

Chesapeake Chapter Newsletter

Volume 1.1

Fall 2017

From Your Chapter President

Are you interested in getting involved with some of the best and brightest banking professionals in the marketplace? If so, look no further than the RMA Chesapeake Chapter. We are looking for talented professionals like you to help us educate and prepare the next generation of bankers for success. The Chesapeake Chapter is amidst its second year of revitalization and continuing to expand the Chapter's offerings.

Involvement with the Chesapeake Chapter provides you access to a network of the top banking professionals in Maryland with whom you can share best practices, while also broadening your industry knowledge and exposure.

Opportunities exist for individuals to join the Chapter board or become involved with an affinity group, such as women in banking. Please reach out to a board member as we would love to share our excitement for the Chapter's future and discuss how you can help us achieve our goals!

William Groves, Chapter President

Chief Credit Officer Panel

On October 19th, the Chapter hosted its first general membership meeting of the 2017-2018 cycle. The event was a CCO panel moderated by Lou Dunham (Ardmore Banking Advisors) with Bob Beaver (M&T Bank), Steve Poynt (Howard Bank) and Randy Jones (First Mariner Bank) serving as panelists. Our next general membership meeting will be an economic update with Andy Bauer from the Federal Reserve Bank of Richmond on February 22, 2018. Be on the lookout for details!

Volunteer Spotlight

Amar Grover served as Chapter President for the 2016 cycle. Through his leadership the Chapter was able to recruit an entirely new board and host two general membership meetings, along with three RMA co-sponsored educational courses. The Chapter received RMA's silver award.



2017-2018 Chesapeake Chapter Board

President – William J. Groves, II, County First Bank

Vice President – Gerald Baroudi, Business Finance Group

Treasurer – Carlene Messam, SunTrust

Secretary – Michael Allen, Harford Bank

Amar Grover, First National Bank
Dave Miller

Bob Reagan, North Mill Capital

Amy Rowan, Business Finance Group

Scott Sturgill, Harford Bank

Glenn Wilson, Chesapeake Bank and Trust

1st Annual Credit Analyst Roundtable

The Chapter is planning our first annual Credit Analyst Roundtable to be held next June. If you or someone you know would like to be a part of this great event, please reach out to a board member! We encourage credit analysts and underwriters of all experience levels to inquire!

RMA SCHOLARS: Give Cause for Optimism, Foundation Board Members Say

By Frank Devlin for the July/August 2017 *RMA Journal*

THE BOARD MEMBERS of The RMA Foundation, the entity that funds the annual RMA scholarships for college students pursuing financial services careers, joined the foundation as a way to give back to RMA and the industry as a whole.

“Serving on The RMA Foundation board is a small way to give back to an organization which has given so much to me in supporting my career,” said David Coxon, president and CEO of Georgia Primary Bank and one of the former RMA chairs on the board. “Knowing the foundation was based in supporting the education of individuals with interest in the banking industry was important to me.”

But it eventually became apparent that, in addition to helping usher bright students into banking, the board members were benefiting from the process too. When they read the scholarship applications or made calls to notify the students who had won awards, the board members felt optimistic and just generally got a kick out of the experience.

“I had the distinct honor and privilege of calling a young lady from my alma mater, Penn State University,” said Jack Wixted, consumer private wealth risk executive, SunTrust Bank and RMA chair for 2011-2012. “To be able to reach out to someone who walked the same halls, attended the same courses, and participated in the same curriculum that I had participated in 40+ years ago, and to be able to announce to her that she was one of the winners of the scholarship, was really special for me.”

“We actually started the call with the chant, “We Are...Penn State,” and that connection between us, and the ability to discuss her future aspirations and her questioning of me on my experience over the last 40 years was really special.”

“I was impressed by the gratitude and surprise shown by the winners,” said Malcolm Griggs, chief risk officer at Citizens Bank and RMA chair for 2009-10. “Even when I had to leave a

voicemail I always received a call back from the student, thanking RMA.”

“One young lady said that I had made her day because not only was it her birthday, but she now had some extra tuition money—so it was perhaps her best day all year!” said M. Robert Rose, chief credit officer at Brookline Bank and RMA chair for 2012-13.

That exchange, Rose noted, was “very different from the usual conversations of a chief credit officer.”

To read the rest of the article or to download this article, please visit our website:
http://rmajournal.org/rmajournal/july-august_2017/

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Credit Risk Certification (CRC)

Why CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, visit
<http://www.rmahq.org/crc>.

RMA Annual Risk Management Conference

Don't forget to register for this year's Annual Risk Management Conference on November 12-14, 2017 in Boston, MA. For more information and to register, please visit our website at
<http://landing.rmahq.org/rmaconf2017>.

Chapter Sponsors

Chief Credit Officer Panel Sponsors:

- Brian Smith, LCS Environmental and Real Estate Consultants
- John Dane, Community Banker's Bank
- Mike Miller, Colliers International – Valuation and Advisory Services

Ironmark – Education event host

If you would like to sponsor and/or host an upcoming event, please reach out to a board member!

<i>Chesapeake RMA Chapter Presents</i>	
	<i>Our Calendar of Events</i> Chesapeake Chapter
<i>General Membership Meetings & Educational Offerings in 2017-2018:</i>	<i>Date/Time/Location</i>
Educational - Business Writing for Bankers	September 8 th , 2017 / 8:30 am to 5:00 pm 9040 Junction Drive, Annapolis, MD 20701
General Membership – Chief Credit Officer Panel	October 19, 2017/ 11:30 am to 2:00 pm Maryland Center for Entrepreneurship 9250 Bendix Rd, Columbia, MD 21045
Educational – Lending to the Long-Term Care Industry	November 3, 2017/ 8:30 am to 5:00 pm 9040 Junction Drive, Annapolis, MD 20701
Winter networking event	December 7, 2017 To be determined
General Membership – Economic Update	February 22, 2018 Maryland Center for Entrepreneurship 9250 Bendix Rd, Columbia, MD 21045
Educational – Commercial Loan Documentation	February 26 – 27 9040 Junction Drive, Annapolis, MD 20701
Spring networking event	March 2018 To be determined
General Membership – Regulatory Panel	April 12, 2018 Maryland Center for Entrepreneurship 9250 Bendix Rd, Columbia, MD 21045
Educational – Detecting Problem Loans and Problem Loan Workouts	April 26-27, 2018 9040 Junction Drive, Annapolis, MD 20701
General Membership – Credit Analyst Roundtable	May 17, 2018 Maryland Center for Entrepreneurship 9250 Bendix Rd, Columbia, MD 21045
Educational – Analyzing Construction Contractors	June 15, 2018 / 8:30 am to 5:00 pm 9040 Junction Drive, Annapolis, MD 20701
Educational – Lending to Municipalities	July 13, 2018 / 8:30 am to 5:00 pm 9040 Junction Drive, Annapolis, MD 20701
Summer networking event	July 2018 To be determined

**Registrations are welcome from our members and all prospective members.
Please join us at our next meeting.**

For more information about the Chesapeake RMA Chapter, contact Chapter President William Groves at 240-523-2135 or at wgroves@countyfirstbank.com