

Risk Management Association Carolinas/ Virginias Regional Chapter

Winter/Spring 2013

President's Message

Dear fellow RMA members, it has been my pleasure to serve on the Carolinas / Virginias regional board for the last 5 years and this year as the chapter president.

Over the years I have served on many volunteer boards and always strive to understand their purpose, goals and accomplishments. So naturally when I first started attending the regional board meetings as the Central SC chapter president I wondered what value the regional board offered.

The Carolinas / Virginias board includes volunteer members from across our region and represent a broad array of risk professionals from financial institutions to regulators and attorneys. As you may know the board is comprised of rotating officers and sub-committee members that serve the chapter in various capacities, including President, Vice President, Secretary/Treasurer, Membership, Young Bankers, Education, Public Relations/ Newsletter,

Community Bank Roundtable, Community Outreach and Article Writing.

The board meets 6 times throughout the year and offers an opportunity for local chapter presidents to network, share best practices and provide updates on progress toward their STAR plan. It also serves as an excellent forum to receive guidance and encouragement from long-term members.

Some of the additional concrete values offered by the regional chapter include the annual Spring conference, liability insurance for the local chapters, added networking opportunities, and exposure to RMA headquarters employees.

What has struck me while serving on the regional board is how difficult it is to keep a volunteer organization viable. Each local chapter has its share of accomplishments, however, it seems almost all have also faced challenges to their continued success.

Charleston and Hampton Roads are examples of chapters which had become inactive, but through the hard work and dedication of local professionals and RMA staff they have become leading chapters. In addition, the regional board was proud to support the revitalization of these chapters by providing financial backing and leadership in the planning and hosting of the initial general membership events.

In closing, I will always be grateful for the encouragement and help I have received from Sally Robertson, David Bell, Jason Paisley, BJ Moss, and Anne Burnett just to name a few.

I hope all of you take advantage of the assistance and experience the board has to offer. I hope to see you soon at the Spring Conference.

Sincerely,

Ron Paull

2012-2013 RMA Carolinas/
Virginias Regional President



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SAVE THE DATE!

2013 Annual Carolinas/ Virginias Spring Conference

“The Annual Spring Conference offers a cost-effective way to stay up-to-date on topics that are very relevant to my job”
past conference attendee

This year’s conference will be held on Thursday, April 25 and Friday, April 26 in historic Charleston, SC. at the Francis Marion hotel.

The Spring conference offers the best in topics and speakers in a convenient, time-efficient format. You can also enjoy the pristine beaches of the Atlantic ocean, stroll the historic streets of Charleston or enjoy a round of golf.

This year’s Conference agenda offers a broad range of topics including:

- **Obama Care - Medical Lending** by an Expert Panel
- **“Tough Times Require Tough Negotiations”** by Clarence Fisher, President of The Sales Institute
- **“Pricing - A Practical Guide to Getting Paid for Risk”** by Craig Poms, EVP and Carl Ryden, CEO of Precision Lender
- **“How the Panama Canal expansion Impacts Supply Chain Risk”** by an Expert Panel
- **“The Economy, Financial Markets and CRE”** by Victor Calanog, Chief Economist and Head of Research of Research, Reis, Inc.

- **“What is the combination to unlocking more commercial real estate performance in 2013?”** by KC Conway, Executive Managing Director, Market Analytics of Colliers

Attendees may also elect to attend one of two Roundtables on the first day of the conference geared to Community Bank Executives or Young Professionals.

Conference registration is currently underway and runs through April 15th. For questions or to receive Conference information, contact Jennifer Welch (336-369-0926 or Jennifer.welch@newbridgebank.com).

So Act Now, Don’t Delay!



19th RMA-ECU Advanced Commercial Lending School is scheduled for May 12-17 in Greenville, NC



The Advanced Commercial Lending School is designed for experienced commercial lenders wanting to learn more about their professional practice. The Carolina's/Virginia's Chapter of the Risk Management Association has an outstanding reputation for providing quality training throughout its forty-one years of offering the RMA/ECU Commercial Lending school.

This intensive four-and-a-half-day course focuses on topic critical for individuals advancing in the field of commercial lending. The course emphasizes case studies and requires significant preparation before attending as well as throughout the week of the school.

The RMA Mentor and Trade Loan Structuring for Commercial Lenders Course are integral to the advanced school program. When a loan is structured correctly, the likelihood of repayment increases dramatically. When proper procedures are not followed, the bank assumes unnecessary risk. The objective of this course is to improve the odds for the bank by providing participants with an understanding of the fundamental principals behind structuring a commercial loan.

Early registration ends April 15, 2013. Visit www.cpe.ecu.edu for information on curriculum or call 1-800-767-9111

“Our members are the lifeblood of the chapters and the board’s primary focus is promoting the value of RMA membership.”

RMA is the only financial services association to champion best practices in enterprise risk management while also monitoring emerging trends. Our strong relationship with members and regulators helps us develop new enterprise risk management techniques, innovative products, and education and training programs geared to risk management professionals at different stages of their careers. Over 70% of the Association’s revenue is derived from providing products and services to members.

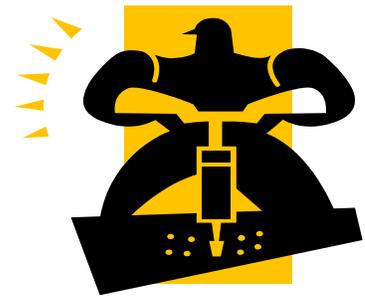
RMA Benefits-at-a-Glance

- The RMA Journal
- Annual Statement Studies
- RMA Online
- National & Local Professional Development events
- Educational opportunities
- National & Local Professional Connections events
- Membership roster

With an RMA membership, you can benefit from the member-driven resources and industry information essential for managing today’s economic challenges.

Finally, the **RMA Member-Get-a-Member** program is underway and offers the opportunity for existing members to be recognized for recruitment of new members. Now through June 30th, RMA members who enroll as a “Liaison” will be awarded a Star for each 5 new members recruited. For each Star level achieved, the member will be awarded special gifts and additional membership discounts. Information regarding the Member-Get-a-Member program can be accessed online at www.RMAHQ.org.

For general membership information or questions regarding how to take advantage of the many benefits your RMA membership can offer, please contact a Carolinas/ Virginias Regional Board member.



Young Professional’s Corner

The Carolinas/ Virginias region is fortunate to have several very active RMA Young Professional Affinity groups that share a common vision, “Create tomorrow’s leaders, today!” In this edition, we will focus on one of these groups and highlight some of their recent and upcoming events.

The Charlotte Young Professionals (YP) Affinity group has been in existence for approximately 6 years and during this time the group has grown from 4 to over 50 active members, representing many of the area’s financial institutions. Since their beginning, the Charlotte YP group has sought opportunities to advance the knowledge of their members by offering educational and professional networking events. Past events, such as “YP Career Development”, “Achieving Financial Success” and “Lending Horror Stories”, allow YP members to benefit from more seasoned professional’s experiences and viewpoints. In addition to

advancing their membership professionally, the YP group has promoted multiple philanthropic events benefiting local charities. Organizations benefiting from these civic-minded events have included Charlotte’s Second Harvest Food Bank and Communities In Schools.

Another benefit of participating in the YP group is the opportunity for members to serve on its board of directors in a leadership capacity. The YP board establishes and administers the groups’ agenda for the year and coordinates communications and events directly with the Charlotte RMA board. Not only does serving on the YP board provide valuable leadership experience, it also acts an excellent conduit to serving on the Charlotte board or other national RMA committees. For additional information regarding YP groups in the Carolinas/ Virginias region., contact Jason Paisley (703-352-0504),

“I start with the premise that the function of leadership is to produce more leaders, not more followers.”

- Ralph Nader

RMA Chapters Giving Back...

The primary mission of RMA chapters is to advance sound risk principles in the financial services industry by enhancing the competency of its members through information, education, peer sharing and networking. In addition, many chapters also look for opportunities to “give back” by hosting events that directly benefit charitable organizations within their communities. Below is a recap if just a few of the civic-minded pursuits our chapters have successfully held within the last year .



Richmond’s Award-Winning Community Outreach Program

This past fall, the RMA Community Outreach Committee expanded its participation in a financial literacy program led by the Richmond Chapter of the Urban Financial Services Coalition. After recruiting and training RMA volunteers, the Committee helped the UFSC by covering a five-module program for two entire classrooms in John Marshall High School. This contribution of time and effort allowed the UFSC to significantly increase the reach and effectiveness of this program in Richmond’s city schools.

For its efforts, the RMA Richmond Chapter was recently awarded a 2010 Community Outreach Award from the Richmond Chapter of UFSC. This humbling recognition supplements a 2010 Gold Circle Award that the Richmond RMA

Chapter received from the RMA’s national office for “initiative and excellence in chapter activities”. However, although the RMA Richmond Chapter’s members have been deeply honored by these awards and recognition, we realize that the most meaningful measure of our program’s success comes from the lives that our program touches and the lessons we’re able to leave behind with the students we encounter.

In this respect, we feel like this program is only getting started. If you would like to join in this effort, please contact Matt Cheek at 420-6923 or mcheek@williamsmullen.com or Laura McCombs at 281-4185 or lmccombs@lcapitalbank.com.

Mad City Money in the Great Smokies



For the past several years, the Great Smokies Chapter has partnered with On Track Financial (www.ontrackwnc.org) to assist with their Mad City Money program. The program is geared toward 9th graders at local high schools and allows them 2 hours to establish a household and one month’s budget. The students then simulate visiting an auto dealership, real estate firm, shopping mall, grocery store, day

care, and amusement centers where business people attempt to up-sell them for goods and services. At the same time, a virtual Bank/Credit Union advises the students on their budget status and attempts to keep them from exhausting their income and setting aside ~\$100 for savings. The students have a great time, while learning valuable, real-life financial lessons.

The Board Serves at Greensboro’s Urban Ministry

As part of the August Carolinas/ Virginias regional board meeting the members volunteered at the Greensboro Urban Ministry (GUM), which has served Greensboro since 1967. Not only does GUM provide crisis intervention and emergency services through the basics of food and shelter, they also help many individuals and families break the cycle

of poverty, hunger, addiction and homelessness. The Board was able to be a small part of that by assisting in serving a meal at the organization’s kitchen.



Greg Tripp serves lunch at Urban Ministry

Triad Chapter's *Chipping In* tournament enters 8th year!

The Young Professionals of the Triad Chapter have been hosting an annual charity golf tournament since 2006. For the past couple years, the "Chipping In" annual tournament has been benefiting the Greensboro Children's Museum. The Chapter embraces the advancement and use of sound risk principles in the financial services industry through education and awareness. They also believe that the next generation of Americans will face a more complex and technologically integrated financial services industry than any other group in history. Managing personal finances alone will require a level of math skill and complex comprehension never seen before. Preparing the next generation starts with our children and developing those comprehension skills at a very young age. The Greensboro Children's Museum embraces that charge and has purposefully incorporated "S-T-E-M" (Science, Technology, Engineering and Mathematics) based learning activities into all of their interactive exhibits. Last

year's tournament raised over \$7,000 in net proceeds for the Museum and this year's goal is \$10,000. This year's tournament will be hosted at the Starmount Forest Country Club on June 3rd. Contact Lauten Crow (l.crow@carolinabank.com) for information regarding the 2013 tournament ,



A Bad Day on the Course is Still a Good Day... Especially if you're helping others at the same time!

The Charlotte Chapter has also gotten into the "swing" of Community Outreach by hosting a golf tournament benefiting Communities In Schools (CIS) for the past 5 years. CIS identifies students who are at -risk for school drop-out and provides a "safety net" to empower them to stay in school and achieve in life. In 2010-2011, CIS worked with over 5,700 students in 45 high poverty Charlotte-Mecklenburg Schools. Of these students, 99% stayed in school and 93% of the

seniors graduated. Through the generosity of civic-minded sponsors and enthusiastic golfers, the annual tournament has raised over \$7,000 for CIS. This year's tournament will be hosted at the Tradition golf club in Charlotte's University City area on April 18th. Contact Chuck Phipps (chuck.phipps@yadkinvalleybank.com) for information regarding the 2013 tournament.





“Often, we are too slow to recognize how much and in what ways we can assist each other through sharing such expertise and knowledge.”

- Owen Arthur

2013 RMA Article Writing Competition

The annual RMA article writing competition is underway and it is your chance for MONEY, FAME and PERSONAL DEVELOPMENT. Not to mention personal satisfaction and the chance to win a free registration at the 2013 RMA Annual Conference.

Forget all those old memories of term papers and hours upon hours in the library, this competition has specifically been designed for today's busy credit and risk professional.

Write your article on any topic applicable to financial services risk management. It should be no more than five (5) pages and double spaced. Any employee of an RMA member institution or any professional member can enter. This competition has easy rules, simple instructions and flexibility—you can even write the article jointly with one of your peers. You can draw from past experiences with little or no outside research, you can pick a cutting-edge topic and do special research, or you can do something in-between. Articles are judged on appropriateness, content, creativity, style and grammar.

Share your resources, talent, research and insight with your peers. Write an article and you could win money, fame and satisfaction. The Carolinas/ Virginias Regional Chapter will be awarding a \$25 gift card for each article entry, \$500.00 for first place and \$250.00 for second place. In addition, the first and second place articles will automatically be entered in the RMA HQ competition that also gives cash rewards and pays the Annual Conference registration fees for the top winner.

If interested, please send articles to David Mann by Friday, April 26th for consideration.

David Mann
BB&T
200 W. Second Street
Winston-Salem, NC 27101
dmann@bbandt.com

Note: CRCs will receive 3 CEU credits for the first article submitted, 3 additional credits if the article places first or second, and 9 credits more if the article is published in *The RMA Journal*.

Congratulations 2011-2012 RMA STAR Award Winners

Your Carolinas/ Virginias Regional chapter earned a 2011-2012 Gold STAR award under the leadership of Anne Burnett of the Federal Reserve Bank of Richmond. The following Carolinas/ Virginias local chapters were honored with the STAR awards for the same period:

PLATINUM LEVEL

Charlotte Chapter, Charlotte, NC

Triad Chapter, Winston-Salem, NC

GOLD LEVEL

Potomac Chapter, Fairfax, VA

Richmond Chapter, Richmond, VA

Hampton Roads Chapter, Virginia Beach, VA

SILVER LEVEL

Eastern North Carolina Chapter, Fuquay Varina, NC

Great Smokies Chapter, Waynesville, NC

Bronze LEVEL

Central South Carolina Chapter, Columbia, SC

Upper South Carolina Chapter, Greenville, SC



Meet the 2012-2013 Carolinas/ Virginias Board



President

Ron Paull, First Citizens Bank, Columbia, SC

First Vice President

Mike Hendricks, NewBridge Bank, Greensboro, NC

Second Vice President

Jennifer Welch, NewBridge Bank, Greensboro, NC

Secretary/ Treasurer

Matthew Cheek, Williams Mullen, Richmond, VA

Membership Chair

Lyrnn Carter, BB&T, Winston-Salem, NC

Young Bankers Chair

Jason Paisley, Business Finance Group, Fairfax, VA

Education Chair

Wilbert Harper, BB&T, Winston-Salem, NC

Public Relations Chair

James Clark, FRB Richmond, Charlotte, NC

Nominating Committee

Anne Burnett, FRB Richmond, Richmond, VA

Article Writing Chair

David Mann, BB&T, Winston-Salem, NC

By-Laws/ Long Range Planning

Babette Stone, First South Bank, Raleigh, NC

ECU Lending School Liaison

Kevin Futrell, NBSC, Charleston, SC

David Bell, First Citizens Bank, Raleigh, SC

BJ Moss, FRB Richmond, Richmond, VA

Grigsby Scifres, Williams Mullen, VA Beach, VA

Gregg Tripp, Essex Bank., Manakin, VA

Meet the 2012-2013 Local Chapter Presidents

Eastern North Carolina

Jonathan Krieps, North State Bank, Raleigh, NC
jkrieps@northstatebank.com

Triad

Barnes Harris, BB&T, Winston-Salem, NC
Barnes.harris@bbandt.com

Charlotte

Chuck Phipps, Yadkin Valley Bank, Charlotte, NC
Chuck.phipps@yadkinvalleybank.com

Great Smokies

Mary Hall, Asheville Saving Bank, Asheville, NC
mhall@ashevillesavingbank.com

Upper South Carolina

John Verreault, TD Bank, Greenville, SC
John.verreault@td.com

Central South Carolina

Ron Paull, First Citizens Bank, Columbia, SC
Ron.paull@firstcitizenonline.com

Coastal Carolinas

Jenn Jefferson, BB&T, Wilmington, SC
Jwelker@bbandt.com

Charleston

Jim Hutto, BB&T, Charleston, SC
Jhuttoiii@bbandt.com

Potomac

Chris Lipscomb, John Marshall Bank, Arlington, VA
Clipscomb@johnmarshallbank.com

Richmond

Dawn Hathaway, StellarOne, Richmond, VA
Dhathaway@stellarone.com

Southwest Virginia

Vicki Shortt, Union First Market Bank, Harrisonburg, VA
Vicki.shortt@bankatunion.com

Hampton Roads

Daniel Cronin, Fulton Bank, Virginia Beach, VA
Dcronin@fultonbank.com

West Virginia

Chris Morris, BB&T, Morgantown, WV
Cwmorris@bbandt.com

