

# Potomac Post

## From Your Chapter President

**The first quarter is over and spring has arrived.** The chapter has had a successful 2017-2018 year so far and there is more to come.

I am excited for a number of upcoming events, including the chapter's regulatory panel event, the RMA Credit Analysis Management class and the Carolinas-Virginias spring conference which will be held in Charleston, South Carolina this year on May 10 and 11.

Lastly, I would like to thank the board members for their continued service, our sponsors for their ongoing support and all of our members that make RMA and the Potomac Chapter successful.

Jesse Dorey-Ferrera - Chapter President  
Access National Bank | [EMAIL](#)

## 2017-2018 Potomac Chapter Officers

Vice President – Veronica Sharifaie  
Freedom Bank | [EMAIL](#)

Secretary / Education Chair – Amy Rowan  
Business Finance Group | [EMAIL](#)

Treasurer – Dana Granville  
Sandy Spring Bank | [EMAIL](#)

Women in Banking / Audit Chair – Susan Kerr  
Access National Bank | [EMAIL](#)

Membership Chair – Andrea Davison  
Bean, Kinney & Korman P.C. | [EMAIL](#)

Programming Chair – Adam Lush  
United Bank | [EMAIL](#)

Past Presidents Chair – Jason Paisley  
Business Finance Group | [EMAIL](#)

Communication Chair – Joe Jackson  
Roth Jackson, PLC | [EMAIL](#)

## Event Spotlight - Cocktail Connections

Mixology is the art and craft of preparing cocktails. On March 8, 2018 the Potomac Chapter hosted an event at MurLarkey Distillery in Manassas, VA. The event included a discussion of the changing regulatory environment in Virginia for the spirits industry, led by Chris Rieley, VP Commercial Lending at Access National Bank.



The event included a tour of the MurLarkey facility, a conversation with the master distiller and culminated in a cocktail tasting of MurLarkey's handcrafted whiskey, vodka and gin.

## CECL Working Group for Community Banks

The Current Expected Credit Loss (CECL) methodology is a major departure from the way the ALLL has been calculated in the past. As the working group moderator, Robert Messer, CFO of American National Bank and RMA Chairman, will lead discussions among you and your peers on meeting the need for capturing, storing, and reporting on loan level loss information. The working group is limited to 20 participants so be sure to contact Anna Shuman, [ashuman@rmahq.org](mailto:ashuman@rmahq.org) for more information.

## Upcoming Regulatory Panel Event

On April 25, 2018 the Potomac Chapter will be hosting a regulatory panel event at the Tower Club in Tyson's Corner, VA. Keep an eye out for more details soon.

Our chapter presents opportunities for individuals to get involved. Chapters rely on the talents of volunteers to stage many of their programs, conduct membership development efforts, and promote the ideals of the Association. To find out more about how you can get involved in our chapter, contact Veronica Sharifaie at [vsharifaie@freedombankva.com](mailto:vsharifaie@freedombankva.com)

## RMA ANNOUNCES ITS FIRST WILLIAM F. GITHENS SCHOLARSHIP RECIPIENTS

By Frank Devlin for the March 2018 *RMA Journal*

The Risk Management Association Foundation announced in January that it had awarded 90 new RMA Scholarships. This year's group of winners includes the first two recipients of The RMA Foundation's highest honor, the new William F. Githens Scholarship.

The Githens scholarships, named for RMA's recently retired president and CEO, went to Macey Noon of Texas A&M University and Sam P. O'Brien of the University of Massachusetts Boston.

Githens is a champion of RMA's efforts to attract top students to the financial industry and an active member of The RMA Foundation.

Most of this year's RMA Scholars are first-time winners, while others had their scholarships from last year renewed. Most RMA Scholars receive awards ranging from \$2,000 to \$5,000. In total, The RMA Foundation is awarding \$246,000 this year. Over the three-year history of the Scholarship Program, \$579,000 has been awarded.

The RMA Foundation scholarships are intended to address banking's talent gap by supporting students on their journeys into the financial services industry. The Risk Management Association, whose mission is to advance the use of sound risk management principles in the industry, created the Foundation in 2014 and seeded it with \$5 million. It has since provided another \$2 million.

Applications for the next round of RMA Foundation scholarships will be accepted in the fall. In addition to applying for scholarships, banking-focused students are encouraged to take advantage of free RMA student memberships.

RMA Scholars are selected based on academic achievement, participation in school or community activities, work experience, demonstrated interest in the banking industry, and their career goals. Financial need is not considered.

To see the full list of scholarship winners, please visit our website:

<http://landing.rmahq.org/SRC/scholarships>

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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>.

## Credit Risk Management Audio Conference Series

**April 10, 2018** - Concentration Risk Management: How Are Community Banks Managing the 100/300 CRE Levels?

**May 8, 2018** - Talent Management, Training and Retention Issues

**June 12, 2018** - Business Continuity Challenges and Strategies

**Time:** All audio conferences will be held at 1:00 p.m. Eastern Time (10:00 a.m. Pacific Time).

### Fees

**RMA Associate members:** \$120 for each audio conference (per phone line).

**RMA Professional members:** \$130 for each audio conference (per phone line).

**Nonmembers at RMA member institutions:** \$130 for each audio conference (per phone line).

**Nonmembers:** \$180 for each audio conference (per phone line).

Visit [www.rmahq.org](http://www.rmahq.org) for the complete list of upcoming Audio Conferences.

## 2017–2018 Calendar of Events

**April 25, 2018** – RMA Potomac's Regulatory Panel Event – More detail coming soon.

**May 10 & 11, 2018** – RMA Carolinas-Virginias' Spring Conference – [Details](#)

**June 5, 2018** – RMA Carolinas-Virginia and Potomac Chapter Credit Analysis Management training - [Details](#)