

Vermont Chapter Events

SAVE THE DATES

November 2022 Past Presidents Lunch & Board Meeting, in person day & location TBD

February 16, 2023 – YP Appraisal Update, in person in Burlington

March 1, 2023 – Women in Leadership in partnership with Vermont Bankers Association, in person in Montpelier

March 23 & 24, 2023 – Analyzing Business Tax Returns & Personal Financial Statements (2-days), in person in Barre

May 15, 2023 – Annual Meeting, in person in Burlington

May 2023 – Commercial Lending School II with Phil Hatch, in person in White River Junction – days TBD

May 2023 – CFO-Executive Panel, in person in Montpelier, day TBD

June 22, 2023 – YP Credit Analyst Roundtable, in person in Montpelier

More information will be shared as it becomes available.



Summer 2022 Chapter board gathering for team building and planning the 2022/2023 year.

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A Message from Your Chapter President

Happy Fall!

The Vermont Chapter has been busy planning for the coming year, and we are excited to offer a mix of virtual and in-person programming.

We are happy to have Phil Hatch teach multiple classes this year. Commercial Real Estate Lending I was held in Burlington on November 2. He will also be teaching Analyzing Business Tax Returns and Analyzing Personal Financial Statements & Tax Returns over two days in March 2023. The Commercial Lending School II will be held in the Spring, and we hope that those have attended the Commercial Lending School I over the last few years can attend! A full list of Vermont programming is included in this newsletter, and we hope you can join us.

A reminder that membership is simplified and more inclusive. Historically, there were three layers of dues, institution, associate, and Vermont. Any employee with an institution membership (i.e., if your bank is a member) can become an associate member free of charge. This is a great opportunity to broaden RMA's reach to other areas of the bank that may not have joined in the past. The Vermont Chapter continues to charge a \$25 per person fee to cover our chapter operations. Details on how to sign up as an associate and Vermont member on page 2.

If you or someone you know is employed by an institutional member and work either part-time, full-time or as an intern and is working towards a degree program relevant to the banking industry, consider applying to our RMA Vermont Scholarship. We offer one \$500 scholarship each year with applications due on April 5, 2023. See our website for rules and how to apply.

The Vermont Chapter earned the RMA Platinum award this past year. This is the highest level of award for local chapters and is based on offering programming, stable membership, and an engaged board. We could not have achieved this honor without the help of our members!

Sarah Chadburn
RMA Vermont Chapter President
Community National Bank

An Update from Young Professionals

Chair, Meagan Carter

The RMA YP group would like to welcome new members: Megan Gracey-Barlow, Beth Martin, Camden Beck, and Alden Stuart – we are excited to have you aboard!

Thank you to all that attended our Workout Loans and Collections Coffee Hour and, of course, a big thank you to Chris Carpenter and Pete Fitzgerald for leading the discussion.

Next up is our Appraiser Roundtable in February, please let us know if you have any ideas for this event.

Until we connect again, have a happy, healthy, and warm fall!

The RMA YP Group



Associate Member Opt-in Process

In order for individuals from a Member Institution to opt-in for membership they must complete an opt-in process via the RMAHQ.org website. All member banks were given materials to promote the new membership structure and provide information to their employees to opt-in. Here is an opt-in guide if you need it: [Online Opt-In to RMA Membership](#)

RMA Member Benefits Reminder

RMA Members have access to:

1. The Member Forum – An online community for real-time discussions with your peers
2. The RMA Journal – A monthly publication of risk management news and practical ideas written by risk professionals, for risk professionals
3. Member Pricing – Preferred pricing on all events, training, and products
4. Risk Readiness Webinars – Complimentary access to RMA's regularly scheduled webinars on the industry's top risks
5. Roundtables – Exclusive ability to participate in RMA's invite-only member roundtables on a variety of important topics
6. Unlimited Employee Access – As an institutional member of RMA, all employees can participate in RMA membership for no additional cost

To access these benefits, visit: <https://www.rmahq.org/membership>

NOTE: RMA Vermont Chapter Support Notifications went out in August. Be sure to renew your membership to continue to receive these benefits and support our local chapter.

Not sure if your Chapter membership was renewed or would like to join the chapter, contact June Hibbs by email at vtbanker@sover.net.



RMA's forums combine lecture and peer sharing and provide you with the best opportunities to discuss issues related to structuring, organizing, and effectively managing the various credit, operational, and enterprise risk functions with your peers and industry experts. Each forum enables you to share information to understand what works and what does not work, ask questions, exchange ideas to broaden your knowledge and understanding of the issues discussed, and learn best practices you can take back to your institution. RMA's forums help you stay abreast of timely topics while building a network of peers that you can draw on in the future. Here's the [link](#) to see all the upcoming forums.



Upcoming RMA Forums

[CRE Credit and Lending Forum – December 7-8, 2022, virtually](#)

RMA's CRE Credit and Lending Forum is a peer-sharing event that focuses on current issues in commercial real estate lending. Participants will hear presentations from guest speakers on timely topics and engage in Q&A and roundtable conversations. Discussion topics will include the current CRE lending environment, underwriting issues involving various property types, appraisal issues, permanent financing and debt/equity capital markets, and regulatory concerns.

[Environmental Risk Managers Forum – January 10-11, 2023](#)

RMA's Environmental Risk Managers Forum is a peer-learning event that focuses on structuring, organizing, and effectively managing the environmental report ordering and review function related to the extension of commercial loans secured by real estate for financial institutions with assets up to \$20 billion. The interactive sessions focus on topics to help create efficiency when organizing environmental risk department responsibilities. Concepts of process, workflow, roles & responsibilities, staffing and reporting structures are included, but not limited to these discussions.

Click link above for more in-depth description & learning objectives.

Scholarship Opportunity

The RMA Vermont Chapter Inc. has a \$500 scholarship to award to for the 2022/2023 year. Desired candidates will exhibit a commitment to professional development within the Vermont banking industry as well as a desire to take an active leadership role in the future of this industry. Deadline to submit an [application](#) is April 5, 2023 and the scholarship will be awarded at the RMA Vermont Chapter, Inc.'s annual meeting on May 15, 2023. See **Scholarship Program Guidelines** for more information.



Be sure to share the application and guidelines with anyone you feel should apply for the scholarship!

The RMA Journal

Advance Your World

The [October Journal](#) issue includes topics such as, Weird Economics, a Model Risk Management Special Section, and Climate Risk.

Get the latest in RMA thought leadership through RMA podcasts [here](#) or subscribe through iTunes, Spotify, or Google Play.

Happy reading ... and listening!



Professional
Development
With RMA
Training and
Insights to
Ignite your
Career

RMA Risk Readiness Webinars

Delivering what you need to know about critical risk topics, virtually, in one hour. By tapping into industry experts and member practitioners, Risk Readiness presents actionable insights and solutions so you can lead your bank through challenging times and lead the conversation in important stakeholder meetings.

[View upcoming webinars here](#) →

Courses

RMA offers self-directed courses for those who want the flexibility of self-paced learning. They also offer instructor-led courses if you prefer the camaraderie of the classroom and live instructors.

For complete lists of all courses and training offered by RMA, click [here](#).



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MISSION

RMA is a member-driven professional association whose mission is to advance enterprise-wide risk management in the financial services industry through education, products, and community.

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