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Potomac *Post*

THE RISK MANAGEMENT ASSOCIATION – SERVING THE FINANCIAL SERVICES INDUSTRY – POTOMAC CHAPTER

2015-2016 Potomac Chapter Officers

President
Adam Lush
United Bank
adam.lush@bankwithunited.com

Vice President/Treasurer
Jesse Dorey-Ferrera
Access National Bank
jdorey@accessnationalbank.com

Secretary & Membership
Amy Rowan
Business Finance Group, Inc.
arowan@businessfinancegroup.org

FROM THE CHAPTER PRESIDENT

As you read this newsletter, the days are becoming shorter and the end of 2015 is upon us. I would first like to congratulate board member Jesse Dorey-Ferrera for being the recipient of RMA's Future Leader Award. Congratulations, Jesse!

Looking back at the fall of 2015, the Potomac chapter hosted its annual Lending Horror Story event, where several scary stories were shared, and hosted three educational classes to assist in the development of the area's bankers. These local programs are an excellent source of information for bankers to stay current with industry changes and to participate in thought-provoking conversations.

Looking forward into 2016, we are excited to host various events and education classes and to participate in the annual spring conference hosted by RMA's Carolinas-Virginias regional chapter.

Everything the Potomac chapter does is to help bankers become better bankers, which is only possible with your involvement and support. There are several ways to participate, whether attending an educational class, event, audioconference, or becoming involved with the board.

As always, we welcome ideas for future programs and new board member perspectives are always desired. If you, or someone you know, is interested in becoming involved with the Board, please let me know.

In closing, I would like to personally thank all of the board members for their dedication and our membership and sponsors that make us possible. I am looking forward to seeing you at future events!

Adam Lush
President
RMA Potomac Chapter

2015-2016 Committee Members and Chairs

Programming & Newsletter/Social Media
Dana Granville
United Bank
dana.granville@bankwithunited.com

Membership
Veronica Sharifaie
Freedom Bank
vsharifaie@freedombankva.com

Young Professionals
E.J. Wislar
United Bank
elliott.wislar@bankwithunited.com

Education
Jason Paisley
Business Finance Group
jpaisley@businessfinancegroup.org

Communications
Joe Jackson
Roth Doner Jackson, PLC
jjackson@rothdonerjackson.com

Women in Banking
Susan Kerr
Access National Bank
skerr@accessnationalbank.com

LENDING HORROR STORY EVENT

RMA members were thoroughly entertained by the Lending Horror Stories panel discussion held on October 29, 2015. Alex Laughlin from Odin, Feldman & Pittleman, P.C. moderated a lively discussion with panelists Kirk Dyche, Special Assets Manager at Freedom Bank, Gaile Binder, Senior Vice President, Special Assets at United Bank, and Brian Casey, president of The Casey Group, Ltd. A special thanks to The Casey Group, Ltd for their sponsorship of the event and the happy hour that followed!

ECONOMIC BREAKFAST AT CLYDE'S OF TYSON'S

RMA's next event is the annual economic breakfast, to be held on December 9, 2015 from 8:00-10:00 AM at Clyde's in Tysons Corner. Are you wondering how the Washington area economy will fare in 2016? What about the transtion of the Washington economy away from federal government pending and the recent budget agreement? Staying informed about local economic issues that impact our industry is essential for every banker. The Potomac Chapter is pleased to have Dr. Terry L. Clower, Director of George Mason University's Center for Regional Analysis, speak at this year's breakfast. He will address these issues and many hot economic topics that are on everyone's minds. We hope you will be able to join us.

A special thank you to Ardmore Banking Advisors for sponsoring this breakfast!

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RMA National Update

This Fall, RMA launched the RMA Academic Program and offered scholarship opportunities the RMA Foundation. These important steps were made to help develop and bring talent into the banking industry. An influx of qualified financial professionals is needed in the near and long terms as the industry copes with a steady flow of baby-boomer retirements.

RMA's Academic Program is a multipronged effort, with emphasis on raising student awareness of industry opportunities. College students are encouraged to join RMA as student members to take advantage of resources designed to help position them as strong candidates to potential employers. The Student Membership is free to full-time students enrolled within a major associated with risk management (banking, business, management, administration, finance, or accounting). For additional information, please visit: www.rmahq.org/studentmembership

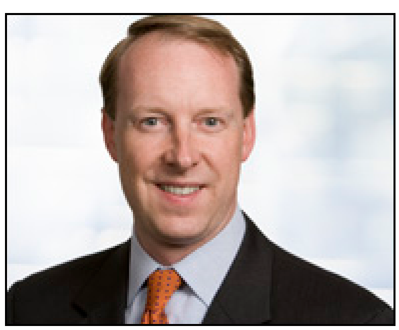
RMA is also developing a Credit Essentials Certificate that students can earn to further enhance their resume and help banks attract stronger talent. Available in 2016, the certificate will demonstrate proficiency in business and financial knowledge. Free online courses from RMA will be available to help students review and prepare.

RMA Regional (Carolinas/Virginias Chapter) Update

Greetings friends! My name is Matt Cheek and I'm truly honored to serve as your 2015-2016 Carolinas-Virginias Chapter President. If your year-end looks anything like mine right now, you're ready for a holiday! This post-recession economy sure has heated up. But as deal pricing and structures feel like they are becoming loose (too loose?) again, I'd humbly submit that our industry is in need of sound risk management principles now more than ever. To this end, the Carolinas-Virginias Chapter of the RMA has been extremely busy since the summer. Here are some highlights:

- **Platinum Status.** There's no doubt that the CA-VA Chapter has a long and successful legacy, but there is equally little doubt that **Jennifer Welch** from NewBridge Bank was one of our most impressive presidents. After completing her term of service as president earlier this year, it was recently announced that our CAVA chapter received the Platinum Award: the highest level a chapter can achieve. Sincere congratulations to Jennifer and to the many leaders who helped continue this tradition of excellence!
- **Spring Conference in April (you're nuts if you don't attend).** If you haven't attended the RMA CA-VA Spring Conference recently, you're crazy. Our signature event, the RMA CA-VA Spring Conference, brings together banking thought leaders from throughout our four-state region for learning, fellowship and a ton of fun. This year, we will be hosted by Lacy Cross from Old Town Bank and the Great Smokies Chapter for an incredible program in Asheville, North Carolina, on April 27-28, 2016. This year's program content includes a prominent economist, a panel presentation on lending to craft breweries and the alcohol industry, and much more! The registration fees are modest, so this is a very affordable way to connect with the industry and become a sharper banker. Again, if you don't give serious consideration to attending our Spring Conference, *you're nuts*.

I want to express my deepest gratitude to the many leaders and volunteers, both at the regional chapter and local chapters, who work so hard to make our industry stronger through the Risk Management Association. You know you who are. It is truly an honor to serve with all of you. Here's to many successes in 2016!



We're on Facebook and LinkedIn!

Upcoming classes, social events and any financial services information you need to know can be found on the chapter's pages.

Find us at: Facebook & LinkedIn.

Have you visited RMA Potomac Chapter's Facebook page? If not, make sure to "like" us!

Visit our chapter website for more information and to sign up for events.

http://community.rmahq.org/Potomac/Home/

Upcoming Credit Risk Management Courses

December 15, 2015 – Lending to Nonprofit Organizations

March 3, 2016 – Construction Loan Management

April 14-15, 2016 – Cash Flow Analysis II

May 18, 2016 – Advanced Real Estate Cash Flow and Valuation

The courses will be held in Fairfax, VA

Participants will earn a minimum of eight CPE hours

Registration Fees:

- Associate members: $455
- Non-associates from member institutions/professional members: $495
- Non-members: $745

*Celebrate 100 years of RMA with $100 off these courses! Register online at www.rmahq.org and enter the promotional code **RMA100**. Additional information may be found at the RMA Potomac chapter's website:*

http://community.rmahq.org/potomac/home?ssopc=1

RMA CREDIT RISK CERTIFICATION

Today's rapidly changing financial services industry requires professionals to have practical, day-to-day knowledge that allows you to excel! You need skills that are current and complete, and you need the demonstrated ability to serve a diverse client base. Most importantly, your knowledge, skills, and abilities need to be validated by a respected organization like RMA. The Credit Risk Certification (CRC) is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike.

As a credentialed risk professional through RMA, you demonstrate a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization. The deadline to apply for the Spring 2016 testing window (March 7, 2016 through April 16, 2015) is January 31, 2016, so be sure to apply today. For more information, please go to: **www.rmahq.org**

ABOUT THE RISK MANAGEMENT ASSOCIATION

The Risk Management Association is a not-for-profit, member-driven professional association serving the financial services industry. Its sole purpose is to advance the use of sound risk principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, operational risk, securities lending, and regulatory issues. Founded in 1914, RMA was originally called the Robert Morris Associates, named after American patriot Robert Morris, a signer of the Declaration of Independence. Morris, the principal financier of the Revolutionary War, helped establish our country's banking system. Today, RMA has approximately 2,500 institutional members. These include banks of all sizes as well as nonbank financial institutions. RMA is proud of the leadership role its member institutions take in the financial services industry. Relationship managers, credit officers, risk managers, and other financial services professionals in these organizations with responsibilities related to the risk management function represent these institutions within RMA. Known as RMA Associates, these 16,000 individuals are located throughout North America and financial centers in Europe, Australia and Asia.

Members actively participate in the RMA network of chapters. These chapters are run by RMA Associates on a volunteer basis and they provide our members with opportunities in their local communities for education, training, and networking throughout all stages of their financial services career. Chapters are located across the U.S. and Canada as well as in financial centers internationally. RMA members also avail themselves of benefits offered through headquarters in Philadelphia, Pennsylvania. To assist members in advancing sound risk principles, RMA keeps members informed and provides access to industry information at this site; publishes a journal (*The RMA Journal*) and a variety of newsletters, books, and statistics; conducts many workshops and seminars; holds several conferences, an annual convention (Annual Risk Management Conference); and has numerous committees working on a variety of projects. RMA welcomes all personnel involved in lending and risk management in member organizations to become RMA Associates.

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 any of the current board members listed in the newsletter!

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