



VACB 48TH ANNUAL
CONVENTION & TRADE SHOW
BANKER & DIRECTOR REGISTRATION FORM

2025

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 9/22/2025)	Regular Pricing (On/After 9/23/2025)	TOTAL
Banker/Director	\$575.00	\$675.00	
4th Banker/Additional	\$395.00	\$495.00	
Spouse/Guest	\$395.00	\$495.00	
REGISTRATION SUBTOTAL			

ADDITIONAL CONVENTION ACTIVITIES	Attending? (Circle One)	Number Attending?
Monday Afternoon Lunch at Six & Sky (\$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: 7204 Glen Forest Dr., Ste. 101, Richmond, VA 23226

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

CANCELTATION POLICY: REGISTRATIONS CANCELED ON OR BEFORE 9/19/2025 WILL RECEIVE A 100% REFUND. IF CANCELING BETWEEN 9/20/2025 - 10/1/2025, A 50% REFUND. AFTER 10/1/2025, NO REFUND.