



WELCOME TO TOWNE!

We hope you enjoy this edition of TowneToday, which features stories about great people and businesses making a positive difference in our community.

TOWNE'S 20TH ANNIVERSARY

- Founded in 1999 with 3 offices in Chesapeake, Virginia Beach, and Portsmouth, VA.
- Today, Towne has 41 banking offices throughout coastal Virginia, Richmond, central North Carolina, and the Outer Banks.
- Towne celebrated 20 years of Hometown Banking on April 8, 2019.

AN AWARD-WINNING COMPANY

- **Forbes**
2019 Best Banks in America
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- **Bauer 5 Star Rating**
One of the strongest financial institutions in the nation
BauerFinancial.com
- **FDIC, Outstanding CRA rating**
(CRA – Community Reinvestment Act)
- **Greenwich Excellence Awards**
Small Business Banking, National Recognition
- **American Banker**
One of the Best Banks to Work For in America

THANK YOU TO OUR MEMBERS, DIRECTORS, SHAREHOLDERS, AND EMPLOYEES!

Your loyalty and support has created a true community asset, dedicated to building long-term relationships, financial well-being, and a culture of caring.

We value and appreciate you!



The Fall Extravaganza is held every October to raise money for the TowneBank Foundation so we can make a difference in our communities. Look for pictures in the next issue of TowneToday from Puttin' on the Ritz, the 16th Annual Fall Extravaganza.

TOWNEBANK CELEBRATES 20 YEARS AND DEDICATION OF SCOTT MORGAN HALL



▲ The Towne Family gathered at the Member Service Center campus in Suffolk for the dedication of Scott Morgan Hall.

A beautiful afternoon at the Member Service Center (MSC) in Harbour View was the setting for a 20th anniversary employee celebration. Great food, energetic music, games, and lots of fellowship made for a most enjoyable day.



The highlight of the event was the dedication of a new building on the MSC campus. Scott Morgan Hall is a 43,000 square-foot, two-story building that will be home to more than 200 Towne employees. HBA Architecture and Interior Design did a magnificent job designing the building to mirror the Horton Operations Center, directly across the walkway. W.M. Jordan was the general contractor, and PC&A Business Environments created the superb interior design and furnishings.

The building is named after Scott Morgan, president emeritus of TowneBank. The naming was a closely guarded secret. "I was somewhat surprised, but when I saw my own family members gathered at the event, I knew something was afoot," Scott smiles. "I am extremely proud to have played a part in building the bank. While none of us ever imagined Towne would grow to where it is today, I always knew the bank would be successful."

Scott's love for banking goes back quite a few years to when he first developed an interest in the stock market at the age of ten. "I enjoyed earning money and then buying stock, but of course I had to ask my father to buy it for me." Scott grew up in Norfolk, graduated from Maury High School, and then Old Dominion University with a degree in business administration. "At one point, I took a test to see what I was good at, what might be a good career for me. First was banker and second was broker. I decided to go with banker."

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Check Out The New TowneBank AT THE CHILDREN'S MUSEUM OF VIRGINIA

Children and the young-at-heart eagerly gathered for the grand reopening of the newly updated TowneBank 'banking office' at the Children's Museum of Virginia. The exhibit originally opened in 2002 and experienced a modern makeover in 2019.

The TowneBank Business Beetle has been enhanced, and the interactive teller window (with call buttons and a pneumatic tube) lets kids really feel like they are at the drive-up window of a real TowneBank. Other new features include an oversized calculator, a renovated bank vault with a spinning handle, and combinations to open the safe deposit boxes. The 'Making Change' game is an interactive floor projection where children playfully step on bills and coins to break them into smaller pieces.

Town E. Bear was on hand to greet the children, and enjoyed posing with his cutout version, who is a permanent resident of the museum. The goal of this new interactive exhibit is to create an environment where children can learn about banking and financial literacy, while having fun too.

"We are thrilled to have TowneBank as a long-time community partner and sponsor at the Children's Museum of Virginia," says

Nancy S. Perry, director of the Portsmouth Museums. "The mission of the museum is to be a place where children are encouraged to imagine, explore, and discover together through play. Thanks to partners like TowneBank, we are able to do just that!"

The Children's Museum of Virginia is open daily except Monday. Visit childrensmuseumva.com for more information.



CHAIRMAN'S LETTER

Dear Friends,

After a visit in 1945 to Seneca Falls, a small town located in the Finger Lakes region of New York, film director Frank Capra was inspired to create the fictional town of Bedford Falls, which served as the setting for the iconic movie, "It's a Wonderful Life." It was a warm-hearted story of a small town banker spending his entire life giving up his big dreams for the good of his town. After suffering a loss in his bank, his imminent suicide on Christmas Eve brought about an intervention by his guardian angel, who showed him all the lives he had touched and how different life in his community would be if he had never been born. A life was saved.

While fictional, the movie accurately reflects the value and generosity brought to communities all across America by "Main Street Banks."

Cambridge Dictionary defines Main Street as "the street in town with the most important stores and businesses in town." In many respects, the sprawl of suburbia has replaced the Main Street of yesteryear. However, in an emotional sense, Main Street lives on as a place of traditional values, one that embodies the memories and stories of everyday people who make their community a cherished place that they call home.

If you have experienced the wonder of Disney World, you will recall entering at the Train Depot and beginning your walk down Main Street, USA to the sounds of music, the smell of popcorn and caramel apples, and the timeless storefronts that eventually lead you to Cinderella's castle.



▲ *At TowneBank you'll find community banking right in your neighborhood. We are your hometown bank, and truly value your relationship and friendship.*

In a symbolic sense, Main Street, USA tells the story of America and our way of life, where one arrives in our country, spends their life working hard and making a living on Main Street, and eventually arrives at their own "castle" where they make a home for their family while enjoying the freedoms provided by our great country.

Here at Towne, we are proud to be a Main Street Bank where our greatest reward is enhancing the lives of our community and neighbors – helping make dreams come true. We remain grateful for the 4,000 local shareholders who provided the capital that made TowneBank possible, and for all the others who have helped us on our journey these past twenty years.



While Wall Street is paved with riches, the hearts of our hometown bankers, throughout all the communities we serve, remain on "Main Street" alongside their friends and neighbors. It is the world we know and the world we love.

Sincerely,

G. Robert Aston, Jr.
Executive Chairman

DEDICATION OF SCOTT MORGAN HALL (CONTINUED)



▲ *Bob Aston, right, congratulates Scott Morgan, Towne's founding president, as he announces that the new TowneBank building will bear his name.*

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When he applied for a job with Citizens Trust Bank, Scott was asked to come in for an interview. Bob Aston was part of the hiring team. Scott got the job and quickly learned the banking business. At this point, one could say, "and the rest is history." Bob and Scott worked together over the years, eventually becoming disillusioned with big banks and yearning to create a true hometown bank. "That's when the dream of TowneBank started to take shape," Scott says. "We both resigned our positions and went to work on making the dream a reality."

With a dedicated group, meeting in Bob's garage, hometown banking came to town. "Bob and I didn't take a salary for the first year," Scott says. "It took about 11 months for the bank to start making a profit, but I had faith that it would work. I knew we were going to make this happen."

Scott worked for TowneBank until 2011 when he retired to travel and spend more time with his wife and family. Sadly, his wife, Linda passed away in 2017.

Today, Scott divides his time between the Outer Banks and Portsmouth. He has two sons, Jay, a veteran who served in Iraq and Afghanistan, and Ross, president of Towne's Real Estate Finance Group, and six grandchildren – who are frequent visitors to Scott's beach house.

Over the years, Scott has devoted much time to community organizations including the Tidewater Winds, the Virginia Symphony, Nansemond-Suffolk Academy, and the ODU Education Foundation. In 2003, he was named First Citizen of Portsmouth.

"TowneBank will always be part of me and I will continue to serve on the board and help in any way I can," Scott says. "I wish everyone could be part of a winning team like Towne. I believe our future will be even brighter than our past."



▲ *Scott Morgan Hall on the Member Service Center campus is home to more than 200 TowneBank family members.*



TOWNE BANK A Best Place to Work

Towne is honored that CoVa Biz magazine has once again selected us for a Best Places to Work award. Published in the August issue of the magazine, Towne joins several other companies in being designated as a great place to work.

Here is an excerpt from CoVa Biz:
There's no exact science to determine what makes an outstanding work environment. Some would say it's the excellent benefits, paid time off, professional development opportunities and flexible work hours. Others may tout a company's fun and fulfilling perks like ping pong during breaks, teambuilding activities, volunteer outings, or office celebrations.

Most would agree that the people who make up a workplace are essential to the equation. Ultimately, when a person has discovered this ideal company atmosphere that's a great fit for them, they just know it. Fifteen such companies were chosen for our annual Best Places to Work feature. These businesses were nominated by employees and selected by our editorial staff for the quality of their work environments, general company culture, training and development opportunities, tangible and intangible benefits, and employee satisfaction. Congratulations to these companies for creating, advocating and implementing exciting, fulfilling and balanced workplaces.

Kim Ritter, TowneBank's Human Resources director, summed it up nicely, "We often hear that our coworkers become like a family, and at Towne, that is really true. Caring is at the heart of everything we do, all day, every day. That sense of caring makes a major difference and is a big reason why TowneBank is such a great place to work."

Congratulations to our Towne Family.
We share this award with each one of you!

Are You Ready for Some FOOTBALL?

The 2019 football season is bound to be a little more exciting at East Carolina University, Christopher Newport University, and Old Dominion University. TowneBank has made some investments at these three universities that translate into some big changes at the schools' stadiums.

East Carolina University

At ECU in Greenville, North Carolina, the football stadium is undergoing a major renovation, which includes a five-story tower featuring a press box and suites. The Towne Family is thrilled to have our name added to the top of this impressive 'TowneBank Tower.' The tower is part of ECU's \$60 million renovation project that will add 1,000 seats to the 50,000-seat stadium. The press box dates to 1977 and will be completely replaced when the new tower is finished. TowneBank Tower will also be available to rent for weddings and other special events

At a spring practice at the Dowdy-Ficklen Stadium, the press conference for Towne's gift to ECU was announced to the cheers of ECU players and fans. Several of Towne's North Carolina bankers, members of the TowneBank Greenville board of directors, Towne Insurance regional president Jim Clement, and executive chairman Bob Aston were on hand for the celebration. "We are delighted to make this investment, not just in East Carolina Football, but in the vitality of the entire region," Bob said. "Nothing is bigger in eastern North Carolina than Pirate football, and we know how much this spectacular addition to the stadium means to the players, coaches and fans."

For more information on the TowneBank Tower, and all the happenings at East Carolina University, visit ecu.edu.



▲ The TowneBank Tower at East Carolina University in Greenville is part of a major renovation project at Dowdy-Ficklen Stadium.

Christopher Newport University

Over on the Virginia Peninsula, the football and track and field facility at CNU is now named TowneBank Stadium. CNU president Paul Tribble and TowneBank's chief banking officer Brian Skinner unveiled the new name at a ceremony at the stadium. Towne made a gift to CNU's Defining Significance comprehensive campaign in 2016. The funds support Christopher Newport athletics, the Ferguson Center for the Arts, and the TowneBank Leadership Scholarships.



▲ TowneBank Stadium is the new name for the football, track and field facility at Christopher Newport University in Newport News.

"We are thankful and thrilled that the Captains will play for championships and the Marching Captains band will perform in front of thousands of cheering fans at TowneBank Stadium," said Tribble. "TowneBank contributes immensely to the life and success of Virginia and so does Christopher Newport. We are proud to be partners."

Brian, a 1992 Christopher Newport graduate, added, "Serving the community is the foundation of all we do at TowneBank."

The stadium, with a capacity of 4,200 and featuring a natural grass surface and high-definition video board, opened in 2001 when Christopher Newport's football team played its first game. For more information on CNU and a list of upcoming events, visit cnu.edu.



▲ TowneBank's Bob Aston, ECU director of athletics, Jon Gilbert, head coach Mike Houston, and Phillip Wood, executive director of the Pirate Club (l. to r. in center), with the ECU football team.

Old Dominion University

After years of planning, fundraising, and nine months of construction, Old Dominion University opened the Kornblau Field at S.B. Ballard Stadium on August 31. The stands of the old Foreman Field were demolished and replaced with two levels of modern seating. The stadium's makeover gives fans, students and alumni 16,000 new seats with back support and more leg room. There are also new concession stands, a 94-foot high press box, and a new video board, sponsored by TowneBank.

The TowneBank Video Board will provide ODU fans with NFL-quality replays, and the same type of video board has been installed in professional stadiums. "It is with pride, ODU pride, that Towne supports ODU as the sponsor of the new, state-of-the-art video board, a tremendous upgrade to the new football stadium," said Morgan Davis, Towne CEO and an ODU graduate. "I am very proud of both ODU and the Towne family."



▲ Towne is honored to sponsor the state-of-the-art video board at the newly opened stadium at ODU.

The ODU Monarchs played their first home game in the new stadium on August 31 against the Norfolk State Spartans. The TowneBank Video Board was a huge success, replaying all the excitement for the sold-out crowd of fans. For more information, visit odu.edu.

BASKETBALL AND READING – A WINNING COMBINATION

The March Madness basketball tournament typically brings thoughts of three-point shots, buzzer beaters and bracket busters. For students in Norfolk, however, the competition is less about shooting hoops and more about turning pages, thanks to the Mid-Eastern Athletic Conference (MEAC) and the Read with MEac program.

From September through early February, students at Norfolk Public Schools (NPS) participate in a friendly competition designed to promote a love of reading. NPS elementary and middle school students are encouraged to read and partake in activities through the Renaissance Star Reading online program, which tracks and assesses each students' progress.

The competition culminates during March Madness, as teams from the conference travel to Norfolk to participate in the MEAC basketball tournament. This year, Larchmont Elementary took home the grand prize and celebrated at a pep rally at the school. Towne's Yvonne Allmond, executive vice president and officer of community financial engagement, is a dedicated Read with MEac volunteer and was on hand for the celebration.

As the winning school, Larchmont Elementary was presented with a \$2000 check. Suburban Park Elementary took home the second-place prize of \$1500,



▲ TowneBank's Yvonne Allmond is a dedicated volunteer in the Read with MEac program and an avid MEAC basketball tournament fan. Here she meets with some of the Norfolk State team.

and Taylor Elementary received a \$500 check for third-place. Additionally, the top two readers and top two most improved readers were recognized as part of the program, along with the winning class, who was also from Larchmont.

MEAC is headquartered in Norfolk and is comprised of 12 historically black institutions on the Atlantic Coast, including Norfolk State University. The conference sponsors 15 division I sports, including baseball, softball, men's and women's tennis, and men's and women's basketball. The 2019-2020 season is MEAC's 49th year of intercollegiate competition. To learn more about the program and upcoming games, visit meacsports.com.



▲ The TowneBank Greenville family is ready to welcome you at their new office on Charles Boulevard. We are happy to be your hometown bank right here in Greenville.

TOWNEBANK OPENS FIRST OFFICE IN GREENVILLE, NORTH CAROLINA

2019 has been an exciting year for TowneBank, as we've continued our commitment to hometown communities throughout Virginia, and also expanded our presence in North Carolina. In March, Towne celebrated the opening of our 41st banking office, and our first in Greenville, North Carolina. Greenville residents now have the opportunity to experience Towne's exquisite member service in a beautiful facility that says, "Welcome Home" from the moment they step through the door.

The decision to expand to Greenville comes six years after Towne first entered the eastern North Carolina market by welcoming The Clement Companies to the Towne Insurance family. "The outstanding response to the Towne brand in insurance convinced us to bring banking services to this dynamic area of North Carolina," shares Bob Aston, TowneBank executive chairman. "Our new office opened with local bankers ready to welcome neighbors from Greenville and the surrounding area with our unique style of hometown banking."

Greg Steele, TowneBank of Greenville president, leads the commercial and personal banking team that includes Allen Clayton, commercial banker and SVP, Glenn Marsh, manager and SVP, and a talented group of relationship specialists who are dedicated to providing outstanding service. Anne Cato and Lisa Roberts, two residential mortgage professionals who have worked in the Pitt and Beaufort County markets for more than 30 combined years, round out the Greenville team.

To Jim Clement, central North Carolina president of Towne Insurance, the bank's arrival in Greenville comes at just the right time. "With other financial institutions consolidating or leaving the region, it is a favorable time for TowneBank to plant its flag here, especially with their reputation for exceptional service delivery and commitment to community involvement. During my association with Towne, I have found everyone to be very caring and committed to the community. I know that many of our insurance clients, friends, and neighbors are eager to become TowneBank members."

"Eastern North Carolina is uniquely positioned with a blend of industrial, manufacturing and life science companies, in addition to a wonderful regional health system in Vidant Health," says Greg Steele. "These strong economic generators, along with vibrant post-secondary educational opportunities through East Carolina University and Pitt Community College, convinced Towne to make further investments in the Greenville area."

As part of a long-standing tradition, during the opening ceremonies, Towne made a contribution to the Boys & Girls Club of the Coastal Plain. "The team spirit of caring at TowneBank is very infectious. I've been in banking for 23 years," says Glenn Marsh, "and I've never experienced anything like it. The bank is committed to its members and the communities they serve, and that is already evident here in Greenville."

We invite you to stop by and visit the Greenville office at 2839 Charles Boulevard office, and say hello to hometown banking at its finest! We are open from 9:00 a.m. – 5:00 p.m. Monday through Thursday and 9:00 a.m. – 6:00 p.m. on Fridays.

Announcing TowneBank's New Corporate Banking Division



Charity Volman
President



Karen Priest
Executive Vice President



Brian Woodell
Senior Vice President



Laura Morgan
Senior Vice President

TowneBank is pleased to announce that Charity Volman has been appointed president of TowneBank's newly formed Corporate Banking Group. Charity, who has more than 29 years of banking experience, most recently served as the south Hampton Roads market president for SunTrust Bank. Joining Charity are corporate bankers, Karen Priest, Brian Woodell, and Laura Morgan, as well as a talented administrative team.

This new division will focus on making TowneBank the bank of choice for large operating companies in our community, while providing the type of exquisite service that Towne is known for. "As Towne has grown over the past 20 years, they've expanded their portfolio to include more complex business entities," says Charity. "There is already an excellent commercial banking and real estate division in place, and we're excited that our new team will enable the bank to grow regionally, and do even more."

Bill Foster, TowneBank president of commercial and real estate banking, sees this team as a true 'value add' to Towne. "They are experienced bankers who have managed large books of business throughout their career." He adds, with a smile, "There has been no tougher competitor in our market than Charity and her associates. It will be great to have them on our team!"

You can visit the Corporate Banking Group on the first floor of the World Trade Center in Norfolk, or call them at 757-324-7050.

Helping Find a Place to Call Home

Home is the starting place of love, hope, and dreams.



▲ Sister David Ann Niski (center) joined Towne's Toni Marshall (center left) and other Towne Family members for a volunteer day at an HDC property.

That quote represents how most people feel about their home – a place full of love, memories, good times, and family. But for some, finding the home of their dreams can mean facing many obstacles. People who have been homeless, served time in jail, have physical disabilities or a long-term illness, those with low income and even some veterans can encounter roadblocks when trying to find housing.

Since its founding in 2005, the Housing Development Corporation of Hampton Roads (HDCofHR) has been on mission to overcome challenges so people who need housing can find a home to call their own. HDCofHR works to provide quality, affordable housing opportunities in safe neighborhoods to low-income individuals and families, the homeless, and the disabled. More than 25 homes in the Hampton/Newport News area have been purchased thus far. Once the group finds housing, they undertake a rehab project, making repairs, cleaning, painting, landscaping – all to bring it up to their high standards and make it into a true home.

Volunteers at HDCofHR not only work to find and then rehab houses and apartments, they also contribute their time, talents, and professional expertise to benefit their clients. "Finding permanent housing works," says Toni Marshall, Towne senior vice president and manager at the Warwick branch, who serves as president of HDCofHR. "Once someone has a place to call home, they are better able to handle other challenges they may be facing in life. We see wonderful differences in their self-confidence and that translates into better job opportunities and an improved financial outlook."

Toni began working with HDCofHR in 2006 and enjoys her collaboration with the board of directors and Sister David Ann Niski. "She is the driving force behind the organization and also serves as executive director of the Bernardine Franciscan Sisters Foundation at Mary Immaculate Hospital." Sister David Ann became involved with HDCofHR in 2006. "Our organization prides itself on providing quality, affordable housing in order to stabilize individuals and families." An advocate for the poor and homeless throughout her long career, she adds, "It is very rewarding when we are able to alleviate need and suffering in the communities where we live and work. There is no simple solution to meeting those needs. It takes nonprofit agencies, government, and businesses working together to address the many issues that people face."

HDCofHR receives grant funding from government agencies, foundations, and other organizations, as well as support from faith congregations, businesses, and community groups. TowneBank has supported HDCofHR during the annual United Way Day of Caring and the organization was one of the designated charities chosen for this year's Shareholders meeting. Financial help to continue their mission, and volunteers are always welcome to help with making a house move-in ready for a new family. For more information, visit HDCofHR.org.

Dodd RV Makes Memories for More than 60 Years

Gas was just under 20 cents a gallon when George Dodd acquired the Texaco station on Portsmouth Boulevard in 1956. He built the business into an auto service and used car enterprise and was happy selling cars when someone approached him about selling trailers too. It took some time for the idea to take off, but once it did, George never looked back.

In 1971, Dodd RV was created and by 2004, Dodd RV opened a second location in Yorktown to serve customers on that side of the water. Along with a large selection of new models, Dodd RV carries a wide variety of pre-owned models. There is also a full service and parts department. The consumer review website Dealer Rater has ranked Dodd RV as National RV Dealer of the Year for the last four years for superior customer service.



▲ Jamie Dodd works with his siblings to carry on the family tradition at Dodd RV.

And he proudly points out that the third generation of Dodds is already in training during summer vacations from college.

George Dodd, now 90, looks back on his long career with fondness. "It was a pleasure for me to go to work every day and help our customers. We continue to have a lot of repeat customers, which proves to me we are doing something right."

Jamie sums up the lure of RVs, "When I was a kid, our family would go camping. Later when I began working fulltime at Dodd RV, I realized that what we do all day – whether it's selling an RV or repairing one – we're helping families make memories. RVs build memories for families whether they're traveling in our state or across the country. It's hard to go on an RV trip without coming back with great stories."

George has a long friendship with Bob Aston, first banking with him at Citizens Trust Bank over 40 years ago. "Brian Skinner has also been a friend for years, and encouraged us to bank with Towne," Jamie adds. "Denise Counce is our account manager and she does a fantastic job. She is a real pro and I can't say enough good things about her."

If you are yearning for an RV adventure, visit DoddRV.com.



▲ Dodd RV founder George Dodd (l.) with his longtime friend and banker, Bob Aston (c.) and son Jamie Dodd (r.)

when we were young," Jamie says, "so we really grew up with the business. Now we are all here working together as the second generation of the Dodd family." Jamie cites national statistics that show only about 30 percent of family businesses make it to the second generation.

What is the secret to 63 years of success? "Treat customers the way you want to be treated," says George. "Our customers are like family to us." Family is clearly important to George and today, all four of his children – Paul, Jennifer, Jamie, and Susie – are following in their father's footsteps and work at both Dodd RV and Dodd's Auto Service. "Our dad gave us all the opportunity to work in one of the businesses starting

RICHMOND SWIMMER AND NOVA ALUM IS AN OLYMPIC GOLD MEDALIST

In Richmond swim circles, 1996 was a very good year: NOVA of Virginia Aquatics built its first competition pool at its Gayton Road facility, and, later that year, U.S. Olympic swimmer and gold medalist Townley Haas was born. Townley has the distinction of being NOVA's first (and only) hometown Olympian, and both have reaped rewards from an Olympic dream fulfilled.

Founded in 1987 and offering year-round competitive swimming in central Virginia, NOVA is a non-profit with more than 800 swimmers on its competitive youth teams and 1,500+ children in the learn-to-swim programs. The swim club also offers recreational fitness and competitive swimming for adults.

Townley, a NOVA alum who, at 6'5", literally stands out in a crowd, is now 22 and has long considered NOVA his second family. From NOVA swim lessons as a toddler, he went on to compete in elementary school and then high school, enduring the dreaded 4:30 a.m. morning practices with little complaint. While away from his University of Texas pool, Townley returns to NOVA to

swim laps, where he gets an extra push from older brother and NOVA coach, Wyatt, as well as NOVA's "Coach Drew" Hirth who's coached and mentored Townley since pre-school.

At 19, Townley competed in the Rio 2016 Summer Olympics with U.S. teammates Michael Phelps, Ryan Lochte and Conor Dwyer. He was a finalist in his individual event and his relay team won Olympic Gold. Townley earned his spot on NOVA's prestigious Olympic wall as the inaugural "homegrown" champion. Unfazed by his celebrity, Townley has grown accustomed to seeing his over-sized signature on the Olympic wall and his larger-than-life face staring back at him from a hanging banner that serves as motivation for NOVA swimmers.

NOVA's Executive Director, Ann McGee, still gets goosebumps when she recalls seeing Townley televised from Rio, first on the Olympic starting block, and subsequently, on the podium, and she's quick to note Townley's split was the fastest of the four in the gold-medaled relay. A huge contingent of NOVA swimmers packed a local restaurant to cheer from afar, and the avid fans reveled in NOVA's representation on the world's biggest swimming stage in Rio, and what a vicarious thrill it gave young swimmers with grand dreams!

Ann became NOVA's first Executive Director in 2015, the same year TowneBank made its own big splash in Richmond's banking waters. Handling the "dry side" operations of the swim club, Ann worked with the parent-led NOVA board and coaching staff to plan for the addition of a new Olympic-sized 50-meter pool, since NOVA is the only Top 20 USA Swimming Club without access to an Olympic-sized training pool.

◀ Townley (l.) joins TowneBank Richmond senior vice president Curt Straub in the NOVA pool.

▶ Townley and his brother Wyatt (r.) teaching some eager young swimmers at NOVA.



▲ Richmond's own Townley Haas, second from left, joins his Olympic Gold teammates Conor Dwyer, Ryan Lochte, and Michael Phelps on the podium at the 2016 Rio Olympics.

Impressed with TowneBank's culture of hometown banking, as highlighted in a series of commercials, Ann and the board were introduced to Chandler Fulton, commercial insurance advisor for Towne Insurance, who was able to meet NOVA's requirements. Shortly after Townley's 2016 gold medal swim, NOVA came to TowneBank for its banking needs and forged a trusted relationship with Curt Straub, senior vice president. TowneBank and Towne Insurance were honored to sponsor NOVA's Short Pump Mile and Swim-a-Thon events.

As NOVA moves forward with plans for a new 65,000 sq. ft. facility at Regency Mall, to include the Sharp Family Olympic-sized pool opening in 2021, Townley has set his sights on a pool under construction in a different hemisphere altogether – Tokyo's Olympic Aquatics Centre, slated to debut in 2020 at the Summer Olympics. Both NOVA and Townley are pinning their hopes on the unlimited possibilities of dreams yet-to-come-true at two Olympic-sized pools soon-to-be-completed, a world apart from one another. For more information, visit teamunify.com.



- **GEOFF ACOSTA**, Banking Officer, Small Business Underwriter
- **ANGELA ADAMS**, Banking Officer, Loan Accounting Team Leader
- **JEANETTE AKIL**, Banking Officer, Item Processor
- **YVONNE ALLMOND**, EVP, Community Financial Engagement Officer
- **BONNIE APPLEBY**, Mortgage Loan Officer
- **KRISTINE ARBOGAST**, VP, Mortgage Senior Loan Officer
- **TREY ASTON**, Real Estate Portfolio Manager
- **GINA ATILES**, AVP, Construction Account Administrator
- **PATRICK AVERY**, Mortgage Loan Officer
- **TESS BAKER**, AVP, Commercial Portfolio Manager
- **MEGAN BARCLAY**, Mortgage Loan Officer
- **FRAN BARGER**, Mortgage Senior Loan Officer
- **DIANE BELL**, Treasury Services Operations Specialist
- **NILDA BELL**, Treasury Services Operations Specialist
- **RENEE BEVAN**, VP, Mortgage Senior Loan Officer
- **CAMERON BOONE**, Banking Officer, Branch Manager
- **JOHNATHAN BOOTH**, Banking Officer, Commercial Portfolio Manager
- **SARA BOSHART**, SVP, Private Banking Officer
- **TERRI BOWLES**, Banking Officer, Senior Relationship Specialist
- **STEPHANIE BROWN**, Banking Officer, Branch Administration Specialist
- **THOMAS BRUCE**, Banking Officer, Branch Manager
- **RONALD BRYANT**, Technology Services Officer, Systems Engineer
- **KATHY BUGG**, Electronic Banking Officer, Treasury Services Ops Specialist / Fraud Analyst
- **GAIL BURNS**, VP, Mortgage Loan Officer
- **LEXY CAMPAGNA**, Member Service Specialist
- **MERCEDES CHAPA**, AVP, Mortgage Team Operations Manager
- **CORI CHAPP**, SVP, Director of Business Technology - Mortgage
- **LYDIA CHESNEY**, BSA Alert Reviewer
- **SUELYN CHILDRESS**, Member Service Specialist
- **BRIAN CHURCH**, Loan Documentation Management Processor
- **CONNIE CLARKE-HALL**, Member Service Representative/Vault
- **STEPHANIE COBB**, SVP, Branch Manager
- **APRIL COLEMAN**, Mortgage Team Leader
- **SUZANNE COSTON**, Member Service Representative/Vault
- **CHRISTOPHER COY**, Mortgage Senior Loan Officer
- **LAUREN CRAWFORD**, Account Manager, Insurance
- **JOVAN DAVIS**, Mortgage Loan Officer
- **ALI DAVOY**, AVP, Employee Onboarding & Engagement Associate
- **KATIE DENNIS**, Banking Officer, Consumer Loan Processing Team Leader
- **CHRISTINA DRUMHELLER**, Technology Administrative Officer
- **JENNIFER EDWARDS**, Card Services Representative
- **AMANDA ELLIOTT**, VP, Senior Manager Digital Marketing Operations
- **SHERRY ELMS**, Flood Review Representative
- **LINDA EPPLEY**, Banking Officer, Wire Transfer Representative
- **ERMESHA FAIR**, Member Service Representative
- **BONNIE FINCH**, Member Service Representative/Vault
- **BUBBA FLEMING**, Mortgage Senior Loan Officer
- **FRAN FORD**, BSA Officer, BSA Specialist
- **ROXANNE GARCIA**, Member Service Representative
- **CHIP GLOVER**, SEVP, Mortgage Chief Operations Officer
- **ANGIE GRAY**, Mortgage Senior Loan Officer
- **GWYNETH GRIFFITH**, Mortgage Senior Loan Officer
- **MARCIA HAILSTON**, Executive Assistant, Mortgage
- **ROBERTA HAMMEL**, Mortgage Senior Loan Officer
- **RACHEL HANNAN**, AVP, Credit Review Analyst
- **KIM HEALY**, Banking Officer, Member Service Specialist
- **HEATHER HODDINOTT**, Client Service Assistant - Towne Investment Group
- **JD HODGES**, VP, Mortgage Loan Officer
- **DAWN HOLIHAN**, VP, Business Analyst
- **ANGELA HOWARD**, VP, Loan Collateral Manager
- **NIKKI JACKSON**, Maintenance Lead - Property Management
- **JULIE JARVIS**, Banking Officer, Branch Manager
- **PHIL JAWNY**, Mortgage Senior Loan Officer
- **ASHLEY JENKINS**, VP, Treasury Services Implementation & Support Manager
- **KAYE JONES**, Mortgage Senior Loan Officer
- **TONYA JONES**, Risk Management Associate
- **DAVID JOYNER**, VP, Mortgage Sales Manager
- **DEREK JOYNER**, VP, Service Desk Manager

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BARRY ROBINSON CENTER HELPING YOUTH IN HAMPTON ROADS



Frederick J. Robinson had a grand vision: to set-up an orphanage and trade school for children in need in Hampton Roads. When this regional businessman passed away in 1925, a large part of his estate was entrusted to making his vision a reality, and in 1933, the Barry Robinson Center was founded.

The Center opened its doors near the end of the Great Depression when many families were strapped financially and needed a safe place to send their children. From there, the center continued to care for children who were academically and often times emotionally challenged. In the 1970s, the center reevaluated how to best serve the youth population and began offering help to adolescents struggling with behavioral health issues.

Today, the center is still at the forefront of providing care to those who need it most in Virginia and beyond. When Rob McCartney was appointed CEO in 2012, he recognized the strong military presence in the area. "We are located in Norfolk, home of the biggest naval base in the world," he says. "I felt we could really help meet the needs of our military-connected youth and families."

Many children of military families face multiple moves and deployments and for some, the constant upheaval proves to be a struggle. The Barry Robinson Center is a non-profit, fully-credited residential behavioral health system for military-connected youth and teens, staffed with specially trained professionals to help offer guidance and a path to healing. The 32-acre campus, on the border of Norfolk and Virginia Beach, can house 72 residents and has a full-time staff that includes two child psychiatrists, licensed mental health workers, medical professionals, a dietician and even an art therapist. "We offer robust school options, including online educational platforms for high school and elementary school children, as well as activities like Boy Scouts where our residents can learn basic skills and take on leadership roles," says Rob.

In April, the center hosted Charlie Mike, a day-long seminar that provided training and education for mental health professionals, school staff, social workers and others who work with military families on the challenges they face daily. "Charlie Mike stands for "Continued Mission" in Special Operations Forces," says Rob.



▲ Students at the Barry Robinson Center are offered many opportunities to explore their interests, including music and the arts.

The Barry Robinson Center also offers an Intensive Outpatient Program (IOP) for any adolescent diagnosed with depression, bipolar disorder, anxiety, PTSD, and ADHD, who is also dealing with substance abuse issues with drugs or alcohol. The program is the only one of its kind in southeastern Virginia and aims to empower teens to live a safer and healthier lifestyle. The center also operates a foster care program, providing training for foster parents, offering 24 hour support to foster families, and facilitating placement of a child into a new home.

Like its founder, Rob has big visions for the continued growth of the Barry Robinson Center. In the near future, the center plans to expand care to ages 18-24 and hopes to continue developing partnerships with local groups to best meet needs in the community. "Our foundation is one of benevolence; that's how we were formed, is part of our mission, and something we will continue to do," he says.

With its dedication to the community and youth in Hampton Roads, TowneBank was a natural partner for the Barry Robinson Center. "When I took over the position, I knew I wanted to bank with an institution committed to working with non-profits," Rob says. "Working with Towne has been a great move. They are supportive of us, and have attended our different activities, like our Charlie Mike training." To learn more, visit barryrobinson.org.

PROMOTING POSITIVITY IN PORTSMOUTH



▲ TowneBank's Dawn Provost (L) accepts the Best Business award from Antoinette Ramseur of I Love Portsmouth, VA!

We are pleased to share that TowneBank has been recognized as the "best business" of 2018 by I Love Portsmouth, VA! Shawn Cotton started the organization in 2015 to create a more positive space to promote her beloved hometown. Almost immediately, her group on Facebook received a resounding response, with over 1,000 people joining on the first day it was launched. Today, the group sits just shy of 10,000 members.

I Love Portsmouth, VA! now operates as a non-profit organization dedicated to promoting peace and unity while helping develop more positive mindsets about the city. The group posts uplifting stories from the community, shares history about the area and highlights the successes of Portsmouth natives. They also help gather volunteers to participate in community outreach events like giving out turkeys to those in need at Thanksgiving, a backpack drive for local students, a Stop the Violence rally, and neighborhood cleanup campaigns.

In 2018, the group launched the inaugural "I Love Best of" awards to recognize businesses, organizations and community leaders in Portsmouth. Members of the Facebook group were able to vote on their favorite in each of the 11 categories, which included best business, best restaurant and best civic league.

TowneBank was pleased to receive the first ever "I Love Best of Business" award. Dawn Provost, vice president and Portsmouth Boulevard manager, who accepted the award, shares, "Towne always considers it an honor to be recognized with an award, but even more-so when the selection is done directly by people from our community." To keep up with what's happening and to learn more about getting involved, check out facebook.com/groups/iloveportsmouth.



the GLOBE

REACHING OUT TO STUDENTS WHO ARE FAR AWAY FROM HOME

Going away to college can be an exciting time for young people, and they often experience a range of emotions. Now imagine you are going away to college in a strange country. Far from home, maybe the language is new to you, will you feel welcomed? Will you make new friends? Those are just some of the anxious feelings that Global Friendship Ventures at Old Dominion University tries hard to ease.

Kathy Hardison is director of Global Friendship. She and her husband, Rich, have worked with churches and mission projects for many years. "We've grown up with the concept that America has a unique opportunity to impact the world through serving," Kathy says. "The traditional model has been to send Americans to different parts of the world, but the reality is that within the last ten to fifteen years, the world has been coming to us."



▲ Rich and Kathy Hardison work with international students at Old Dominion University, planning events for hundreds and also overseeing the GLOBE, a new residence hall on campus.

She points out that the U.S. is the number one destination in the world for education, and currently there are more than one million international students who are studying in the U.S. "These students are

potential future leaders in their countries, and we have the chance to help them return home with a positive impression of the U.S. I heard the statistic that 88 percent of international students, who are here for four to five years, never see the inside of an American home. That is a dismal statistic and we are working to change it."

Both Kathy and Rich are graduates of ODU, so it was a natural fit for them to return to their home campus to establish Global Friendship Ventures. With Friday night dinners; road trips to places like Washington, DC; helping students with English; offering assistance if they encounter a crisis of some kind while in the U.S., and a whole range of other services, Rich and Kathy are making a real impact. Working side-by-side are Kurnia Foe, campus ministry director, and his wife, Lian, who served in Indonesia before coming to the U.S. More than 1,200 students representing 100 countries are enrolled at ODU today. "We come pretty close to reaching every one of them," Kathy says.

One major new project is the Global Friendship House, also known as the GLOBE. Located on the ODU campus, the GLOBE offers 40 rooms that will house 58 residents. "We are offering housing to international students as well as internationally-minded U.S. students," Rich says. "It will be a community of people from many nations and cultures who will share life together as a global family."

Jeremy Starkey, president of Towne's Commercial Real Estate Finance division, has worked with Kathy and Rich for several years and helped Global Friendship Ventures in their efforts to build the GLOBE. "I always thought of banks as where you go to get a loan," Kathy says. "But TowneBank has been so wonderful to say to us, 'We want to go down this road with you. We think it is a worthwhile venture and we want to be part of it.' It's been great to work with a community bank that is making a difference."

Global Friendship Ventures can use volunteers who want to help with Friday night meals or just sit down with an international student and share a cup of coffee as they practice their English. Visit globalfriendshipventure.org for more information.



▲ Global Friendship House provides many opportunities for students from the U.S. to interact with international students.

Helping Build Houses

For many of us, a solid foundation starts with a safe place to call home. For those unable to afford housing, however, Habitat for Humanity is there to make the dream of homeownership a reality.

Habitat's mission is to create a world where every person has a decent place to live. By building affordable homes, the organization makes a huge impact on families and in turn, the greater community. Founded in 1970, Habitat for Humanity gained national attention in the 1980s through the work of former President, Jimmy Carter. The program experienced rapid growth, quickly expanding from their roots in Georgia to becoming an international organization with affiliates in Virginia and North Carolina.



Habitat for Humanity of the Peninsula and Greater Williamsburg, founded in 1986, serves Hampton, Newport News, Poquoson, Williamsburg, and the counties of Charles City, James City, New Kent and York. Since its founding, the organization has constructed and renovated over 150 homes in the community.

In 1988, Habitat for Humanity of South Hampton Roads was formed by a group of concerned citizens, and built their first home in the Prentis Park neighborhood of Portsmouth just two years later. Today, the South Hampton Roads Habitat serves



▲ Rosalynn and Jimmy Carter, former First Lady and President, are both in their 90s and still active participants in Habitat for Humanity projects.

seven cities, including Chesapeake, Norfolk, Isle of Wight, Portsmouth, Smithfield, Suffolk and Virginia Beach. To date, they have assisted 225 families with housing needs, and made critical repairs to 15 homes with the Repair Corps and A Brush with Kindness programs. Other Habitat affiliates in Towne's regions include: Richmond, Greenville, Raleigh, and northeastern North Carolina.

Through their homeownership program, Habitat builds and renovates simple, energy-efficient homes that are then sold at no profit to partner families. Mortgage payments are contributed back to the building program to help even more people become homeowners. Habitat for Humanity manages the construction process and recruits individual and corporate partners who volunteer their time to pick up a hammer and help build.

Across the World

The future homeowner also helps out with the construction process, as they are required to dedicate 200 hours of "sweat equity" toward building their home or another family's new home. The impact that Habitat for Humanity makes goes well beyond the front doors of the homes they build. Studies have shown that children of homeowners are more likely to graduate high school and college, and more likely to eventually become homeowners themselves.

Additionally, through their Habitat for Heroes program, the organization works to provide affordable housing for low-income veterans and former military members. Habitat also operates ReStores in numerous cities around the nation. The retail stores are open to the general public and sell new and gently used furniture, appliances, building materials and housewares.



TowneBank is proud to serve as a continuing partner of Habitat for Humanity and the Towne Family has participated in a number of builds over the years.

To learn more about volunteering, upcoming events and other ways to get involved, visit habitat.org.

◀ Towne's Murine Poole (l.) putting her skills to work at a Habitat for Humanity build.

Celebrating TowneBank Mortgage in their OBX Location

If you've visited the Outer Banks this summer, you may have noticed our new TowneBank Mortgage office in the heart of Kitty Hawk at 4629 N. Croatan Highway. Towne's loan officers, processors, and administrative staff are now together under one roof – eager to provide home financing to the Outer Banks community and beyond.

"We are very happy to be in our newly remodeled location," says David Joyner, Outer Banks Sales Manager for TowneBank Mortgage. "We have the best and brightest mortgage loan officers on our team, with more than 210 years of collective (and local!) experience. Our beautiful, state-of-the-art mortgage office is a testament to how much TowneBank is committed to this community."

In a grand opening tradition, a charitable donation was presented to the Outer Banks Association of Realtors Scholarship Fund. This fund, administered by the Outer Banks Community Foundation, provides college scholarships to deserving local high school students.



▲ The Outer Banks TowneBank Mortgage team is now all together in one building centrally located in Kitty Hawk.

Shirley Sasser, senior executive vice president and director of national sales for TowneBank Mortgage is complimentary of this talented team. "We are excited to open this new TowneBank Mortgage office on the Outer Banks under David's leadership, and know that our hometown mortgage lenders will provide extraordinary service to our customers and business partners in coastal North Carolina."

Visit townebankmortgage.com for more information, including an on-line application option. Or stop by and visit with us. Our loan officers live in the community and know this region well. Their relationships with local Realtors®, builders, and appraisers is strong, and they'll work hard to meet, and exceed, your needs! NMLS #512138



It's a Bird! It's a Plane! It's Skydive Suffolk!

▲ Is skydiving on your bucket list? At SkyDive Suffolk you can make a tandem jump with a seasoned expert.

Travel the world. Run a marathon. Perhaps jump out of a perfectly good airplane? For Hampton Roads residents with skydiving on their bucket list, Skydive Suffolk is here to make that dream a reality.

Run by husband and wife team Mike and Laura Manthey, Skydive Suffolk has been in operation since 1960. Mike, who is retired from the Navy, originally came to Skydive Suffolk as part of his training to become an Explosive Ordnance Disposal (EOD) technician.

"As I started training, I wanted to be better and gain more experience," Mike says. "I eventually became a skydive instructor and was able to teach people. It's fun, especially to see someone jump for the first time."

Laura, who admits her forte is "more on the ground," helps manage the business operated out of Suffolk Executive Airport. Skydive Suffolk has 28 acres of landing space and one of the largest hangars in the area. They are a United States Parachute Association (USPA) group member, adhering to the safety criteria and guidelines outlined by the national organization. The couple also owns the Virginia Skydiving Center in Richmond. In total, they operate six planes, including their Skyvan that can hold up to 21 divers, and provide aircraft support for several other skydiving businesses up and down the East Coast.

From graduations, to birthday celebrations, wedding proposals, and even corporate bonding exercises, the team at Skydive Suffolk have seen people from all walks of life come for the experience of a lifetime.

"We have a World War II veteran who comes every year to jump on his birthday," Laura says. "We also have people who do it as a hobby every weekend and have received their license."

Additionally, Skydive Suffolk continues to help with training for the local military. They provide aircraft services, parachute packing and teaching on other advanced skills, including High Altitude High Opening (HAHO) jumps, a mobility required for some positions within the military.

The team at Skydive Suffolk is also committed to making a difference in the community. Each year, they partner with the USO for Jumping with a Purpose, where wounded warriors are given the opportunity to complete a tandem jump. At this year's Patriotic Festival held at the oceanfront, divers from Skydive Suffolk jumped with an American Flag during the singing of the National Anthem. They have even helped facilitate a skydiving Santa Claus who delivered presents for children at the Toys for Tots toy drive!

TowneBank is proud to be a part of Skydive Suffolk's continued success both in the sky and on the ground. "The team at TowneBank has enabled us to grow our business probably faster than we could have on our own," says Laura. "We started off fairly small and as we grew, we knew we had things that we had to put in place. Towne has worked with us every step of the way."

Ready to make the jump? Visit Skydive Suffolk's website: skydivesuffolk.com



▲ SkyDive Suffolk has 28 acres of landing space at Suffolk Executive Airport and one of the largest hangars in the area

Don't Be Fooled by SPOOFING



Spoofing is when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. Scammers often use neighbor spoofing so it appears that an incoming call is coming from a local number, or spoof a number from a company or a government agency that you may already know and trust. If you answer, they use scam scripts to try to steal your money or valuable personal information, which can be used in fraudulent activity.

Here are some good ways to avoid being spoofed:

- Don't answer calls from unknown numbers
- If you answer and it's not who you expected, don't stay on the line – just Hang Up.
- If a caller asks you to hit a button to stop getting calls, just Hang Up.
- Never assume an unexpected call is legitimate. Hang up and call back using a number you can verify on a bill, a statement, or an official website.
- Be suspicious. Con artists can be very convincing: They may ask innocuous questions, or sound threatening, or sometimes seem too good to be true.



- Don't give out personal information – account numbers, Social Security numbers or passwords – or answer security questions.
- Use extreme caution if you are being pressured for immediate payment.
- Ask your phone company about call blocking tools for landlines or apps for mobile devices.
- To block telemarketing calls, register your number on the Do Not Call List.
- Report spoofing scams to law enforcement, the FCC and the FTC.

To learn more, visit fcc.gov/spoofing

Towne Celebrates 19 Years of Outstanding Golf Tournaments



The sun was shining when golfers gathered in May at the Riverfront Golf Club in Suffolk for the 19th annual TowneBank Foundation Golf Tournament. The grand total raised since the tournament began in 2001 is rapidly approaching \$2 million. Those funds mean a lot of good work in the community through local charities and nonprofits that the TowneBank Foundation supports.

This year's tournament was held on May 10 and it was another record breaker with more than \$150,000 raised for the Foundation. Golfers checked in at TowneBank's Member Service Center and then enjoyed a fun-filled day of golf, refreshments along the course, a delicious picnic, shopping at the on-site Howard Hanna Nike Pro Shop, and plenty of giveaways from our wonderful sponsors. The closing reception included a delicious dinner along with toasts to the top foursomes in each flight.

Co-chairs John Fruit and Andy Rivenbark led a group of wonderful volunteers who all worked hard to ensure the tournament was a big success in every way possible. "Even after working on all 19 tournaments, I am still amazed at the depth of our community partners, as well as the time and effort of so many great folks here at Towne," John says. "These ingredients are the cornerstone of this wonderful event."

"We are so thankful for another successful tournament," Andy adds. "Our sponsors, patrons, and tournament workers come together to put on a great event to support our community."

We get fantastic feedback from our sponsors too. "This is simply the best tournament I've played in within the mid-Atlantic region!" says Patrick McMahon of PIMCO Investments.

Towne extends our heartfelt thanks to our golfing friends, our enthusiastic volunteers, and of course, our loyal sponsors. A special thanks to Howard Hanna, our sponsor from the very beginning. An event of this caliber could not be presented without everyone's support! Be sure to mark your calendars for next year's tournament, scheduled for May 28, 2020.



▲ Volunteers are all smiles as they wait to greet golfers at the 19th annual tournament.

Thank You to all our Sponsors & Supporters!

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- Mini-Price Self Storage
- Potter and Company
- Sports Medicine & Orthopedic Center
- Total Business Solutions
- Williams Mullen



NEW PLAYGROUND ENHANCES URBAN OASIS

Paradise Creek Nature Park opened in late 2012, a 40-acre site on the southern branch of the Elizabeth River. The park is part of a larger mission by the Elizabeth River Project to restore the river to its original beauty. They raised the funds to buy the waterfront property in 2008 and, with the help of many partners, began making improvements.

Paradise Creek Nature Park is a showcase of what can be accomplished when people work together to bring back the health of an urban river. The EPA had identified the creek as severely contaminated, but over the years, the dramatic turnaround won the Elizabeth River Project and the US Navy a White House award. The results are two miles of trails that lead through an urban forest. Eleven acres of wetlands have been restored. Songbirds and waterfowl have returned to what is now an oasis of peace in an urban setting.

Last year, the Fred W. Beazley River Academy opened, an education center that will help the park in its efforts to teach generations of children what it takes to bring back the health of a river.

Now residents have another reason to visit Paradise Creek – the TowneBank River Playground. This exciting playground opened on Earth Day 2019. Portsmouth Mayor John Rowe cut the ribbon and children raced in to explore the many delights the site offers. There is an otter slide, a wooden ship, an outdoor library, a thunder drum, and a pebble harp, among other musical instruments.

It's a great place for children and their parents to connect with nature. "This is a unique playground," says Marjorie Mayfield Jackson, executive director of the Elizabeth River Project. "The best thing you can do for a child who cares about nature is to bring him or her to nature and let them play. Those children will grow up to be environmental stewards. To play in nature is how you come to love nature."

Paradise Creek Nature Park and the TowneBank River Playground are open year-round. To plan your visit, go to paradisecreek.elizabethriver.org.

◀ Robin Cooke, TowneBank Portsmouth president, and Jerry Kent, TowneBank senior vice president, celebrated the opening of the TowneBank River Playground at Paradise Creek.



▲ Tree stumps make seats for an outdoor classroom at the new TowneBank River Playground at Paradise Creek.



MAKING THE HORIZON BRIGHT FOR LOCAL STUDENTS

For nearly twenty years, Horizons Hampton Roads has been hard at work helping students realize their full potential. Children from kindergarten through eighth grade can enroll in the six-week summer enrichment program designed to keep skills strong through the summer months. Horizons Hampton Roads offers an academic, cultural, and recreational program to encourage a diverse group of students from low-income families in Norfolk, Portsmouth, and Virginia Beach.

Horizons' award-winning program has been proven to reverse summer learning loss, instill confidence, and improve reading and math skills. Certified teachers and reading specialists test each student before and after their participation in the program. On average, students gain two to three months in reading and math skills each summer.

In the spring, an event was held at Topgolf in Virginia Beach to raise funds for Horizons HR. Towne was honored to be a gold sponsor for Topgolf FORE Horizons. Thom Heckard, a Towne Benefits Risk Advisor who also serves on the Horizons HR board, along with Dudley Fulton, president and CEO of



▲ Members of the Towne Family from Towne Benefits, Towne Insurance, and TowneBank were happy to support Horizons Hampton Roads as they help students strengthen skills during the summer.



Towne Insurance, and Mike Jakubowski, executive vice president, commercial lending for TowneBank, pulled together family members to demonstrate their golfing expertise while supporting a great cause. This second annual Topgolf event raised money to help more than 400 local students.

"I am the son of two teachers who both spent more than 40 years in the classroom, so it's a natural fit for me to want to work with children," Thom says. "Horizons Hampton Roads does a great job of helping students continue to grow academically. In addition, all students are taught how to swim. Learning this skill can be a tremendous confidence builder for a child. I am so grateful to each member of our Towne Family who came out to support Horizons HR at the Topgolf event."

For more information on the great things happening at Horizons, visit HorizonsHamptonRoads.org.



Empowering Women in Hampton Roads



TOWNE FAMILY PROMOTIONS

For over 100 years, the YWCA has been changing lives for women and their families. By providing immediate assistance through crisis intervention services, to standing at the forefront of social movements, the organization continues to serve as a source of both hope and healing for those in need.

The YWCA is the oldest and largest multicultural women's organization in the world. Located in downtown Norfolk, the YWCA of South Hampton Roads serves women, children and families through a variety of programs and a dedicated staff of over 70 people.

"We have an amazing team who serve on the front lines every day, including our counselors, victim advocates, shelter assistants and hotline staff," says President and CEO Mary Kate Andris, Ed.D.



▲ Towne Family members have participated in many YWCA initiatives, including the annual 'Walk a Mile in Her Shoes' event to raise awareness of domestic violence.

The statistics are alarming, as 1 in 4 women will become a victim of domestic violence, and 1 in 6 women will become a victim of sexual assault in her lifetime. The YWCA provides crucial services and comprehensive support for those impacted by violence, including shelter, advocacy, medical accompaniment and childcare, when needed.

Oftentimes, victim advocates from the YWCA are dispatched following a 911 call or a hotline referral. Once the situation has been deemed secure, the advocate steps in to help the victim understand next steps and options, from possible medical exams to filing legal charges. "At that moment, they come into our circle. We will accompany them to court or to an exam. Even at 2:00 a.m., we will make sure they are protected," says Mary Kate.

Currently, the YWCA operates a nine room shelter that re-homes around 52 families each year. Most stay between 30-45 days and are provided with a safe place to live, as well as necessities, like clothing and food. This fall, the YWCA has plans to open a new, larger shelter that will expand their capacity to 22 rooms.



TowneBank, a longtime supporter of the YWCA, is pleased to lend a hand.

"TowneBank helped us get the best price possible without going into debt," recounts Mary Kate. "Towne always wants to give back and help organizations with their mission by helping them avoid any extra burdens."

The YWCA also plans to open the Norfolk Family Justice Center in October of this year. Through agency partnerships, the center will allow victims to access comprehensive support in one central place. The center will be the first of its kind in the state.

Beyond crisis care, the YWCA provides counseling services and support groups for those in need. Last year the YWCA served over 2,400 people. Additionally, the YWCA provides youth services like affordable before and after school care at four elementary schools in Norfolk.

"Many of the students eat breakfast with us before school and do homework and have dinner with us after school," says Mary Kate.

Through education and outreach, the YWCA hopes to bring awareness to many issues impacting women and families to the forefront of conversation in Hampton Roads. Events like Walk A Mile in Her Shoes, held in April during sexual assault awareness month, and the Women of Distinction Luncheon help promote the organization's mission to empower women and eliminate racism.



TowneBank is pleased to support the YWCA in their mission. "The personal attention we have received is amazing – from Towne Insurance, to TowneBank Mortgage and Towne Benefits – I know everyone's name. The relationship is strong because I know they care," says Mary Kate.

You can find information about upcoming training and events, volunteer opportunities and other ways to get involved with the YWCA on their website, ywca-shr.org.

- **JULIE LACHANCE**, AVP, Deposit Services & Electronic Banking Project Conversion Specialist
- **JAMIE LAVIER**, Mortgage Senior Loan Officer
- **PEGGY LEMAY**, EVP, Operational Risk Manager
- **MEGAN LENOX**, Administrative Assistant, Private Banking
- **DIANE LUNDIEN**, Banking Officer, Travel Team Member Service Specialist
- **KHALDA MALIK**, Loan Documentation Management Processor
- **CHAD MARSHALL**, SVP, Credit Review Analyst
- **MARY MAY**, Member Service Representative
- **SARAH MAYFIELD**, Commercial Portfolio Manager
- **CHRISSEY MCQUAIG CHAVIS**, BSA Alert Reviewer
- **JOE MCSWEENEY**, AVP, Residential Real Estate Account Administrator
- **MEGAN MISENTI**, HR Technology Specialist
- **BRITTANY MOORE**, Housekeeping Team Lead - Property Management
- **KELLY NANCE**, Mortgage Senior Loan Officer
- **ANNETTE OSTERBIND**, Banking Officer, Member Service Specialist/Representative
- **JUDY PASCUAL**, VP, Internal Audit Supervisor
- **TERESA PEDERSEN**, Commercial Processing Representative
- **DEBBIE PLANK**, Mortgage Loan Officer
- **TERRANCE PORCHER**, Internal Audit Supervisor
- **HALEY POSEY**, VP, Human Resources Business Partner, Towne Financial Services
- **MORGAN RYAN-RINGO**, Member Service Specialist
- **AMY ROSSO**, AVP, BSA Reporting Manager
- **KRISTEN RUFF**, AVP, Loan Processing Support Specialist
- **KEVIN SCHOETTLIN**, Network Administrator
- **RAYMOND SHANAHAN**, VP, Mortgage Branch Manager
- **MANDY SHARP**, AVP, Branch Manager
- **SAM SINNEN**, Mortgage Loan Officer
- **ASHLEE SMITH**, SVP, Senior Digital Strategist
- **HILLARY SMITH**, Banking Officer, Branch Operations Manager
- **NANCY SMITH**, Treasury Services Implementation Specialist
- **TINA SNAPP**, Member Service Representative/Vault
- **WANDA TORO**, SVP, Director of Business Technology - Insurance
- **TAMI TUCKER**, AVP, Loan Documentation Team Leader
- **ASHLEY UNMUSSIG**, AVP, Mortgage Executive Assistant
- **BILL WEAKLEY**, Mortgage Senior Loan Officer
- **ANDREA WELLS**, Loan Documentation Management Processor
- **JENNIFER WHITE**, VP, Mortgage Senior Loan Officer
- **KYLE WILLIAMS**, VP, Credit Review Analyst
- **JESSIE WISMER**, Director of Marketing - Property Management
- **BETH WOLKOWICH**, Banking Officer, Loan Document System Administrator
- **DAVID XIE**, Mortgage Senior Loan Officer
- **STEVEN ZECHMAN**, VP, Mortgage Loan Officer
- **MARIA ZEPEDA**, AVP, Documentation Review Team Leader

Promotions through 7/31/19



Building Hope and Support that is Roc Solid

When you hear that a loved one has been diagnosed with cancer, your world stops in an instant – especially when that loved one is a child. Amidst a whirlwind of emotions, treatment often starts immediately – and that's where Roc Solid 'Ready Bags' come into play.

The Ready Bag program was established to help provide basic needs for families following a pediatric cancer diagnosis and unexpected hospital stay. The bags include many necessities, including toiletries like toothbrushes and toothpaste, Chapstick and deodorant, as well as a blanket, note journal, tablet and more. By including the essentials for a hospital stay, the bags allow parents and family members to stay with their child

following admittance, instead of having to pack an overnight bag from home. More than anything, the handy blue bag sends an important message to the family – you are not alone.

Roc Solid was founded in 2009 with the mission to build hope for every child and family fighting pediatric cancer. Eric Newman, Roc Solid's founder, was diagnosed with liver cancer at age three. He beat the odds and has since been in remission but has made it his life's purpose to help families facing the same situation he once overcame.

The Ready Bags are the organization's "first step toward building hope in a situation nobody ever hopes to face." The bags are distributed to partner hospitals up and down the East Coast, including locally at CHKD. In 2018, Roc Solid sent 390 bags to hospitals in Virginia, Maryland, and North and South Carolina. The foundation hopes to distribute 800 bags – each valued at around \$300 during 2019.

This spring, members from the TowneBank family gathered at Roc Solid's warehouse to help assemble Ready Bags. The group packed 40 bags and had the opportunity to hear directly about the impact of the Ready Bag program from Tony and Jenny Thompson, whose son Gideon was diagnosed with a brain tumor at the age of one. The family shared how helpful the Ready Bag was on the day of diagnosis, and how it served as an immediate reminder that they were not alone in their journey. In fact, the Thompsons still pack up and use the "blue bag of hope" when they go to Gideon's appointments and treatments.

For over ten years, TowneBank has served as a proud partner of the Roc Solid Foundation. To learn more about Roc Solid, the Ready Bag Program, and different ways you can get involved, visit rocsolidfoundation.org

As part of an ongoing series in TowneToday, the professionals located at Towne Investment Group are pleased to provide informative articles on a variety of investment topics. In this issue, Drew Bolling discusses several common misunderstandings about social security.

Andrew L. Bolling
Senior Vice President,
Towne Investment Group

Financial Advisor, RJFS
757-638-6857



Social Security Myths and Misconceptions

There's no doubt about it. Filing for Social Security can be daunting. There's a ton of information – and misinformation – to weed through, as well as the need for some calculations based on several variables. Your benefits depend on your age, how long you've worked, what you earned, your marital status and number of dependents. To help, we offer some common misconceptions as well as some guidance on ways to get the most from your hard-earned retirement benefits.

MYTH NO. 1: Social Security won't be around when I need it.

While it's true that your contributions go to current beneficiaries as opposed to an account reserved for you, Social Security continues to be replenished by younger, working Americans, as well as earned interest on its bond portfolio, and income tax on benefits paid to higher-income retirees. However, the trustees have projected that any existing surplus could be depleted sometime between 2033 and 2037, if no further legislative action is taken. This could mean that future retirees may be paid some portion, between 75% and 80% for example, of the benefits promised, but not zero like many fear.

MYTH NO. 2: Social Security is all you need.

More than half of Americans expect to fund their retirement entirely with Social Security. While benefits are adjusted for cost of living increases, they were always intended to supplement, not replace, retirement savings. Retirees received an estimated average of \$1,461 in benefits for the month of January in 2019. Even if you live frugally, that amount is likely not enough to account for all the variables you might encounter over a decades-long retirement. That's why it's important to do what you can to maximize all your retirement savings for as long as possible (think taking full advantage of your employer's 401(k) match).

MYTH NO. 3: File as early as possible.

No one quite knows how long you'll live past full retirement age (FRA), so some think you should collect as soon as you're eligible. That means permanently reducing benefits when the odds favor a longer lifespan for most of us. Your advisor can help you calculate your breakeven point based on your statistical life expectancy and your family history. Higher earning spouses, in particular, may want to delay as long as possible, not just to maximize their own benefits, but to ensure a higher payout for their widow or widower when the time comes. Surviving spouses are eligible for 100% of their spouse's benefit.

**MYTH NO. 4:
File as late as possible.** We're not trying to confuse you. For the vast majority of applicants, waiting past full retirement age to file makes the most sense financially. However, there are conditions that warrant filing early, particularly if you need the extra income or if your health isn't the best. Talking with an experienced advisor can help you decide which approach works best for your needs.

**MYTH NO. 5:
You'll lose benefits if you continue to work after filing a claim.** If you file before your normal retirement age and continue to work, your benefits will be temporarily reduced depending on how much you earn. Those benefits are merely delayed until full retirement age, not lost forever. Once you reach FRA, you'll receive increased monthly payments to make up the difference. Plus, you may end up increasing your annual benefit because Social Security is based on your 35 highest years of income.

**MYTH NO. 6:
You're out of luck if you've never worked outside the home.** It's true that regular benefits are based on an employment record of at least 40 quarters. Those who haven't worked for that long, or at all, can receive half of what a spouse or even an ex-spouse would receive (as long as you were married for at least 10 years and haven't remarried). If you're a surviving spouse, you may be eligible for full benefits on your spouse's record. Even ex-spouses can claim full survivor benefits as long as you were married for more than 10 years and never remarried before he or she passed away.

**MYTH NO. 7:
Follow advice from friends and family.** Filing for Social Security based entirely on advice from nonprofessionals may work just fine, but it may not help you maximize benefits, which could leave thousands of dollars at stake. Often a consultation with your financial advisor and an accountant can help determine the best strategy.

The Raymond James financial advisors at Towne Investment Group can talk with you to help answer your social security questions and plan the best approach to get the most out of your benefit. Please contact any of our financial advisors with questions at 757-638-6850.

Sources: ssa.gov; investopedia.com; forbes.com; thefiscaltimes.com; marketwatch.com; cnnmoney.com. The above information has been obtained from Raymond James. Securities are offered through Raymond James Financial Services Inc., member FINRA/SIPC, and are: NOT insured by FDIC or any governmental agency, NOT guaranteed by TowneBank, NOT deposits of TowneBank, and are subject to risk and may lose value. Towne Investment Group, Towne Wealth Management and TowneBank are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Headquarters: 5806 Harbour View Boulevard, Suffolk, VA 23435.



Medicare Open Enrollment

Medicare's Annual Open Enrollment is from October 15 thru December 7. During Open Enrollment you may review and change your Medicare Rx plans or enroll in an Advantage Plan or change from one Advantage Plan to another. If the cost of your medications has increased, if your supplement's premium are

too costly, if your favorite physician has moved to a new Medicare Advantage plan, this is when you may make changes. This time of the year is when you get multiple solicitations and see lots of TV commercials talking about their plans. At Towne Benefits we represent all major Medicare carriers and can help you safely explore your options. Contact Steve Frazier at stevefrazier@townebenefits.com or 757-249-5481.

Virginia Students Read Together



The Students at Camelot Elementary School in Portsmouth were introduced to the story of Cleo Oliver Edison, a young entrepreneur with smart – and sometimes silly – ideas. They joined over 60,000 other students across the state reading the book *Cleo Edison Oliver: Playground Millionaire* by Sundee T. Frazier through the 'Virginia Reads One Book program.'

Virginia Reads One Book is part of the national Read to Them, an organization focused on increasing literacy and creating regular readers. During the month-long initiative, students across Virginia were given a copy of the book and a reading schedule to encourage families to join in the fun. Teachers received resources to help weave the book's themes into their lesson plans.

Different from other literacy programs, the Virginia Reads One Book program selects a children's novel and gives the same book to each child across all grades from kindergarten to fifth grade. By encouraging reading to be done at home, the program hopes to make reading a part of everyday life for students and their families.

Members of TowneBank's Leadership Exploration and Development (LEAD) program delivered 650 copies of the book to the students at Camelot Elementary. As part of the kick-off, a Washington Redskins player read the first chapter to the students via a special video broadcast.

TowneBank was pleased to partner with the Virginia Bankers Association (VBA) Education Foundation by providing sponsorship for Camelot Elementary's participation. To learn more about Read to Them and the Virginia Reads One Book program, please visit readtothem.org.



Kids RUN RVA
A Program of Sports Backers

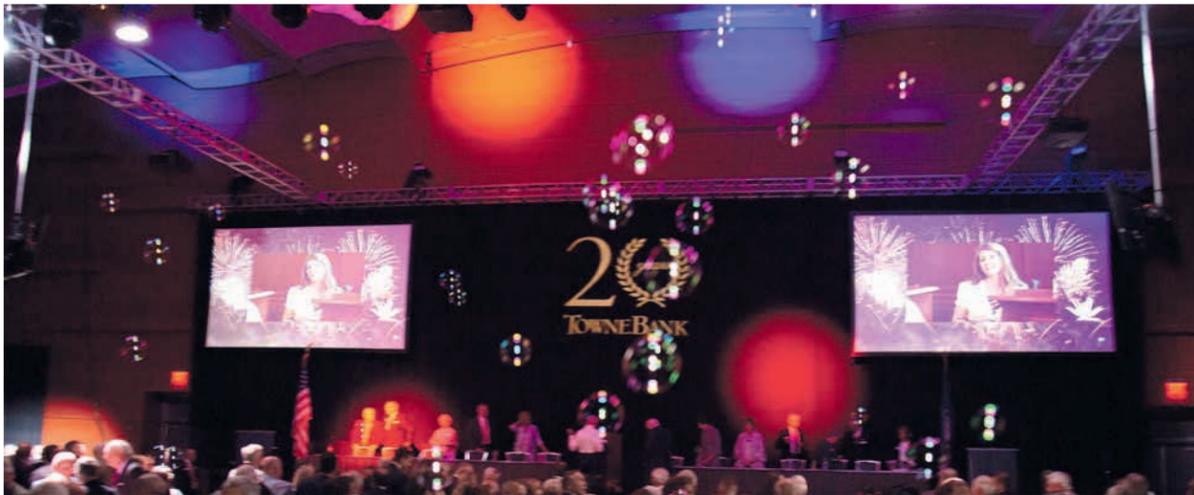
Kids Are Running – All Over Town

Making sure that kids can run like the wind, the TowneBank Richmond Family sponsored a shoe drive as part of the Ukrop's Monument Avenue 10K. Hundreds of running shoes were dropped off at YMCA branches, Sports Backers offices, and at the TowneBank Health & Fitness Expo. The shoes were then distributed to kids through Kids Run RVA run clubs just in time for the one mile run.

The Monument Avenue 10K started in 2000 and has grown into one of the best races in the country. More than 25,000 people of all ages participated in the 2019 race that goes through the heart of Richmond. Towne again hosted the Health & Fitness Expo this year where runners picked up their packets and checked out what the many vendors had to offer.

The one mile run for kids ages 5-12 is sponsored by Kids Run RVA, which was created by Sports Backers to encourage running and physical activity for youth in the Richmond area. Kids Run RVA instills healthy habits in children that continue to flourish into adolescence and adulthood.

Thanks to the TowneBank Richmond Family for ensuring that even the littlest runners have all the equipment they need to run! The 2020 Ukrop's Monument Avenue 10K is scheduled for March 28. For more information, visit sportsbackers.org.

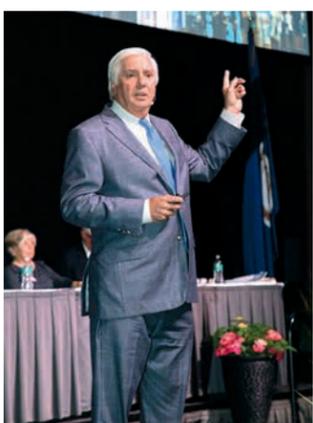


▲ The 2019 Shareholder Meeting was an exciting and colorful celebration marking twenty years of TowneBank!

Every shareholder meeting is special, but this year's was spectacular! Flags waving, music playing, bubbles sparkling, and crystals shimmering made for a celebration like no other. Executive Chairman Bob Aston led the more than 1,000 guests down memory lane, as he recounted the amazing story of a bank that started small, and now enjoys a national reputation for its culture of caring, community reinvestment, and financial acumen.

Top on the list of accolades was the announcement that TowneBank was named by Forbes as one of America's Best Banks for 2019. The NASDAQ Tower in New York's Time Square was lit up with this extraordinary achievement. Another prestigious honor came when American Banker named TowneBank as one of the 2018 Best Banks to Work For in America. The meeting's patriotic theme, 'Only in America' resonated with the audience, as together we celebrated what can happen when everyday folks work hard and join together to create something very special.

Invited to the stage were the bank's original founding officers, who worked in Bob's garage for nearly a year before opening the doors to TowneBank on April 8, 1999. Those early days of creative planning led to the formation of the Business Beetle courier fleet and the bank's mascot Town E. Bear – two icons that remain popular to this day.



The ultimate dream – to provide exquisite service with a unique hometown style – has stood the test of time, thanks to the dedication and support of our shareholders, directors, employees, and loyal members. Today, Towne's family



▲ Bob Aston took the Shareholders on a trip down memory lane, while Morgan Davis (left) talked about plans for Towne's future.

of companies includes more than 40 banking offices and \$11 billion in assets; financial services as diverse as real estate, insurance, vacation rentals, mortgage, investments and more; and hometown banking in central and northeastern North Carolina, as well as the Virginia Beach oceanfront to Richmond, Virginia. What an exciting 20 years!

The meeting also highlighted the bank's many successes this past year, with strong performance continuing in loan and deposit growth, earnings, and credit quality. Morgan Davis, TowneBank's President and CEO discussed the bank's future plans, including our continued commitment to the communities we serve. From a charitable perspective, Towne and the TowneBank Foundation have provided more than \$50 million in philanthropic support over the years, with employees volunteering thousands of hours annually in service to others.

Each year, as part of the shareholder activities, Towne pays tribute, through a heartwarming video, of charities who are making a difference in the lives of others. Attendees love these personal stories of care and support. It's also an honor to provide a donation each year to selected non-profits in each of our regions. It's all part of fulfilling Towne's mission of Serving Others. Enriching Lives.



Thank you to each of our shareholders who have been a part of this amazing journey! Here's to a future bright with promise.



▲ Towne's original founding officers gathered together on stage for the 20th annual Shareholder meeting.



**CHARITABLE GIVING
AT THE HEART OF TOWNE**

A non-profit, in each TowneBank region, receives a donation as a tribute to our Shareholder's investment in the community.

- Communities in Schools of Hampton Roads, Norfolk
- Champions for Children: Prevent Child Abuse Hampton Roads, Chesapeake
- Food for Thought Outer Banks, North Carolina
- Housing Development Corporation of Hampton Roads, Peninsula
- Hampton Roads Community Health Center, Portsmouth
 - Better2gether RVA, Richmond
 - Youth Foundation of Virginia Beach
 - Hospice House, Williamsburg
- NC Dental Society Foundation, Cary
 - Charlotte Family Housing
 - Aces for Autism, Greenville
 - A Place at the Table, Raleigh

SERVING THOSE WHO SERVE BHHS Towne Realty Presents Scholarships



▲ Four of the scholarship recipients were able to join Towne Realty associates at the awards ceremony, and are pictured here, (l. to r.) Jolie Talha, Will Butler, Maddie Perry, and Brandon Boivin. We extend our congratulations to our other three winners, who had already started their college experience, or were out of town.

Thanks to the fundraising efforts of the staff and REALTORS® at Berkshire Hathaway HomeServices Towne Realty, seven local high school students were each awarded a \$5,000 scholarship. Each student is a dependent of our local active duty military community.

The 2019 Towne Realty Foundation Scholarship was made available to all public high school students whose parents or legal guardians

are Active Duty US Military Service Members based in Southeastern Virginia. With each application, students were asked to submit an essay to answer the question: 'What or where do you think home is?' At BHHS Towne Realty, we know that home is where memories are made. We couldn't wait to hear what the students had to say!

A number of truly moving responses were received, and Towne Realty reached out to a panel of sales associates and staff with military experience to make the final, and very difficult, choices. The Towne Realty family has a great appreciation and support for those who serve our country, and this scholarship was an additional way for us to go above and beyond to help our local families.



◀ BHHS Towne Realty CEO Barbara Wolcott presents awards to Jolie Talha (l.) and Brandon Boivin (below).

The Towne Realty Foundation presented \$5000 scholarship awards to seven students:

- Nicholas Bowden, Grafton High
- Will Butler, Kellam High
- Caitlin Couch, Great Bridge High
- Brandon Boivin, Grafton High
- Jolie Talha, Kecoughtan High
- Dallin Carson, Grafton High
- Maddie Perry, Grassfield High

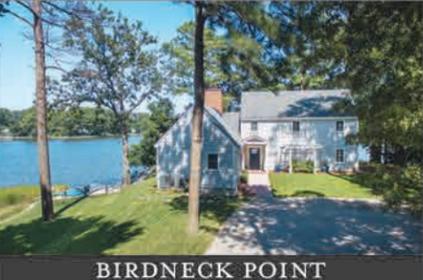
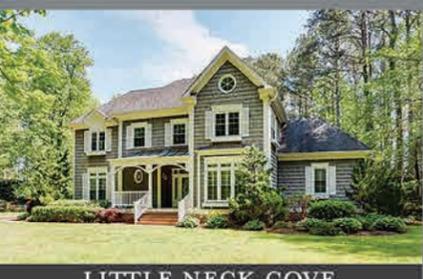
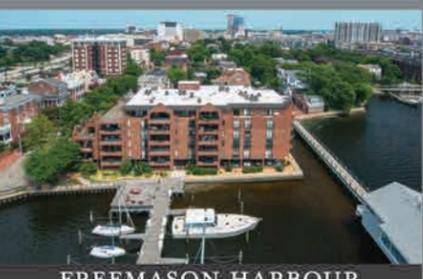
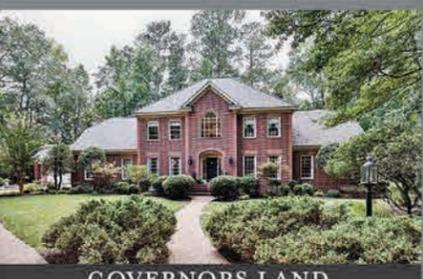


“Home doesn't have to be a geographic location – because it can be simply somewhere where you build relationships, make memories, and are surrounded by people whom you care about.”



BERKSHIRE HATHAWAY
HomeServices
Towne Realty

LUXURY COLLECTION

 <p>LITTLE NECK COVE VIRGINIA BEACH // \$1,375,000</p>	 <p>THE CONSERVANCY WILLIAMSBURG // \$1,650,000</p>		
 <p>GHENT NORFOLK // \$1,825,000</p>	 <p>BIRDNECK POINT VIRGINIA BEACH // \$1,450,000</p>	 <p>NANSEMOND POINTE SUFFOLK // \$1,200,000</p>	 <p>EDINBURGH CHESAPEAKE // \$1,199,000</p>
 <p>LITTLE NECK COVE VIRGINIA BEACH // \$949,000</p>	 <p>WEXFORD HILLS WILLIAMSBURG // \$915,000</p>	 <p>FREEMASON HARBOUR NORFOLK // \$869,000</p>	 <p>GOVERNORS LAND WILLIAMSBURG // \$715,000</p>

LUXURYCOLLECTIONVA.COM | 757.575.7839

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SENIOR PARTNERS

Cruising on the High Seas or Taking in a Show – Senior Partners Have Fun!

TowneBank Senior Partners are one fun group of people. If you are looking for adventure – whether it's a quick trip to a show at the Riverside Dinner Theatre in Fredericksburg or a cruise to some exotic location – the Senior Partners have something for everyone.

A 12-night cruise to the Caribbean was the highlight of this year's travel itinerary. The group hopped aboard the Royal Caribbean's Grandeur of the Seas to embark on their exciting trip. With stops in St. Croix, St. Maarten, and St. Kitts, there was plenty of time for fun in the sun and touring. And of course, days at sea to enjoy the shows and the delicious food onboard. The travelers returned home with memories to last a lifetime.

Closer to home, the Senior Partners took in the ever-popular Virginia International Tattoo. Then they traveled to Smithfield to take in a new Broadway show, "Big Fish," at the Smithfield Little Theatre with dinner at the Wharf Hill Brewing Company.

Check out the calendar on this page for information on upcoming trips. In addition to travel, the Senior Partners program offers a full range of banking benefits. If you would like to know more about how to become a Senior Partner, talk to your hometown banker or visit townebank.com/banking/seniorpartners.



▲ Smithfield Little Theatre group – (l to r) Marilyn Brookshire, Mary Sue Wimer, Martha Cisney, Carolee Beckham, Margaret Knight and Judy Smith enjoyed the production of "Big Fish" at the Smithfield Little Theatre.



▲ Shirley and Bob Lewis enjoy a delicious meal in the dining room.



▲ Janice Crockett and Jimmy Allbrook taking in some of the beautiful flowers during an excursion in the Caribbean.



▲ Bob and Mary Lou Rose, and their daughter, Connie Andersen pose with a tour guide who showed them around town.



▲ Ray and Joe Koon spend a few minutes relaxing onboard the ship



▲ Jeannie Leonard and her mother, Nancy Green, who wrote to Carol Hernandez after the cruise to say, "We had a beautiful time and we look forward to our next adventure!"



TOWNEBANK SENIOR PARTNER CALENDAR

For reservations or more information, please call Carol Hernandez at (757) 638-6797.

2019 TRAVEL CALENDAR

» NEW YORK CITY

DECEMBER 10-13, 2019
Two Broadway shows – "Tootsie" and you choose a second show. Radio City Music Hall, shopping at Macy's, lodging at New York Hilton \$1,940 per person (double)

» RIVERSIDE DINNER THEATRE

DECEMBER 18, 2019
"Christmas Spectacular"
\$119 per person

2020 TRAVEL CALENDAR

» RIVERSIDE DINNER THEATRE

FEBRUARY 26, 2020
"Grease"
\$127 per person

» VIRGINIA ARTS FESTIVAL INTERNATIONAL TATTOO

MAY 3, 2020
Matinee show Sunday at Norfolk Scope
Lunch at McCormick & Schmick's
\$87 per person

» RIVERSIDE DINNER THEATRE

MAY 13, 2020
"Bright Star"
\$127 per person

» SMITHFIELD LITTLE THEATRE

MAY 17, 2020
Sunday Matinee Show
"Hands on a Hardbody"
Lunch included at Smithfield Station
Price to be determined

» LANCASTER, PA

JUNE 10-12, 2020
"Queen Esther" musical at Sight & Sound Theatre
Tour Hershey, dinner at Hershey Farm Restaurant
\$580 per person (double)

» DOVER DOWNS HOTEL & CASINO

AUGUST 3-5, 2020
Delaware, 2 breakfast buffets, 2 festival dinner buffets, \$100 free play
\$330 per person (double)

» EASTERN SHORE LIGHTHOUSES

SEPTEMBER 21-23, 2020
Ocean City Holiday Inn Suites, Wine tasting Windmill Creek Winery, Ocean Downs Casino
\$570 per person (double)

» 9 NIGHTS CANADA & NEW ENGLAND CRUISE FROM CAPE LIBERTY, NJ

OCTOBER 8-17, 2020
Royal Caribbean International, Adventure of the Seas
Special offers/promotions may be available at booking

» THE GREENBRIER

OCTOBER 28-30, 2020
To include shopping at Cheese Shop in Stuarts Draft, Virginia and lunch at Michie Tavern in Charlottesville
\$860 per person (double)

» NEW YORK CITY

DECEMBER 1-4, 2020
\$1,790 per person (double)

» RIVERSIDE DINNER THEATRE

DECEMBER 9, 2020
"Meet Me in St. Louis"
\$127 per person



Check out our new look! In the last edition of TowneToday, we took a walk down memory lane as we celebrated 20 years of hometown banking. In this issue, we are turning the page with a new look. You will continue to find great stories about nonprofit organizations who are doing wonderful work in our communities. Plus, you can keep up with news about some of our Towne member companies as well as information on TowneBank's Family of Companies. We hope you enjoy this issue of TowneToday!

CELEBRATING 20 YEARS OF COMMUNITY BANKING. › SERVING OTHERS. ENRICHING LIVES.



Celebrating Generous Giving Throughout the State

Once again, TowneBank has made the annual list compiled by Virginia Business magazine. TowneBank has been in the top ten since the list first started in 2010. For 2018 giving, Towne ranks number four with donations in excess of \$8 million.

To compile the list for the Generous Virginians Project, Virginia Business surveys companies across the Commonwealth and then honors those who made charitable contributions

of \$500,000 or more. TowneBank's donations represent gifts to hundreds of charities and non-profits in the areas TowneBank serves.

As Towne has expanded to central North Carolina, we are already volunteering and providing philanthropic support to communities in Raleigh, Charlotte, and Greenville too. Look for more news in future editions of TowneToday, as we bring hometown banking to even more individuals, businesses and non-profits.

Thanks to each member of our Towne Family who every day give their time, talent, and resources to help those in need.

"Serving our community is at the heart of Towne's culture of caring. Philanthropic support from the bank and the TowneBank Foundation are a valued part of this mission. We are also touched by the way our employees go above and beyond to help non-profits with their time and talent."

Bob Aston, TowneBank Executive Chairman



GENEROUS VIRGINIANS			
Ranked by Total Virginia Donations to nonprofits in 2018			
Rank	Company	Location	Va Donations
1	Altria Group	Richmond	\$20,017,505
2	Bank of America	Charlotte	\$9,414,635
3	Dominion Energy	Richmond	\$8,900,000
4	TowneBank	Portsmouth	\$8,085,941
5	Wells Fargo	San Francisco	\$6,084,429
6	Sentara Healthcare	Norfolk	\$5,500,000
7	Huntington Ingalls	Newport News	\$4,460,010
8	Ferguson Enterprises	Newport News	\$3,400,000
9	Norfolk Southern Corp	Norfolk	\$2,871,065
10	Smithfield Foods	Smithfield	\$2,790,751

Generosity Inc. Recognizes Towne

TowneBank Richmond moved up a notch in the Richmond BizSense 2018 Generosity Inc. RVA's Top Corporate Donors report. The annual list recognizes businesses in the Richmond area that are active in community service and philanthropy.

During 2018, Towne provided \$1.34 million in donations to local groups that support a variety of programs to help children, support the cultural arts, feed the homeless, and much more. This total represents an increase of more than \$120,000 over 2017.

GENEROSITY, INC.			
RVA TOP CORPORATE DONORS			
Rank	Company Name	Location	Local Giving 2018
1	Altria Group	Richmond	\$14,252,201
2	Dominion Foundation	Richmond	\$8,579,000
3	Wells Fargo	Richmond	\$6,084,429
4	Capital One	Richmond	\$3,500,000
5	TowneBank Richmond	Richmond	\$1,342,750
6	Kroger	Richmond	\$1,037,273
7	East West	Richmond	\$637,500
8	Williams Mullen	Richmond	\$433,887
9	Haley Automotive Group	Richmond	\$290,047
10	McGeorge Toyota	Richmond	\$266,750