

# 129TH WVBANKERS ANNUAL CONVENTION

July 23 - 26 | The Greenbrier

# 2023

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**WVBankers**  
*Advocacy Education Leadership*



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## #WVBANKERS2023CONVENTION

**Connect with WVBankers!** Please take time to share your Convention experience on social media. Share your Convention moments by tagging us in your pictures and using **#WVBankers2023Convention**



**Erin Hurst (Erin Hurst Photography | Lewisburg, WV)** will be providing this year’s Convention photography. Please be aware pictures will be taken throughout the event to use in future publications.

WVBANKERS CONVENTION PHOTOGRAPHER  
SPONSORED BY:



*Welcome to the 2023 West Virginia Bankers Association Annual Convention!* I want to personally thank each of you for supporting the Association and attending our signature event. The annual convention is a great way to network with peers, endorsed partners, and our sponsors. Additionally, we have procured great speakers and presentations that will provide you with some exceptional learning opportunities.

The annual convention is the culmination of our year, and celebrating at The Greenbrier makes the event so special. We have planned a great event with the return of the popular Bourbon Bar at Kates Mountain with an added twist of Moonshine tasting. Please take time to enjoy all the resort and this convention has to offer.

I want to thank our sponsors, and exhibitors who make the event possible; we could not do this without you. I also want to extend a big thank you to the staff at the Greenbrier for making our event special in so many ways.

The association has gone through several staffing changes in the past year and I welcome President, Mark Mangano as he presides over his first convention. I also want to thank past President, Sally Cline, for all she has done for the association and for making the transition of leadership as smooth as possible. Please join me in thanking Allison Boyd and Debbie Polen for planning another great convention. There is so much behind the scenes work in planning the convention that often goes unnoticed. Lastly, I want to congratulate Mark, Sally, Allison, Amanda and Brad for another successful year.

Watching the banking industry navigate unprecedented times over the last three years has been nothing short of remarkable. Most recently, the rapid increase in interest rates, coupled with the recent bank failures has presented many challenges for our industry. As banks in other parts of the country struggle with deposit outflow and liquidity issues, we remain steadfast to who we are, West Virginia Bankers serving the great people and businesses of West Virginia. Late President John F. Kennedy said it best: "the sun doesn't always shine in West Virginia, but the people do," and that rings true for the bright future of the West Virginia Banking industry.

I encourage you to continue to support your association by taking advantage of our traditional educational offerings and the more advanced WV School of Banking and Emerging Leaders Program. I also encourage you to support our WVBANKPAC so we can continue the positive momentum we have gained in Charleston.

It has been an honor to serve as the 2023 Chairman of the West Virginia Bankers Association and I appreciate the opportunity to serve the banks and bankers of West Virginia.

### **Enjoy the Convention!**



**Jim King**

Chairman, WV Bankers Association  
President & CEO, The Bank of Monroe

# INFORMATION CENTRAL

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**REGISTRATION CENTER:** The Registration Center is located in Colonial Alcove. The Center is where you may obtain registration materials, leave messages and receive general information.

## REGISTRATION HOURS

**SUNDAY, JULY 23:** 12 - 5 PM  
**MONDAY, JULY 24:** 7 AM - Noon  
**TUESDAY, JULY 25:** 7 AM - Noon

**NAME BADGES/REGISTRATION LIST:** Badges and a list of all Convention attendees are included in your registration packets. Badges are required for entry to all official Convention venues and functions.

**CLOSING BANQUET:** If the Closing Banquet menu does not fit your dietary needs, (i.e. allergies, vegetarian meal, etc.) please contact Darrell in conference services (darrell\_brackenrich@greenbrier.com) by Sunday evening for any type of special dietary arrangements.

**BANQUET WINE:** *Compliments of Crews & Associates and ImageQuest*, Banquet Table Wine will be provided upon start of the event; two reds and one white will be located at each table. Consequently, no pre-order will be available. If you are looking for something different to accompany your evening, a small list of wines for purchase will be available to choose from during the banquet. Cash bars will also be available during dinner and entertainment.

**DINING RESERVATION AND CANCELLATION POLICY:** The Greenbrier has the following dining reservation cancellation policy: "A cancellation fee of \$25 per person does apply if cancellation occurs within 24 hours of the reservation. A "no show" fee of \$50 per person will occur if a guest does not honor their reservation."

**CONVENTION/GREENBRIER ATTIRE:** Attire for all business sessions and the Welcome Reception is resort casual. Closing Banquet attire is Business or Formal. Note that after 7 p.m., The Greenbrier dress code for dining rooms and the casino requires a jacket for men and dresses, evening suits or dress slacks for women. Jacket and tie required for men in the Main Dining Room.

### Casino Dress Code:

**Before 7 PM:** Resort casual attire, including collared sport shirts, sweaters, jackets, dress slacks and walking shorts.

**After 7 PM:** Business casual attire. Jacket required for gentlemen; dresses, evening suits, dress slacks for ladies. Adults only (21 years and older).

### Casino Pass for Off Property Attendees:

If you are not staying at The Greenbrier and wish to visit the casino please visit the Convention Registration Desk. We will be glad to issue you a casino pass that is good for the duration of the Convention.

## WVBANKERS KEY CARDS

SPONSORED BY:



# SCHEDULE OF EVENTS

## SUNDAY, JULY 23

**12 – 5:00 PM**

**Registration and Welcome Hospitality** (*Colonial Lounge/Alcove*)

*Compliments of CSI*

**2:30 – 5:00 PM**

**Bank Director Workshop:** (*Chesapeake Bay*)

**David Kemp**, President, Bankers Management Inc.

**6:30 - 7:30 PM**

**Welcome Reception in the Exhibit Area** (*Colonial Hall*)

*Compliments of WVBANKERS PROSERV*

**7:30 - 9:00 PM**

**Opening Night Cocktails & Dinner** (*Kate's Mountain*)

*Buses depart from the Main Entrance*

## MONDAY, JULY 24

**7:30 - 8:30 AM**

**Breakfast Buffet in the Exhibit Area** (*Colonial Hall*)

*Compliments of BOWLES RICE LLP and PCBB*

**8:30 - 10:15 AM**

**Opening General Session** (*Colonial Hall*)

**WVBankers Chairman Jim King**, Opening Remarks & Business Nominating Report

**West Virginia Bankers Association Update**

**Mark Mangano**, President & CEO

**2023 West Virginia Young Banker of the Year Award Presentation**

*Chairman Jim King & Mark Mangano*

**2023 West Virginia Bankers Association Advocate Awards**

*Mark Mangano*

**KEYNOTE: Balance Sheet Strategies in a Volatile Rate Environment**

**Ryan Hayhurst**, President, The Baker Group

**10:15 - 10:45 AM**

**Networking Break in the Exhibit Area** (*Colonial Hall*)

**10:45 AM - NOON**

**Concurrent Breakout Sessions** (*Eisenhower Parlors A & C*)

**Cryptocurrency Risk in Banking Post-FTK: Collapse, Contagion and Compliance** (*Eisenhower A*)

*Nelson Mullins*

**Evolving Expectations - The Next Digital Wave** (*Eisenhower C*)

*CSI*

**1:00 - 6:00 PM**

**Convention Golf Tournament** (*Meadows Course*)

**6:30 - 7:30 PM**

**Chairman's Reception** (*Colonial Hall*)

*Compliments of THE BANK OF MONROE*

**DINNER ON YOUR OWN**

## TUESDAY, JULY 25

**7:30 - 8:30 AM**

**Breakfast Buffet in the Exhibit Area** (*Colonial Hall*)

*Compliments of COMMUNITY BANKERS' BANK*

**8:30 - 9:45 AM**

**Concurrent Breakout Sessions** (*Eisenhower Parlors A & C*)

**Economic Outlook: What's Ahead for 2023 and 2024?** (*Eisenhower A*)

*SouthState Duncan-Williams*

**Tips to Become a More Effective Advocate and Policy Update -**

*Moderated Panel Discussion* (*Eisenhower C*)

*FHLBank of Pittsburgh*

**9:45 - 10:15 AM**

**Networking Break in the Exhibit Area** (*Colonial Hall*)

**10:15 - 11:45 AM**

**Closing General Session** (*Colonial Hall*)

**KEYNOTE: Generational Differences in the Workplace**

*Curt Steinhorst, Best-Selling Author, Top 30 Global Guru, Forbes Contributor*

**12:30 - 3:00 PM**

**Convention Cornhole Lunch & Tournament** (*Chesapeake Bay & Chesapeake Hall*)

*Compliments of RA BUSINESS SOLUTIONS - YOUR EQUIFAX SALES AGENT*

**6:30 - 7:15 PM**

**Cocktails on the Terrace** (*Colonial Terrace*)

**7:30 - 10:30 PM**

**Closing Banquet** (*Colonial Hall*)

**Entertainment:** *Your Generation in Concert* feat. *Jersey Gina*

## WEDNESDAY, JULY 26

**11:00 AM CHECKOUT**

**SAVE THE DATE: 2023 WVBankers Annual Convention**

**July 28- 31, 2024 | The Greenbrier**

### **Continuing Education Credits Available!**

Sign-in sheets will be available for each session. Please make sure to sign-in and sign-out. Email addresses will be required for each attendee requesting credit hours.

**Insurance: 6.0 CE** - License number will be required and WVBankers will process the credit hours.

**Accountants: 8.0 CPE Self-reporting** - A certificate of attendance will be emailed 14 days after convention.

**American Bankers Association: 7.5 CERP, 1.25 CFMP**

# NETWORK

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## CHECK-IN HOSPITALITY

**Sunday, July 23 - 1:00 PM (Colonial Lounge)**

Casual Attire

Room not ready? Don't fret! Stop by the registration and exhibit area- socialize with a glass of wine, beer, or other refreshments.

*Sponsored by:*



## WELCOME RECEPTION

**Sunday, July 23 - 6:30 PM (Colonial Hall)**

Casual Resort Attire

WVBankers ProServ invites you to kick off convention activities with friends and new acquaintances during the opening cocktail reception in Colonial Hall. Visit with our exhibitors before hopping a bus to Kate's Mountain for our kick-off dinner.

*Sponsored by:*



## OPENING NIGHT COCKTAILS & DINNER

**Sunday, July 23 - 7:30 PM (Kate's Mountain)**

Casual Resort Attire

Head on up to Kate's Mountain for our opening night bbq buffet dinner, bourbon bar, and moonshine tasting. Come casual and enjoy an evening of good food, fun and relaxation. Buses depart from main entrance.

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**WEST VIRGINIA  
BANKERS TITLE, LLC**

*Kate's Mountain Shuttle Bus*

*Sponsored by:*



**D|A|DAVIDSON**  
D.A. Davidson & Co. member SIPC



## CHAIRMAN'S RECEPTION

**Monday, July 24 - 6:30 PM (Colonial Hall)**

Join WVBankers Chairman Jim King and Linda King for cocktails and hors d'oeuvres before having dinner on your own.

*Sponsored by:*



**The Bank of Monroe**  
*Focusing on Our Future*

## COCKTAILS ON THE TERRACE & CLOSING BANQUET

**Tuesday, July 25 (Colonial Terrace & Colonial Hall)**

Black Tie Optional

*6:30 PM - Cocktails on the Terrace*

*7:30 PM - Closing Banquet*

Mingle with friends and colleagues under a magnificent mountain sky at our cocktail reception on Colonial Terrace. Afterward, head indoors for our delicious banquet followed with entertainment by Your Generation in Concert.

*\*Banquet menu is included in registration packet.*



**ENTERTAINMENT: YOUR GENERATION IN CONCERT**

*Banquet Entertainment Sponsored by:*

**WVBankers**  
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*Banquet Wine Sponsored by:*

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# BANK DIRECTOR WORKSHOP

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## Hot Topics for Bank Directors

Sunday, July 23 | 2:30 - 5:00PM

Chesapeake Bay



*David L. Kemp,  
President, Bankers  
Management, Inc.*

In today's environment, bank directors are under ever-increasing pressure from regulators, shareholders and customers to keep their institutions in sound financial and regulatory shape. The perfect director is described as being knowledgeable and active.

This program will include a discussion of the critical relationship between the board and regulators, and the appropriate board reaction to regulatory enforcement actions. Board-driven strategic planning will also be explained. Board and management review tools are also included in this program.

**David L. Kemp** is President of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as Vice President, Director of Credit Services for Cannon Lending Schools, as well served as an instructor for numerous banking associations and financial institutions.

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# KEYNOTE SPEAKERS

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## MONDAY, JULY 24 - OPENING GENERAL SESSION

Colonial Hall, 8:30 AM



### **KEYNOTE SPEAKER: Ryan Hayhurst**

President, The Baker Group

Keynote Address: *Balance Sheet Strategies in a Volatile Rate Environment*

Ryan W. Hayhurst is President of The Baker Group and Manager of the Financial Strategies 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. Ryan regularly develops and presents educational seminars nationwide, with a focus on investment and interest rate risk management. He is a frequent speaker at financial institution conventions and investment conferences and has served as a faculty member of several national and regional banking schools. Hayhurst holds a Bachelor of Business Administration degree from the University of Oklahoma.

MONDAY KEYNOTE SPEAKER

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## TUESDAY, JULY 25 - CLOSING GENERAL SESSION

Colonial Hall, 10:15 AM



### **KEYNOTE SPEAKER: Curt Steinhorst**

Best-Selling Author, Top 30 Global Guru, Forbes Contributor

Keynote Address: *Generational Differences in the Workplace*

Curt is passionate about helping organizations create environments that are inclusive and welcoming for employees of all ages and backgrounds. He is the founder and CEO of the consultancy, Focuswise, and the Head of People and Culture at Venus Aerospace. At Venus, Curt leads the development of a world-class employee experience by fostering a culture of innovation and teamwork that values employees from diverse backgrounds, cultures, and generations. His expertise in generational differences ensures that Venus creates an environment where all employees can thrive and contribute to the company's success. By prioritizing the unique needs and perspectives of employees, Curt ensures that Venus maintains a culture that is inclusive and welcoming to everyone, while encouraging collaboration and creativity.

GENERAL SESSION SPONSORS:

**American Bankers Association, Banc Card of America,  
Brown Edwards, ICI Consulting, Jackson Kelly PLLC,  
SouthState Correspondent Division,  
Suttle & Stalnaker PLLC, Travelers**

# BREAKOUT SESSIONS - MONDAY

## Cryptocurrency Risk in Banking Post-FTX: Collapse, Contagion, and Compliance

Presented by Nelson Mullins

10:45 AM - NOON (Eisenhower Parlor A)



*Brad Rustin, Chair,  
Financial Services  
Regulatory Practice*

The FTX collapse seems to have diminished regulatory and consumer confidence in the crypto ecosystem and potentially created new headwinds that warrant additional caution in banking and investments. Some banks are communicating worries that “contagion risk” could linger as some users sell their assets to leave crypto entirely and bankers need to know how this will translate in the future. Amid this shift, we will discuss options for how financial institutions already serving the crypto market might react and recommend special considerations for banks that still see digital assets as an opportunity to build their base. Building on prior presentations on FinTech partnerships, Nelson Mullins and Assureg are able to provide real-time examples based on our client experience including what may change from a regulatory standpoint.



*Anastasia Stull,  
Executive Director,  
Assureg*

**Brad Rustin** chairs the firm’s Financial Services Regulatory Practice. He began his career as a litigator focusing on consumer financial services litigation and defense of regulatory claims against chartered and non-chartered financial institutions, finance entities, and money services business. Following in the wake of the fiscal crisis, he began working with financial institutions, state-licensed lenders, money transmitters, non-traditional lenders, check cashers, and mortgage brokers on issues of regulatory compliance. Brad is a Certified Anti-Money Laundering Specialist (CAMS) by ACAMS and a Certified Regulatory Compliance Manager (CRCM) by the American Bankers Association. He also serves as an expert witness of matters relating to financial regulations and compliance.



*Randall Saunders,  
Partner, Nelson Mullins*

**Anastasia (“Tasia”)** is a senior financial services executive and attorney who brings over 20 years of experience to the Financial Services Regulatory Team. Tasia counsels banks, non-bank lenders, FinTechs, and financial services companies in matters involving consumer, commercial, retail, and institutional financial services. Her hands-on perspective and knowledge of industry trends enables her to provide strategic and practical advice to financial services companies on the challenges they face today. Tasia is also the Executive Director of Assureg, the firm’s regulatory and compliance division that offers innovative, scalable compliance solutions to the financial services industry. For Assureg, Tasia directs strategy, corporate development activities, marketing and business development, oversees client engagements, in addition to being a champion for client relationship management.

In addition to chairing the tax lien and litigation group, **Randall’s** practice focuses on banking, financial services, business, taxation, and real estate matters. He routinely handles litigation, administrative, and transactional matters. While his practice originates in the heart of Appalachia, he routinely handles matters in jurisdictions across the country.

# BREAKOUT SESSIONS - MONDAY

## Evolving Expectations - The Next Digital Wave

Presented by CSI

8:30 - 9:45 AM (Eisenhower Parlor C)



*Matt Herren, Director  
of Payment Strategy,  
CSI*

Retail Banking has forever changed. It is not enough to just offer innovative products and services – it is critical to explain to consumers how these changes will benefit them. Some even question the need for and overall relevance of banks in the 21st Century. In this session, we will discuss the transition to a more customer centric approach and how emerging financial technology trends will fit in to our collective future. The rate and pace of change has never been this fast, yet it will never be this slow again. It is imperative that all institutions understand the consumer challenges currently faced in the financial technology world, and more importantly, how the industry is planning to address them.

**Matt Herren** is the Director of Payment Strategy at CSI. With a strong focus on emerging technologies and how they apply to the financial industry, Matt has led CSI's effort to drive innovation in the payment space. In his role, Matt has employed advanced analytics and data analysis to increase bank profitability through proactive fraud mitigation strategies and card portfolio analysis-allowing banks to realize industry-leading results and maximize program performance.

## NEW NAME/SAME LOAN



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Our new Low Down Home Loan offers your clients a single fixed-rate loan package with down payment and closing cost flexibility.

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# BREAKOUT SESSIONS - TUESDAY

## Economic Outlook: What's Ahead for 2023 and into 2024?

Presented by SouthState Duncan Williams

10:45 AM - NOON (Eisenhower Parlor A)



*Tom Fitzgerald, Senior  
Vice President, South-  
State Duncan Williams*

The Fed has finished their hiking campaign so what's in store for the rest of 2023 and 2024? We will discuss the factors that will weigh on the Fed's decision on when to begin cutting rates. Trends in inflation, the labor market, and overall economic growth will be discussed and what that means for the direction of not only the fed funds rate but fixed income yields in general. This session will provide a sound basis to plan for the balance of 2023 as well form a foundation for 2024 planning.

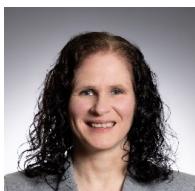
**Tom Fitzgerald** is Senior Vice President for the Fixed Income Strategies Group at SouthState Duncan Williams since 2009. Previously he spent 10 years as a Director and Senior Analyst in Fixed Income Research for the Debt Capital Markets Division of SunTrust Robinson Humphrey. In his present capacity he writes extensively on macro-economic topics with a focus on the impact on community banks. In addition to this recent experience, Mr. Fitzgerald previously worked as a controller and financial officer for two community-based banking institutions managing their investment portfolios in addition to the usual controller/CFO functions.

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## Tips to Become a More Effective Advocate and Policy Update - Panel Presentation

Presented by FHLBank Pittsburgh

8:30 - 9:45 AM (Eisenhower Parlor C)



*Allison Karakis, Govern-  
ment Relations Director,  
FHLBank Pittsburgh*

**MODERATOR**

### PANELISTS

#### Chris Sharer

Legislative Assistant, Office  
of U.S. Senator Joe Manchin

#### Tara McGee

Tax and Policy Advisor,  
Office of U.S. Senator  
Shelley Moore Capito

#### Andrew Dinsmore

Projects and Appropriations  
Director, Office of U.S.  
Senator Chris Coons (DE)

Bankers are impacted by many of the policy discussions in both the state and Washington. Join us for an interactive discussion on policy developments and tips to become a more effective advocate for the industry. Staffers from the offices of Senators Manchin and Capito have been invited to provide insight into how congressional offices function and best practices to build relationships with members of Congress and their staff.

**Allison Karakis**, Government Relations Director, joined FHLBank Pittsburgh in 2015 and oversees the Bank's government relations program. She advises the Bank on key policy issues impacting the FHLBanks and their members, builds relationships with elected officials, and develops and implements strategies to engage and partner with members of Congress, trade associations and stakeholders.

Karakis has worked in both U.S. Senate and U.S. House offices. Karakis is a frequent speaker at industry and stakeholder events, providing policy updates and advocacy training. She serves as Secretary of Women in Housing and Finance, Inc. and on the Pennsylvania Bankers Association Public Relations and Communications Committee.

# 2023 CONVENTION GOLF TOURNAMENT

MONDAY, JULY 24 (PRE-REGISTRATION REQUIRED)

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**1:00 PM - Meadows Course**

Prizes will be awarded to first place champions, second-place runners-up, and men’s and women’s longest drive and longest putt. Box lunches will be provided.

- Format: Best Ball Scramble
- Handicap: Net prizes will be awarded by the Callaway System for the selected 18 holes.
- Scores: Score cards must be turned in at the Pro Shop at the end of each round. No cards will be accepted after 6 pm on Monday.

# 2023 WVBANKERS CORNHOLE LUNCH & TOURNAMENT

TUESDAY, JULY 25

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**12:30 PM - Chesapeake Bay & Hall**

Everyone is invited to join the WVBankers Cornhole Tournament in Chesapeake Hall to enjoy adult beverages and snacks during the Double Elimination competition for the honor of **WVBANKERS 2023 CORNHOLE CHAMPIONS!** Box lunch will be provided for players.

Cash prizes for first and second place winners.

**To register, please visit the registration desk.**

*CORNHOLE TOURNAMENT SPONSORED BY:*





# EXHIBITORS

## SPECIAL NOTE FROM WVBANKERS

Professional networking, education about industry trends, and innovative new services lie at the heart of our Convention experience. We encourage all bankers to take the time to meet with our vendors who provide products and services that can impact your bank's bottom line.

Any banker who visits all of the exhibitors and receives a signature from each vendor, can turn in their completed card to enter the **GRAND PRIZE DRAWING** for a complimentary three-day, two-night stay at The Greenbrier. Exhibitor cards with instructions can be found in all banker registration packets. To be eligible for the **GRAND PRIZE DRAWING** completed cards must be turned in at the Registration Desk by *12:15 p.m. on Tuesday, July 25*. Winners for all prizes will be announced at the Closing Banquet. Must be present to win.

Thank you very much for your cooperation and your support of our exhibitors.

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**Banc Card of America\***

**Bankers Alliance**

**BHG Financial**

**FORVIS**

**ICI Consulting\***

**ImageQuest**

**IntraFi\***

**JMFA**

**R&T Deposit Solutions**

**Spry, Inc.**

**The Baker Group**

**West Virginia State Treasurer's Office**

**Wittenbach**

**WVBA Insurance\***

**YHB | CPAs & Consultants**

\*WVBANKERS ENDORSED PARTNER



# *We Couldn't Do It Without You*

WVBankers would like to express our sincere appreciation to the following organizations for their financial support which helped make our convention a success:

## **American Bankers Association**

Washington D.C.  
*General Session*

## **Banc Card of America**

Nashville, TN  
*Friends of Convention*

## **Bowles Rice LLP**

Charleston, WV  
*Monday Breakfast Buffet*

## **Bankers Healthcare Group**

Syracuse, NY  
*Silver Sponsor*

## **Brown Edwards**

Christiansburg, VA  
*General Session*

## **Community Bankers' Bank**

Midlothian, VA  
*Tuesday Breakfast Buffet*

## **Crews & Associates**

Little Rock, AR  
*Annual Banquet Table Wine*

## **CSI**

Paducah, KY  
*Welcome Hospitality*

## **D.A. Davidson**

Great Falls, MT  
*Kate's Mountain Shuttle Bus*

## **FHN Financial**

Memphis, TN  
*Program Inside Front Cover Ad*

## **ICI Consulting \***

St. Petersburg, FL  
*General Session*

## **ImageQuest**

Nashville, TN  
*Annual Banquet Table Wine*

## **Independent Correspondent Bankers' Bank**

Frankfort, KY  
*Hotel Keycards*

## **Investors Title Insurance Company \***

Chapel Hill, NC  
*Opening Night Dinner & Cocktails*

## **Jackson Kelly PLLC**

Charleston, WV  
*General Session*

## **Old Republic National Title Insurance**

Morgantown, WV  
*Convention Photographer*

## **PCBB**

Richmond, VA  
*Monday Breakfast Buffet*

## **RA Business Solutions – Equifax Sales Agent**

Norfolk, VA  
*Cornhole Tournament*

## **Segra**

Charleston, WV  
*Monday Keynote Speaker*

## **SouthState Correspondent Division**

Charlotte, NC  
*General Session*

## **Suttle & Stalnaker PLLC**

Parkersburg, WV  
*Monday Breakfast Buffet*

## **The Bank of Monroe**

Union, WV  
*Chairman's Reception*

## **Travelers**

Pittsburgh, PA  
*General Session*

## **West Virginia Housing Development Fund**

Charleston, WV  
*Registration List & Packet*

## **West Virginia Bankers Title LLC \***

Fairmont, WV  
*Opening Night Dinner & Cocktails*

## **WVBankers ProServ**

Charleston, WV  
*Welcome Reception/  
Annual Banquet Entertainment*

**\* WVBankers Endorsed Partner**



*The Voice of West Virginia Banks*

## **CONTRIBUTORS**

**Bank of Monroe**

**Bank of Romney**

**BCBank, Inc.**

**Capon Valley Bank**

**Citizens Bank of WV**

**City National Bank**

**First Community Bank**

**First United Bank & Trust**

**FNB Bank**

**Grant County Bank**

**MCNB Banks**

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**Pleasants County Bank**

**Putnam County Bank**

**Summit Community Bank**

**United Bank**

**WesBanco Bank**

**West Union Bank**

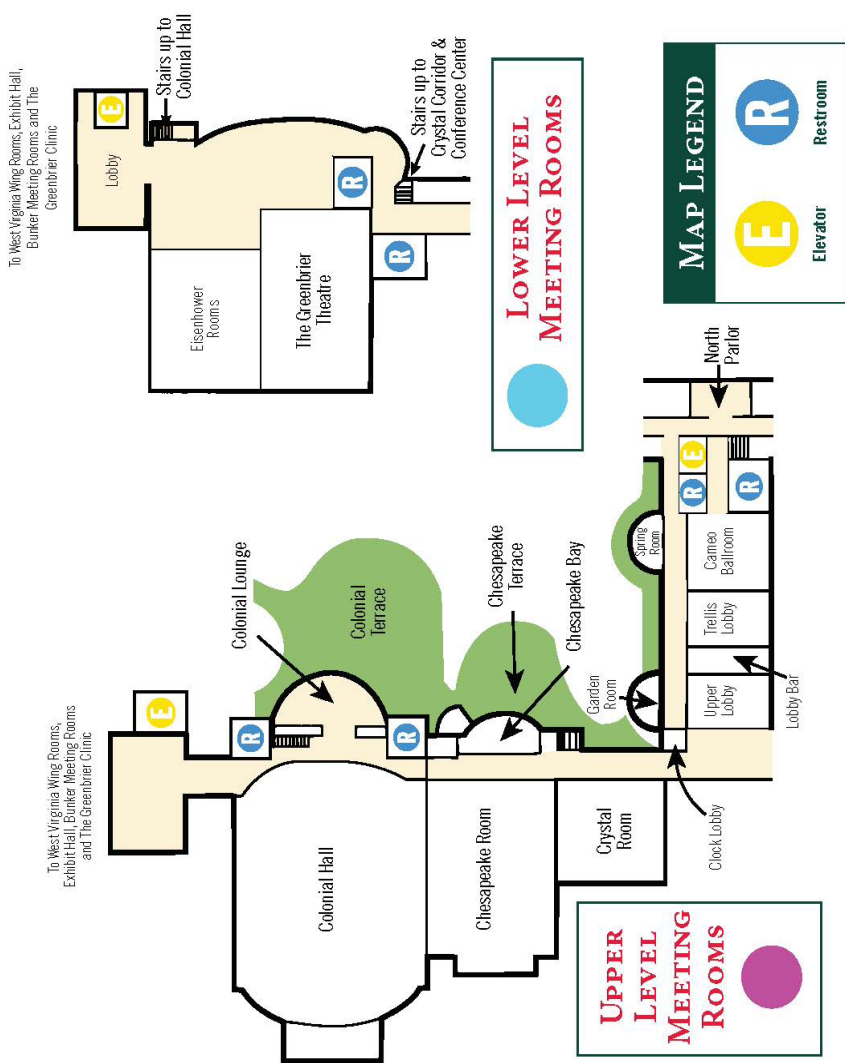
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# GREENBRIER MEETING ROOMS MAP

## UPPER & LOWER LEVEL



THANK YOU TO OUR SILVER LEVEL SPONSOR:





# SAVE THE DATE

**West Virginia Bankers Association  
130<sup>th</sup> Annual Convention**

**JULY 28 - 31, 2024**

**The Greenbrier | White Sulphur Springs, WV**