



## HELLO SONO! FORKIDS OPENS NEW REGIONAL HEADQUARTERS

### The Landmark Center in the South Norfolk Neighborhood of Chesapeake



complex is designed to reduce traumatic stress and provide a joyful, creative environment for families and staff. The project was embraced by the historic community of South Norfolk as a catalyst for redevelopment. Over 110 ForKids employees work in the new facility.

At the front door to the Center is the TowneBank Plaza. Whimsical spirals wind through the square, creating footpaths for children to follow. The plaza is flanked by a 20-foot mural entitled "Hands Gogh" created by ForKids kids with the Imani Winds in 2004. Children's handprints form the sunflowers in a reproduction of the famous Van Gogh masterpiece.

The Landmark Center is the final project in the Campaign ForKids, which also funded the Birdsong Center, a regional services center in Suffolk, dedicated in November 2018. TowneBank joined over 300 private donors as well as



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▲ Guests celebrate the opening of the ForKids Landmark Center in the South Norfolk area of Chesapeake.

With bands, confetti bombs, bubble wagons, and hundreds of guests, ForKids celebrated the completion of The Landmark Center and their \$25 million Campaign ForKids on October 17th. The afternoon's events included a ribbon cutting, building tours, food, face painting, street games, and performances by the Oscar Smith High

School Strolling Strings and the Virginia Symphony Orchestra. A nationally unprecedented project, The Landmark Center incorporates a research center, afterschool "Learning Hub," urban orchard, 24-seat call center, commercial teaching kitchen, and a family shelter. With 252 works of art by ForKids children and almost 1,000 plants, the 64,000 square foot

## Former Food Desert Now an Oasis

In September, the Berkley community in Norfolk celebrated the opening of the Berkley Supermarket. Located at 201 East Berkley Avenue, the new supermarket is in what has been called a food desert after a previous grocery store closed in 2018.

Mike Palmer along with his wife Jacqueline and their children are helping make the new store a success. "This is a dream that has been a long time in the making," says Mike, a Navy veteran from Jamaica who manages several popular Caribbean restaurants in Hampton Roads. He worked with neighborhood and city leaders to bring a grocery store to Berkley. "When this opportunity came along, we jumped at it. It's

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▲ Members of the Palmer family, who helped make the dream of a supermarket in the Berkley neighborhood a reality, surround Norfolk Mayor Kenny Alexander (center) at the ribbon cutting for the opening.





# CHAIRMAN'S LETTER

**Dear Friends,**

Banking is a highly regulated industry. Each day bankers across the country are challenged to creatively meet the ever-evolving needs of their customers while navigating thousands of rules and regulations intended to protect the public and overall integrity of our banking system.

While primary banking activity involves the receiving of deposits and the granting of loans, there are many different types of banks in the United States. There are community banks, super community banks serving several communities, regional banks generally serving several states, money center banks, and several mega banks serving most of the country and beyond.

In many respects, banking is somewhat seen as a commodity business where, regardless of size, banks are compared in financial terms by the same metrics such as return on equity, return on assets, interest margin, credit quality, efficiency ratios, etc.

Here at TowneBank, we like to think there is more to banking than strictly a set of comparative metrics. Yes, we have "good numbers." In fact, Forbes rates us as one of the Best Banks in America. But that is not what inspires us.

Our Towne family is immersed in a culture of caring where we strive to have our members feel a strong sense of belonging regardless of their status in life. We are a company built on passion and emotion.

- We don't play follow the leader in the banking world. We march to our own tune of serving others and enriching lives no matter the form it may take.
- We believe in the power of partnership among our shareholders, our members, our Towne family, and the communities we serve.



- We believe the Towne brand should stand for the value we deliver to the community.
- We believe in having a deep understanding of each community we serve and a thoughtful approach to what Towne can do to make it better.
- We believe in and love winning! Yes, we give a pat on the back and recognize effort. But we believe the trophies go only to the winners.

- We believe in community banking and the power of friendship deepened by an emotional connection with our members and the communities we serve.
- We believe that we are blessed with not only the best bankers but the most extraordinary and caring people you could ever imagine. They are here for you!

We are thankful and grateful for your support of our Towne family and the privilege of serving you.

Best regards,

G. Robert Aston, Jr.  
Executive Chairman



▲ Students practice their skills at the Stanley Griggs EMS Training Center.

Since 1961, the College of the Albemarle (COA) has proudly served the academic needs of the region. The first comprehensive community college in North Carolina, COA continues to expand its programs and services throughout the seven counties in the Albemarle area – Camden, Chowan, Currituck, Dare, Gates, Pasquotank, and Perquimans. Now COA has some exciting news to share with a brand-new, state-of-the-art campus in Manteo and a new EMS Training Center in Currituck.

**COLLEGE OF THE ALBEMARLE – DARE** is a centerpiece for Manteo and Dare County. The new facility will allow COA to merge two instructional sites into a 35,000 square foot campus. The building was designed to complement the look and feel of Roanoke Island with history that dates back to the 16th century. At the same

time, the campus includes modern technology such as auto-adjusting blinds to control the lighting and temperature of the educational environment.



**STUDENTS AT COA – DARE** will experience both indoor and outdoor educational spaces including an outdoor amphitheater and patio spaces for instruction, studying, and catching up with friends between classes. TowneBank is honored to support COA – Dare and the TowneBank Commons and TowneBank Veranda will welcome students each day as they come to classes.

**COA – DARE** students can study in various career and technical education programs such as healthcare, building trades, welding, and hospitality. Students can also take college transfer programs and other continuing education courses.

**TOWNEBANK IS ALSO PROUD TO SUPPORT COA – CURRITUCK** as they have dedicated the new Stanley Griggs EMS Training Center at the Currituck Public Safety Annex. Part of the new



## COLLEGE OF THE ALBEMARLE SERVING THE REGION

Public Safety Center that opened in August of this year, the training center will allow EMS students to train in an authentic EMS station environment. The two-bay classroom allows a running ambulance to be driven inside the training center for live demonstrations and hands-on simulation.

Stanley Griggs served on the Bank of Currituck Board and later served as chair of the TowneBank of Currituck Board. For many years, he was chair of the Currituck County Fire and EMS Advisory Board. He grew up in Currituck County and began volunteering with the local fire department and emergency services. He was the first emergency services director and served as fire chief. The Stanley Griggs EMS Training Center is a fitting tribute to Stanley's long years of public service.

**COA – CURRITUCK** is home to many programs in addition to EMS training, including aviation systems technology, basic law enforcement training, computer integrated machining, computer-aided drafting, and college transfer and general education courses. For more information, visit [Albemarle.edu](http://Albemarle.edu).



◀ Taylor Sugg, TowneBank of Currituck president, (l.) welcomes Stanley Griggs to the EMS Training Center named in his honor.



BE OUR GUEST!

# Newport Hospitality Group is Ready to Welcome You



Last year, Newport Hospitality Group celebrated three decades of success. Based in Williamsburg, Virginia, Newport Hospitality Group (NHG) is a leading hotel management company specializing in select and full-service hotels. They operate more than 50 hotels in 18 states with a diverse portfolio that includes Hilton, Marriott, Hyatt, Choice, Wyndham, and Intercontinental Hotel Group as well as independent boutique hotels.

The Newport story started in the 1850s when S.M. Swenson, a Swedish immigrant and a successful merchant, began purchasing vast tracks of land in Texas. His sons leased the land from their father and founded the Swenson Land and Cattle Company, which continued to operate for the next 140 years.

In the early 1990s, Bill Carey, a great grandson of S.M. Swenson as well as a successful entrepreneur and rancher, began searching for new business opportunities. His cousin Mike Pleninger had spent his entire career building and managing hotels and was ready to launch a new business. Starting in a small office in Newport News, Bill and Mike set out to become the preferred hotel management company in the eastern United States with a focus on hard work, individual reliance, community support, and moral integrity.

Since those early days, NHG has grown and evolved and today, Wayne West serves as president and says that the primary mission has never wavered. "We continue to provide unique work experiences, remarkable guest stays, and superior owner returns." Wayne emphasizes that NHG looks for partnerships that align with their principles. "When we find that alignment, the owner is successful, we are successful, we hire the right kind of talent to operate the hotel and attract the right kind of guests to make it profitable for the owner. When you put all those pieces together – it works for everyone – for the guests, the associates, and the owners."

The COVID pandemic hit the hotel industry especially hard. "We had to downsize every single property and it was painful, but when you go from 80 percent occupancy to 20 percent, there is no way the owner can afford that," Wayne says. "We tried to keep the management team together because we knew things would get better. We just needed a bridge to get from the crisis to survival. That bridge was being smart, taking care of the guests who did come in, and taking care of our associates."

NHG added 18 new hotels during the last 18 months, despite the pandemic. "It's a different model of business today and we are trying to be very thoughtful as to what we offer as we determine what our guests want. I have great optimism about our future that we will continue to grow with the right kind of partners," Wayne says.

Newport Hospitality Group is a longtime TowneBank member and Amanda Ulishney, senior vice president and private banking officer, comments on her relationship with NHG over the years. "I feel honored to work with NHG. This is a top-notch company managed by a great group of people who are committed to success. I am excited to work alongside them as they continue to grow and expand." For more information, visit [NHGHotels.com](http://NHGHotels.com).

### NHG'S PHILOSOPHY IS EMBODIED IN FIVE KEY OPERATING PRINCIPLES:

- 1 Act with integrity and communicate honestly
- 2 Exhibit a passion for results
- 3 Extend trust, respect, and support
- 4 Demonstrate 'one team' attitude
- 5 Make every day enjoyable

## FORMER FOOD DESERT NOW AN OASIS

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a great feeling to know that we're filling a void in this community that's been without fresh food, fresh vegetables, fresh healthy food options. We are opening a business and solving a problem at the same time."

Norfolk Mayor Kenny Alexander grew up in the Berkley neighborhood and said the supermarket is a great example of what can happen when the city and the community work together. "It's a testament to the commitment of the city, the persistence of the community, and the goodwill of the Palmers," Mayor Alexander said.

The Norfolk City Council approved a \$400,000 forgivable loan and a \$500,000 grant through a cooperation agreement with the Norfolk Economic Development Authority to help facilitate the opening of the new full-service supermarket so residents can have easy access to healthy food.



Mike's son Esron serves as assistant manager. "A couple of years ago when I was in school at VCU, my father asked me about working in a supermarket. I thought about it and once I graduated, I decided it was something I really wanted to be a part of. I am so proud to see where we are today from where we started."

Jacqueline has been by Mike's side through many business ventures but knows the Berkley Supermarket is special. "I am so thankful to those who have been with us every step of the way – civic leaders, city leaders, and the community came together so we could celebrate the grand opening. It truly was a day of celebration."

Berkley Supermarket offers produce, meat, seafood, deli, and bakery departments as well as a coffee bar, ice cream corner, and a restaurant – Thee Soul Food Kitchen. Residents can also order groceries online for pickup as well as food from the restaurant. Berkley Supermarket is open twelve hours a day, seven days a week. For more information, visit [BerkleySupermarket.com](http://BerkleySupermarket.com).

## GENEROUS GIVING THROUGHOUT VIRGINIA IN 2020

TowneBank has again made the Generous Virginians annual list compiled by *Virginia Business* magazine. TowneBank has been in the top ten since the list first started in 2010. For 2020 giving, Towne ranks number four with donations in excess of \$7.9 million.

*Virginia Business* recognized the past year as one that "has often seemed a dark time, with headlines dominated by COVID-19, the tumult surrounding social justice issues and our deeply politically divided nation. Yet, it also has been a time of breathtaking generosity..."



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 nonprofits in the areas TowneBank serves.

"Over the years, the word 'generosity' has come to be synonymous with TowneBank, and that is something that fills me with joy," said Bob Aston, executive chairman. "This is a recognition of the generous spirit of an amazing group of people who every day give their time, talent, and resources to help people in our communities."

### TOTAL CORPORATE DONATIONS A sample of companies' total contributions to Virginia nonprofits in 2020

Company	Location	VA donations
1 Sentara Healthcare	Norfolk	\$35,300,000
2 Altria Group	Richmond	\$13,303,642
3 Dominion Energy	Richmond	\$12,945,886
4 TowneBank	Portsmouth	\$7,945,339
5 Wells Fargo	San Francisco	\$6,579,250
6 Huntington Ingalls	Newport News	\$3,251,250
7 Ferguson Enterprises	Newport News	\$2,209,522
8 Ernst & Young	McLean and Richmond	\$1,488,054
9 Williams Mullen	Richmond	\$300,554



# THE UP CENTER



▲ Jerry Kent, TowneBank senior vice president; Tina Gill, The Up Center president and CEO; Heather Wilson, outreach manager, Steven A. Cohen Military Family Clinic at The Up Center; Dawn Glynn, TowneBank president Hampton Roads & Northeastern North Carolina; and Robin Cooke, TowneBank president, Portsmouth/Suffolk (l. – r.) celebrate TowneBank's contribution to The Up Center.

Veterans and their families fight an ongoing battle long after they complete their military service. That is where the Steven A. Cohen Military Clinic at The Up Center comes in to help. The Virginia Beach-based clinic is designed to provide high-quality and accessible mental health care for the military-connected families that call Hampton Roads home.

The clinic opened in August 2019 and offers comprehensive high-quality mental health services accessible to the more than 200,000 post-9/11 veterans and military families in Hampton Roads, regardless of discharge status, length of service, or combat experience. It is part of a nationwide network of clinics first launched in 2016 by Cohen Veterans Network supporting post-9/11



▲ The child therapy playroom at the Steven A. Cohen Military Family Clinic in Virginia Beach.

*“Support from community partners like TowneBank allows us to expand our capacity to serve veterans and military families who are an integral part of our community,”*

veterans, military families, and active-duty service members with mental health services. The Cohen Clinic at The Up Center is the first of its kind in the Commonwealth of Virginia and offers both in-person and face-to-face video therapy.

# HELPING THOSE WHO SERVE

said Tina Gill, president & CEO of The Up Center. “During the COVID-19 crisis, with families balancing the challenges of remote learning and social isolation, the need for mental health care for children, couples, and families has increased and continues to evolve. We thank TowneBank for recognizing and supporting this critical need for mental health services in Hampton Roads.”

To date, the clinic has provided services to more than 1,000 members of the Hampton Roads military community and demand for services continues to grow. The skilled team works with clients on a variety of issues impacting emotional wellness, including post-traumatic stress



▲ Images taken by photojournalist Harry Gerwien showcase scenes of military homecomings in Hampton Roads.

disorder, depression, and transition issues. Additionally, case management services are available to connect clients with resources that assist with housing, legal assistance, education, and employment, to name a few.

Founded in 1883, The Up Center is our region's oldest and largest nonprofit family services organization. What started as Norfolk United Charities eventually morphed into a multi-faceted human services organization that has evolved to meet emerging and unmet needs.

A longtime partner of The Up Center, TowneBank is honored to support the important work of the Military Family Clinic as they address the increasing and developing mental health needs of our military community.

“Military families are a vital piece of every community, especially here in Hampton Roads,” said Bob Aston, executive chairman for TowneBank. “We are proud to partner with The Up Center to bring these critical resources to our area and are encouraged by its success in delivering much needed mental health services for years to come.”

You can learn more about the Steven A. Cohen Military Family Clinic at The Up Center on their website, [TheUpCenter.org/CohenClinic](http://TheUpCenter.org/CohenClinic).

## TANKARD NURSERIES

### Planting a Legacy of Beauty for Hampton Roads

We are all challenged in our daily lives to enjoy planting the seeds of our legacy, without the guarantee of bearing fruit. We've learned from those who came before us that if people only planted seeds when there was a guarantee of seeing fruit, a lot of things in the world today would not exist. In 1933, John Ed and Sam Tankard started their first nursery stock with hopes it would be a success for their family for years to come. Three generations later, we see the fruits of their labor; their hope was well-placed.

Today, Tankard Nurseries sits on 700 cleared acres surrounded by the Chesapeake Bay and Atlantic Ocean, with an additional 900 acres of timber. The business remains in the family, with Ed Tankard III at the helm. Ed has been president of the company since 2001. Ed says, “We grow plants, but we're a people business.” While he enjoys working with plants, he says the people make it worthwhile. He loves creating a product that people want to buy to help beautify an area.



Tankard Nurseries is part of the wholesale nursery industry. Their first goal as a supplier is to grow plants to specifications for the landscape market; their second goal is making sure their products transplant well, so that their plants are able to thrive somewhere else. Tankard Nurseries was one of the first nurseries to begin growing in the Pot in Pot system. Their location on the Eastern Shore has great drainage, so it's perfect for this system. The Pot in Pot system allows them to control how much water they want per plant



and provides a geothermal way of keeping the roots warm in the winter. Tankard's location also contributes to the biggest environmental impact they see, which is the plants' ability to clean up waters. Their plants help decrease runoff into the Chesapeake Bay watershed. Ed believes his business has an obligation not only to make the world greener and clean up the air and water, but also serve as an advocate for the environment and the local community.

Ed currently serves as a member of the Board of Trustees for The Horticultural Research Institute of the AmericanHort Foundation, which has provided more than \$7.5 million to research projects covering a broad range of issues important to the green industry. Ed was also appointed to a fourth term on the Virginia Marine Resources Commission by Governor Ralph Northam in August 2019. As a lifelong resident of the Eastern Shore, Ed is very familiar with the shellfish, finfish, and aquaculture industries, and how these industries make up a significant portion of the Shore's economy. Ed's knowledge serves as a great resource for the regulation of the crab and fish season, both recreational and commercial.

Tankard Nurseries joined TowneBank in 2018. Ed says, “Kim Shuler, our banking partner, made an effort to understand the business. The nursery carries inventory for multiple years, and while it has value, it may not sell until it reaches a certain size.” Ed continues, “Towne worked with me; they understand we are a seasonal business, and Kim is there to help us with cash flow needs throughout the year.” Ed says he was most impressed when Towne helped finance the acquisition of land, as well as the generational transfer of land and the business. “Because of TowneBank, the process was smooth and easy.” For more information, visit [TankardNurseries.com](http://TankardNurseries.com).



## TOTAL BUSINESS SOLUTIONS



▲ *Total Business Solutions has seen many years of success thanks to the Tuttle family (l. to r.) John Jr., Cindy, John Sr., Mallory, and Matt.*

## A Winner for 33 Years and Counting

And the Regional Winner is... Total Business Solutions! Congratulations to Total Business Solutions, chosen by the Hampton Roads Chamber as the 2021 Hampton Roads Regional Small Business of the Year.

Total Business Solutions, a longtime TowneBank member, is all about family. John Tuttle started the business in 1988 by selling tape, rubber bands, and other office supplies from his home. John's wife Cindy wrote invoices and helped package orders. Over the next three decades, the Tuttle children got involved, the business grew and now includes everything needed to set up and run an office – desks, chairs, reception seating, restaurant furniture and supplies, paper products, ink and toner, promotional items, embroidery, as well as custom furniture and design services.

During the pandemic, Total Business Solutions had their biggest sales year in history. "We turned a really not so fun time into a really fun time...when we started having fun, we started having success," says Total Business Solutions vice president Matt Tuttle. "We got creative!"

That creativity led to seeking out new business opportunities. "When the pandemic hit, we wondered what we were going to do," Matt explains. "Sales were kind of fading away. We scoured warehouses all over the country and found pallet after pallet of toilet paper. Within 24 hours, we set up an e-commerce store and the lines outside our business were like a Chick-fil-A drive-through!" In addition to toilet paper, Total Business Solutions offered hand sanitizer, wipes, gloves, and acrylic barriers. Everyone pitched in to help and as a result, Total Business Solutions had their best sales year yet.

They also had fun posting some funny videos on Facebook with Matt singing songs with altered lyrics. "Everybody wanted to be a part of it because it was fun at a time that was really scary," Matt says. "Our goal was to help our customers and community get through this tough time."

As more and more businesses return to full staffing, Total Business Solutions has been busy helping customers with office redesign and space planning to accommodate social distancing and other changes brought about by the pandemic.



Paul Going, TowneBank executive vice president, has been Total Business Solutions' banker for many years, and is delighted to see his longtime client receive the Hampton Roads Chamber's top honor.

"Owning a small business is unique because you can create anything that you want," Matt says. "What we've done is create a business that we love. There's not one morning where I get up and say, 'I do not want to go to work.'"

For more information, visit [TotalBusinessSolutions.com](http://TotalBusinessSolutions.com).



## Hampton Roads Chamber of Commerce HONORS SMALL BUSINESSES OF THE YEAR

Congratulations to the following companies who were selected by the Hampton Roads Chamber of Commerce as the 2021 Small Businesses of the Year.

- **TOTAL BUSINESS SOLUTIONS** was recognized with both the Regional Small Business of the Year Award as well as the Portsmouth Small Business of the Year Award.
- **NORFOLK – TECHARK SOLUTIONS** – In 2012, Pratik Kothari and his wife Jinal merged his tech skills with her architecture expertise to create TechArk, a digital solutions company specializing in website development, digital marketing, and custom software and app development. Recently, *Inc.* magazine announced that TechArk Solutions has been included in its annual Inc. 5000 list, a prestigious ranking of the fastest-growing private companies in the country. TechArk experienced year-over-year revenue growth of 59%, an impressive feat in a year that presented businesses with so many pandemic-related challenges.
- **SUFFOLK – KORVING & COMPANY, LLC**, is a family-owned investment management, financial advisor, and financial planning firm. They specialize in working with retirees and those planning for retirement.
- **VIRGINIA BEACH – CAVU INTERNATIONAL** – CAVU stands for "Ceiling And Visibility Unlimited" which in the aviation world defines the perfect day to fly. Their focus is building winning teams in high pressure, high risk, and high reliability environments.
- **CHESAPEAKE – BIG UGLY BREWING** opened in 2015 as Chesapeake's first brewery. The garage-centric theme comes from the owners Jim Lantry and Shawn Childress' collection of vintage vehicles.
- **WESTERN HAMPTON ROADS – BELMONT PEANUTS** – started by Bob and Patsy Marks in 1993, today all three of their children work in the business located in Courtland where they recently added a deli.
- **NONPROFIT – MERCY DROPS DREAM CENTER** – their philosophy is to bring hope alive by offering free resources and connecting people with a need for a community of support that addresses their immediate and long-term needs.
- **LEADERSHIP AWARD – TIM RYAN OF STARTWHEEL.ORG** – Tim serves as a mentor for 757 Accelerate, W&M, ODU, and CNU. He has dedicated himself to helping hundreds of entrepreneurs across thousands of events to start, grow, and transition their entrepreneurial dreams into a reality.
- **TOP TO WATCH – BLOOM COWORKING, SERVE RESTAURANT** – Located on High Street in Portsmouth, Bloom Coworking is a nonprofit coworking space where entrepreneurs, small teams, and remote workers can find an inspiring office space with all the amenities they need. SERVE Restaurant is a popular new eatery and taphouse in Franklin offering American classics and a large selection of beer.

### FORKIDS OPENS LANDMARK CENTER (CONTINUED)

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the cities of Chesapeake, Suffolk, Norfolk, Portsmouth, and Virginia Beach to support the campaign. TowneBank is also a lead sponsor for the ForKids Art Auction, which raises more than \$1 million each year to provide a pathway out of poverty for families and children right here in Hampton Roads.



▲ *The Brock Roof Garden offers a relaxing space for families while staying at The Landmark Center.*

"Our partnership with TowneBank has hugely impacted educational programming here at ForKids. Poverty and homelessness profoundly impact the educational advancement of children," said ForKids CEO Thaler McCormick. "In 2013, over 60% of our children were significantly behind their peers in school. We knew we needed to enhance our afterschool programming to include remedial educational services and project-based learning, and TowneBank made a multi-year investment to make that possible. Almost 2,500 children have advanced to the next grade because of TowneBank's vision."

ForKids was founded in 1988 with a mission to break the cycle of homelessness and poverty for families and children. Today it serves as one of the largest providers of homeless services to families in Virginia. To learn more about ForKids, visit [ForKids.org](http://ForKids.org).





- **PAYTON ADAMS**, AVP, IT Business Analyst, Mortgage
- **MICHELLE AGEE**, BSA Specialist – Know Your Customer
- **LESLIE ALLEN**, VP, Credit Portfolio Analyst
- **ROD ALLEN JR.**, EVP, Director of Financial Planning & Analysis
- **COURTNEY ALUND**, Member Service Representative
- **GABBY ANDERSON**, Indirect Credit Funder
- **ROY ANDREW**, SEVP, Corporate Treasurer
- **CAROLINE ARCESE**, AVP, Card Services Representative
- **ALEXANDRA BAIN**, VP, Mortgage Event & Employee Engagement Manager
- **DESTINY BAKER**, Revenue Manager, Towne Vacations
- **TESS BAKER**, VP, Commercial Portfolio Manager
- **BRUCE BANGLEY**, VP, Manager - Exterior Building & Grounds
- **JUDITH BARNES**, Business Beetle Officer & Business Beetle Coordinator
- **SUSAN BARNES**, Banking Officer, Member Service Specialist
- **ANGELA BARONE**, Operations Officer, Card Services Representative
- **AMBER BEAGLE**, Banking Officer, Business Risk Analyst
- **JESSICA BELCHER**, Loan Accounting Team Leader
- **DIANE BELL**, Operations Officer, Treasury Operations Specialist
- **BRENDEN BLACHURA**, Insurance Producer, Towne Insurance
- **JENNIFER BOSTIC**, Banking Officer, Loan Services Support Analyst
- **CHRIS BOSTON**, Mortgage Branch Manager
- **LEILA BRADLEY**, VP, Exchange Officer
- **CHARMAINE BRAWNER**, BSA Specialist – Case Reviewer
- **DEBORAH BREEN**, Administrative Assistant
- **JULIE BRIDGES**, VP, TowneBank Mortgage Sales Engagement Officer
- **SARAH BROOM**, Property Manager Supervisor, Towne Vacations
- **BRITTANY BROWN**, Member Service Specialist
- **MATTHEW BROWN**, BSA/AML - EDD/High Risk/OFAC Analyst
- **MELANIE BROWN**, Banking Officer, Member Service Specialist
- **MICHELLE BROWN**, VP, Merchant/Card Services Solution Manager
- **THOMAS BRUCE**, AVP, Branch Manager
- **CYNTHIA BRYCE**, VP, Staff Development Coordinator, Towne Insurance
- **KATHY BUGG**, AVP, Treasury Operations Specialist /Online Banking Fraud Analyst
- **PATSY BURGESS**, Collateral Mortgage Underwriter
- **SARA BURNSIDE**, VP, Mortgage Operations Team Leader
- **DELANEY BUSCHING**, Mortgage Loan Processor
- **SHARON BYRD**, EVP, Director of Learning & Development
- **BONNIE CAMPBELL**, Administrative Officer
- **MELISSA CANALE**, Member Service Representative/Vault
- **THOMAS CARLSON**, Banking Officer, Private Banking Portfolio Manager
- **LISA CARRILLO-ROCKETTE**, AVP, Project Manager
- **SHARI CARRITHERS**, SVP, Mortgage Training Manager
- **LEESA CHAPMAN**, Banking Officer, Branch Operations Manager
- **CAMERON CIPCIC**, Branch Operations Manager
- **CAROLE COHEN**, SVP, Director of Marketing Operations & Channel Management
- **LAUREN CONKLIN**, Mortgage Secondary Marketing Assistant Manager
- **TAYA COOPER**, Banking Officer, Relationship Specialist
- **CHELSEA COPAN**, VP, Private Banking Officer
- **ALYSE COSTA**, Marketing Communications & Sales Support Specialist
- **CHRIS CRAWFORD**, SVP, Enterprise Risk Manager
- **TARA CREW**, Deposit Services Representative
- **LEAH CRIBB**, Branch Operations Manager
- **LINDSEY CUDD**, Revenue Manager Assistant, Towne Vacations
- **NANCY CURRIN**, Banking Officer, Treasury Sales Coordinator
- **VICTORIA CUSTER**, Maintenance Coordinator, Towne Vacations
- **CINDY DALUISIO**, EVP, Director of Financial Administration
- **STEVE DANCY**, Field Maintenance Lead, Towne Vacations
- **LATONIA DARIEN-GRUNDY**, BSA Alert Reviewer
- **COURTNEY DAVIS**, VP, Human Resources Business Partner
- **TRINA DAVIS-JORDAN**, Branch Admin Support Representative
- **ALI DAVOY**, AVP, Talent Acquisition Officer
- **KATIE DENNIS**, AVP, Consumer Loan Processing Team Leader
- **KIMBERLY DENNIS**, Account Manager - Personal Lines, Towne Insurance
- **SHERRY DEWAR**, SVP, Retail Resource Development Officer
- **JAROD DOS SANTOS**, Member Service Specialist
- **GERRY DOYLE**, VP, Retail & Deposits Business Technology Manager
- **NANCY DYE**, AVP, Public Finance, Community Investment Asset Manager
- **JENNIFER EDWARDS**, Operations Officer & Card Services Representative
- **MEREDITH ELLIOTT**, SVP, LEAD Program Manager
- **NATALI ENGRAM**, Member Service Representative/Vault
- **ERIN EVANS**, AVP, Robotic Process Automation Architect
- **ERMESHA FAIR**, Processing Services Support Representative
- **MELISSA FLETCHER**, VP, Registered Client Services Assistant, Towne Investments
- **BARBARA FORD**, Document Management Processor
- **KEISHA FORD**, Banking Officer & Risk Management Specialist
- **JENNIFER FOTH**, AVP, Website Administrator, Towne Insurance
- **MIKE FRANKS**, SVP, Commercial Lender
- **STEVEN FRAZIER**, AVP, Account Executive, Towne Insurance
- **CHASSIDY GAINES**, AVP, Internal Audit Supervisor
- **ALLIE GASKINS**, Mortgage Loan Closer
- **AVIANNA GOLDMAN**, Mortgage Loan Processor
- **KATERIN GOOLD**, Banking Officer, Treasury Sales Coordinator

# Celebrating the 20TH TOWNEBANK FOUNDATION GOLF TOURNAMENT



▲ Bob Aston, TowneBank executive chairman; John Fruit and Andy Rivenbark, Tournament co-chairs; and Morgan Davis, Towne CEO celebrate the TowneBank Foundation Golf Tournament's record-breaking success.

Not even rain could dampen spirits at the 20th outing of the TowneBank Foundation Golf Tournament. Held this September, the weather was less than sunny, but our players made up for it with their enthusiasm to support a great cause.



Golfers gathered at the TowneBank headquarters in Suffolk before hitting the links at Riverfront Golf Club. Thirty-six teams participated for a total of 144 golfers. In total, \$262,000 was raised in support of the TowneBank Foundation – a record-breaking amount that brings the grand fundraising total to close to \$2 million since the first golf outing in 2001. These funds will be dispersed to local charities and nonprofits by the TowneBank Foundation, a nonprofit organization that provides grants and donations to well over two hundred organizations each year.

Before hitting the course, golfers had the opportunity to have their ball engraved and enjoyed lunch outside of our Member Services Center. After pros from Riverfront Club explained the rules, Bob Aston, TowneBank executive chairman, welcomed the golfers and wished them luck.

“Thank you for being out here to support us,” said Bob. “We missed this event last year, and despite the weather we hope everyone has a great time today. Thank you again – and hit em straight!”

Long-time co-chairs John Fruit and Andy Rivenbark coordinated the tournament, leading our volunteers and ensuring the event was once again a success. “Mother Nature threw us a curveball with the



weather this year,” said John. “But our sponsors, teams, and volunteers pivoted to make the most of the day. Through it all, this could go down as the most memorable tournament ever!”

Thank you to our amazing sponsors, including our presenting sponsor Howard Hanna, for their continued support in our mission to serve others and enrich lives.



▲ Volunteers are ready to sign in the golfers for a day of golfing and great fellowship.

“The TowneBank Foundation is so appreciative of the excitement around the 2021 Golf Tournament,” said Andy. “Our sponsors, patrons, and workers went the extra mile this year to support our community partners. The efforts of our team helped make the 2021 tournament the most successful in our history and we cannot thank them enough.”

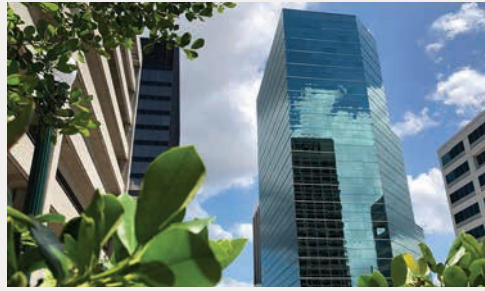
We can't wait to get back out on the course for the next TowneBank Foundation Golf Tournament in 2022!





## Towne Insurance Moves to Downtown Norfolk

Towne Insurance has a new home in downtown Norfolk! On October 18th, the Insurance corporate headquarters, previously based at Bendix Road in Virginia Beach, moved to the McKinnon Tower building, located in Norfolk at 3 Commercial Place, and the former home of Norfolk Southern Corporation. The Insurance team joins the Towne Benefits team that relocated to McKinnon Tower in mid-September.



"We're thrilled to begin this new chapter in our company's history," said W. Douglas Russell, president and CEO of Towne Insurance. "We are excited to serve our members from this beautiful new location and to have our Insurance and Benefits teams under the same roof. We look forward to welcoming visitors to our new home and encourage our members to come see the spectacular space."

from TowneBank Mortgage, Towne Insurance, and Towne Benefits. The bank's headquarters will remain in the Harbour View area of Suffolk and TowneBank's Norfolk Main Office and Corporate Banking Group will remain in their current downtown location.

In June 2020, it was announced that TowneBank, along with Children's Hospital of the King's Daughters, acquired the tower and adjoining parking garage.

Approximately 120 Insurance and Benefits employees are now based in the new building. It will eventually house the headquarters of Towne Financial Services which will include approximately 400 team members

Your local Towne Insurance family looks forward to working with you. Visit [TowneInsurance.com](http://TowneInsurance.com) for more information and to find an agent near you.

*Insurance products offered through Towne Insurance, a subsidiary of TowneBank, are NOT a deposit, NOT FDIC-insured, and NOT guaranteed by TowneBank.*

- **KEISHA GORDON**, VP, Business Analyst
- **JOSHUA GRAHAM**, AVP, Branch Manager
- **JENNIFER GRANT**, VP, Business Risk Manager
- **TAWNIA GRANT**, Banking Officer, Treasury Implementation Specialist
- **JUDI GREGORY**, Banking Officer, Loan Documentation Review Representative
- **LORI GREGORY**, Mortgage Appraisal Desk Administrator
- **LEE GRIFFIN**, Member Service Representative/Vault
- **THOMAS GRIFFITH**, Hot Tub/Pool Supervisor, Towne Vacations
- **BRENDAN GRUET**, Banking Officer, Compliance Assurance Analyst
- **WAYNE HANBURY**, Facilities Maintenance Assistant
- **JESSICA HARRELL**, Receptionist
- **YANCEY HARRINGTON**, Member Service Specialist
- **EMILY HART**, Mortgage Loan Officer
- **TONIA HASSELL**, Member Service Representative/Vault
- **JT HASTY**, Insurance Producer
- **BETH HECKER**, Branch Operations Manager
- **RYAN HENDRICKSON**, Mortgage Loan Officer
- **NATHANAEEL HESS**, Mortgage Loan Officer
- **MELVIN HINES**, AVP, Logistics Supervisor
- **ELIZABETH HINTON**, Member Service Representative
- **DEBRA HODGES**, AVP, Personal Lines Team Leader, Towne Insurance
- **LISA HODSDEN**, SVP, Director of Credit Review Operations & Sr. Review Analyst
- **MARGARET HORSLEY**, Senior Account Manager – Personal Lines, Towne Insurance
- **SASHA HOWARD**, VP, Accounting Manager
- **DEBI HUCK HONEYCUTT**, VP, Credit Enhancement Specialist, TowneBank Mortgage
- **ANGELA HUNT**, AVP, Human Resources Business Partner
- **ELIZABETH HUNT**, Member Service Specialist
- **SHERI HUSSER**, SEVP, Mortgage Chief Operating Officer
- **SAUNDRA IMEL**, VP, Learning & Development Administrator
- **JULIE JARVIS**, AVP, Branch Manager
- **TIFFANY JEFFERSON**, Mortgage Loan Closer
- **VERNON JOHNSON**, AVP, System Engineer
- **DUSTIN JONES**, Design & Implementation Specialist
- **LOUIS JOSEPH**, Loan Accounting Representative
- **SHIRVAN JOSEPH**, Diversity Manager/Loan Officer, TowneBank Mortgage
- **LAURIE KANE**, Loan Documentation Management Processor
- **TORI KEARN**, Senior Digital Media & Web Specialist
- **NICOLE KITTRELL**, AVP, Asset Protection Group Specialist
- **TJ KLAK**, AVP, Treasury Solutions Analyst
- **JACOB KOGER**, Officer & Merchant Implementation & Support Lead
- **MEREDITH KOHLER**, Senior Loan Officer Assistant
- **JENNIFER KOZIEL**, Fraud Specialist - Alert Reviewer
- **TODD KRAHLING**, VP, Mortgage Sales Manager
- **MARY KUHN**, Document Management Processor
- **JULIE LACHANCE**, AVP, Business System Analyst
- **ROBERT LAMM**, EVP, Mortgage Regional Sales Manager
- **YEN LEE**, Capital Markets Analyst, Towne Mortgage
- **MICHAEL LEGRANDE**, AVP, Merchant Sales Representative
- **RAMONA LOTHES**, Banking Officer, Member Service Specialist
- **KEITH LOUIE II**, Maintenance Supervisor, Towne Vacations
- **STACEY LUCAS**, Member Service Representative/Vault
- **LISA LYNCH**, AVP, Human Resources Advisor
- **SEAN LYNCH**, AVP, Senior Commercial Portfolio Manager
- **TAYLOR MALBON**, AVP, Mortgage Senior Marketing Strategist
- **JENNY MARPLE**, Purchasing Agent - Property Management, Towne Vacations
- **ERIN MARTIN**, Lead Maintenance, Towne Vacations
- **MICHELLE MARSH**, Loan Services Financial Reporting, Code Review Specialist
- **MARY-TAYLOR MAY**, Banking Officer, Relationship Specialist
- **IAN MCCLAIN**, Member Service Representative
- **ASHLEY MCDANIEL**, Linen Processor, Towne Vacations
- **DEBORAH MCMILLION**, Account Manager - Select Business Unit, Towne Insurance
- **TINA MCPHERRAN**, Commercial Lines Team Leader, Towne Insurance
- **MORGAN MINTER**, Business Systems Analyst
- **ASHLEY MIZELLE**, VP, Project Manager
- **PEYTON MOHRHUSEN**, Social Media & Public Relations Specialist, TowneBank Mortgage
- **CLARISSA MOORE**, Housekeeper, Towne Vacations
- **TAMARA MOORE**, Housekeeping Supervisor, Towne Vacations
- **CHARLIE MORRELL**, SVP, Director of New Construction
- **KIM MORRIS**, Real Estate Relationship Specialist
- **TRENT MORRIS**, AVP, Senior Fair Lending Analyst
- **GENELLE MORRISON**, Loan Accounting Representative
- **DEREK MOSS**, Banking Officer, Branch Operations Manager
- **KRISTIN MOTTER**, VP, Senior Project Manager
- **MEGAN MURPHY**, AVP, Executive Assistant to the Chief Executive Officer
- **FLAVIA MURRIL**, HRIS Support Specialist
- **DYLAN NAZELROD**, Courier, Towne Vacations
- **MARTHA NELSON**, Mortgage HMDA Specialist
- **ERIKA NEWBY-REESE**, HR Benefits Specialist
- **ASHTON NEWSOM**, Banking Officer, Credit Monitoring Analyst
- **WILL NIBLO**, Banking Officer, LEAD Associate
- **JEFFREY NOWAK**, AVP, Account Executive, Towne Insurance
- **GREG OHMSEN**, EVP, Director of Facilities & Construction Management
- **MICHELLE PARRISH**, Administrative Officer & Executive Assistant



## Harbor's Edge Changes Norfolk Skyline with New River Tower

The downtown Norfolk waterfront skyline has a new dramatic look with the completion of the River Tower at Harbor's Edge. The 24-story tower, the tallest residential building in Norfolk, doubles the capacity of the Harbor's Edge campus. Featuring open floor plans and floor-to-ceiling windows, the River Tower adds 147 new residences, all with stunning views of the Norfolk harbor and downtown.

As they enter, residents are greeted by a two-story grand lobby with a central staircase. From there, the amenities include a theater, grand hall that seats 250, media room, club room, salon/spa, and a very popular golf simulator. There are multiple dining facilities to choose from in the Harbor's Edge complex – a lobby bar, a restaurant serving small-plate appetizers and regional cuisine entrees, and a venue with a pizza oven that also serves burgers, sandwiches, and salads. All dining sites are supported by a state-of-the-art kitchen and overseen by executive chef Beat Meier.

"It was always our intention to build a second tower," says Neil Volder, the developer and CEO of Harbor's Edge. "The first tower sold out in nine weeks and we had a waiting list so we knew there was a strong demand for superior senior living in Hampton Roads." The expansion adds more than 525,000 square feet to the Harbor's Edge complex.

As plans were made to expand Harbor's Edge, it was essential to maintain the sense of one community. A new third-floor



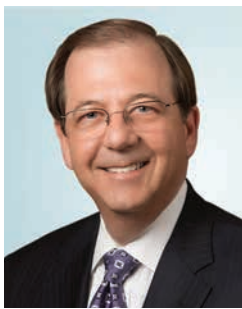
common area seamlessly connects the new amenities with the existing. "We are also completely renovating all the existing common areas and dining venues to match the new design and décor so that you are unaware when you move from one tower to the other. We are truly one community with two towers," says Neil. "In the end, it's all about bringing everyone together to form one brand new community."

As a continuing care retirement community, Harbor's Edge offers residents the security of a life care program that provides care through all phases of life. "Health care is an extremely important aspect of a retirement community. While you want a beautiful facility, great activities, and a good location, when you need a higher level of care of assisted living memory support or skilled nursing, it is there for you and the cost is included in our True LifeCare program," Neil says. "And should one need emergency medical care, Harbor's Edge is right across the street from Sentara Hospital and Heart Pavilion."

TowneBank has had an office in Harbor's Edge since 2007, available to residents as well as the general public. Branch manager Steven Cuddy and his staff are eager to welcome new members. For more information on Harbor's Edge, visit [HarborsEdgeNorfolk.com](http://HarborsEdgeNorfolk.com).



  
**ALAN WITT**  
 NEW DEAN OF CNU  
 LUTER SCHOOL OF BUSINESS



**C**ongratulations to Alan Witt, founding TowneBank Peninsula board member, who has been appointed dean of the Joseph W. Luter, III School of Business at Christopher Newport University. Alan joined the Luter School as an executive-in-residence after retiring in December 2020 as CEO of PBMares. Among the top 100 accounting and business consulting firms in the nation, the firm had grown under Alan's leadership during his long tenure as CEO, beginning in 1979.

Additionally, Alan recently was elected chair for the Virginia Chamber of Commerce and is former chair of the board for Riverside Health System. He has served on a number of other boards and foundations. To honor his many decades of achievement, *Virginia Business* named him a Living Legend on the 2021 Virginia 500 Power List, after making the inaugural list in 2020.

An alumnus of Christopher Newport University, graduating in 1976 with a degree in business administration, Alan has a long connection to the school and served on the Board of Visitors as a member and then rector. As an executive-in-



▲ *The Joseph W. Luter, III School of Business at Christopher Newport University.*

residence, he has been teaching an accounting class and serves as co-chair of the Master of Financial Analysis Partners Council.

"Alan has been an exceptional leader for his alma mater, our community, and the commonwealth for decades. His agreement to step into this new role at this time in his life will bring extraordinary opportunities for our students and further expand the reach, reputation and positive trajectory of our Luter School of Business," said CNU President Paul Tribble.

"I'm a proud alum, a Captain for Life and am honored to have this opportunity to serve the school and university that I love so much," Alan said. "Getting to know the students and faculty as an executive-in-residence has been inspiring. I look forward to getting more deeply involved in the daily life of the campus and in leading Luter on a path to continued success."

TowneBank is grateful to Alan for the continued expertise that he provides to the Towne family, serving on both the Peninsula and corporate boards, and as chairman of the Enterprise Risk Management Committee and on the Audit Committee.

**A Single Name and Resource for Living Your Best Financial Life**

**W**e're thrilled to announce that our brand identity will be unified under one name: Towne Wealth Management! A key member of the Towne Family of Companies since we opened our doors as Towne Investment Group in 2004, we created Towne Wealth Management in 2016 in response to the evolving needs of our diverse client base.

Comprehensive wealth management involves an in-depth review and analysis of all aspects of your financial life. We help you see the big picture as we personalize a plan for addressing every detail. More than investments, Towne Wealth Management helps you focus on the full scope of your financial life.

Together, both brands have provided comparable services through Raymond James Financial Services Inc., Member FINRA/SIPC. Together, they now become one. As we rebrand solely as Towne Wealth Management in 2022, our core beliefs remain. You can continue to expect a commitment to providing exquisite service delivered with professionalism and a personal touch. Thank you for the confidence and trust you have placed in our services. We look forward to serving you for years to come.



**SEAN DRISCOLL, AIF**  
 Senior Vice President  
 Financial Advisor, RJFS

*As part of an ongoing series in Towne Today, the professionals located at Towne Wealth Management are pleased to provide informative articles on a variety of investment topics. In this issue, Sean Driscoll explains how to ensure your estate plan provides access to important records and sentimental memories for your family members.*

**Does Your Estate Plan Account For Your Digital Assets?**

**ESTATE AND GIVING**

*Online services, important documents, and family mementos can carry great value.*

Unlike tangible items like heirloom jewelry and vacation homes, or intangible but well-established considerations like financial securities and accounts, digital assets aren't always top of mind when building and maintaining an estate plan. But to neglect those digital assets may lead to difficulty and heartache for family members later – and could lead to the loss of items with incredible value, both sentimental and monetary.

There can be other benefits to organizing your digital assets as well, such as in the case of an emergency. If you became incapacitated, could your loved ones access your important accounts for everything from utility bills to medical clinic portals?

As the number and types of digital assets are continually growing and are locked behind a hodgepodge of companies, usernames, and passwords, getting a handle on your digital estate can be tricky. A diligent, steady approach to inventorying your digital life can help bring order to this process.

**What's a digital asset?**

While you may not want to bother with a \$2.99 crossword puzzle app and may not own a \$64 million non-fungible token for a piece of digital art, these two extremes show the scope and evolving nature of digital assets.

More common examples include financial accounts, service accounts, legal and financial documents, cloud storage, and health records, as well as online photo, video, and music collections. You may also want to make your email and social media accounts accessible to loved ones so when the time comes they can be closed with a graceful denouement or established as a lasting online memorial.

**Making an inventory**

In short, digital assets are a wide category including things like video game collections worth thousands, digital currency wallets worth hundreds of thousands, and family photos and home movies that are priceless.

Luckily, once introduced to the idea of a digital estate, you'll likely find it easy to identify and plan for assets and accounts. Puzzle apps? Probably not worth worrying about. Emailed love letters? Absolutely essential. This gradual method will likely be more effective and comprehensive than trying to compile a complete list from the get-go.

**Consolidated storage**

For digital assets not tied to specific service accounts, including photos, videos, and PDFs of health records and legal paperwork, you may consider setting up a cloud-based backup system to consolidate disparate devices, accounts and services. Your advisor has access to some of these tools that can help you organize your assets while providing gated access and rigorous cybersecurity.

For online accounts, it's a good idea to change passwords regularly for security reasons. A secure password manager can make it easier to manage strong, complex passwords and simpler for loved ones to access the accounts if needed.

**Like any other asset, more or less**

Creating an estate plan is an act of love. By making your intentions clear with a holistic, comprehensive plan, you help reduce additional stress and friction for your loved ones as they grieve. Though the understanding of the value of digital assets is fairly new, accounting for them in an estate plan follows the same foundational principals as with any other asset.

The Raymond James financial advisors at Towne Wealth Management know it's better to have a plan too early than to be in need of one all of a sudden. Talk to your professional team about accounting for digital assets in your holistic long-term plan. Please contact any of our financial advisors with questions at 757-638-6850.

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. Securities offered through Raymond James Financial Services, Inc., Member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of TowneBank, are not guaranteed by TowneBank, and are subject to risks, including the possible loss of principal. Advisors, Inc. Headquarters: 5806 Harbour View Boulevard, Suffolk, VA 23435.





CHILDREN'S HARBOR



BOYS & GIRLS CLUBS OF THE VIRGINIA PENINSULA



H.E.R. SHELTER



CARDS OF ENCOURAGEMENT

# CARING ACROSS SOUTH HAMPTON ROADS

TowneBank volunteers came out once again in support of the United Way's annual Day of Caring. In partnership with the United Way of South Hampton Roads and the United Way of the Virginia Peninsula, Towne family members completed volunteer projects at local agencies including EQUI-Kids, Williamsburg Hospice House & Support Care, ForKids, the Boys & Girls Clubs of the Virginia Peninsula, H.E.R. Shelter, and Children's Harbor.

In total, the United Way of South Hampton Roads reported 800 volunteers completed 35,000 hours of service at 60 agencies. The United Way of the Peninsula reported 700 volunteers at 47 different projects. A huge collective impact in just one day!

The United Way serves our community by ensuring that nonprofits can provide the critical services and resources for our neighbors in need. The collective participation of volunteers, agencies, committees, sponsors, and corporations brings our community one step closer to ensuring health, education, and financial stability are available to everyone who calls our region home.

"Poverty is an issue that touches all of us," says Tracy Snyder, Director of Volunteer Engagement and Corporate Liaison for the United Way of the Virginia Peninsula.

*"By giving, advocating, and volunteering, your contribution to the Day of Caring campaign improves the lives of our neighbors in need, and reminds us all that we are connected in kindness."*



WILLIAMSBURG HOSPICE HOUSE



FORKIDS



EQUI-KIDS

## TOWNE BANK COMMERCIAL MORTGAGE

### Tops in Affordable Housing Activity in Virginia



Congratulations to TowneBank Commercial Mortgage and founder and president David Beatty who received recognition from Virginia Housing as a top multi-family loan producer.

"On behalf of Virginia Housing, I want to congratulate TowneBank Commercial Mortgage, LLC for being among our top multi-family loan producers as determined by the dollar volume of loans closed in a calendar year," says Susan Dewey, CEO of Virginia Housing. "TowneBank Commercial Mortgage, LLC placed \$24,659,000 of Virginia Housing multi-family loans in 2019 – a terrific accomplishment!"

David, who has partnered with Virginia Housing for more than 30 years, explained that the nearly \$25 million in multi-family loans were in connection with affordable housing mortgages on two projects – Bennett's Creek Commons in Suffolk and Lexington Place in Portsmouth. "The \$25 million is really only half of the story because that was the construction period loan," David says. "That then rolled over to a permanent long-term loan of \$25 million. These loans strengthen our mission to support Community Reinvestment Act initiatives."

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In her letter to David, Susan says, "Benefits reach far beyond just the bottom line; your success is shared with every vulnerable Virginian who gains the opportunity to live, work, learn, or raise a family in a safe and affordable rental community. As a trusted business partner, TowneBank Commercial Mortgage, LLC enables Virginia Housing to better serve our borrowers and your efforts have helped us achieve historic levels of loan production in service of the Commonwealth and its communities."

Virginia Housing, formerly known as VHDA, was created in 1972 by the General Assembly to help Virginians attain quality, affordable housing. By working in public-private partnerships, Virginia Housing provides mortgages for first-time homebuyers, as well as financing for apartment communities and neighborhood revitalization efforts. They also offer free homebuyer classes, support housing counseling, and help people with disabilities and the elderly make their homes more livable.

David joined TowneBank in 2001 and has more than three decades of mortgage banking and brokerage experience. The Towne family is proud to have David as part of our team!





## TOWNE FAMILY PROMOTIONS

- **MEGAN PATTERSON**, VP, HR Benefits & Information Systems Manager
- **KIM PENDLETON**, Mortgage Suspense Manager
- **TRICIA PERMITO**, VP, Mortgage Secondary Marketing Manager
- **TORI PETRON**, Property Manager Assistant, Towne Vacations
- **IRMA POLANOSKY**, Banking Officer, BSA Specialist – Know Your Customer
- **LESLIE PRICE**, Maintenance Supervisor, Towne Vacations
- **LISA PRICE**, Talent Acquisition Officer
- **MADISYN PRICE**, Member Service Representative
- **DAWN PROVOST**, VP, Private Banking Officer
- **DAVID RAINES**, Banking Officer, Small Business Underwriting Team Leader
- **TRICIA RANDALL**, SVP, Private Banking Officer
- **LAVARE RICKS**, Digital Banking Support Representative
- **JULIA RIDENHOUR**, Loan Accounting Representative
- **HEATHER ROBERTS**, Commercial Lines Team Leader, Towne Insurance
- **KAREESE ROBERTS**, Compliance Assurance Specialist
- **TYLER ROGERSON**, Member Service Specialist/Member Service Representative
- **MARVIN ROSS**, Information Security Analyst
- **NICK RUSSO II**, VP, Assistant Sales Manager, TowneBank Mortgage
- **TARA RYAN**, AVP, Client Service Specialist, Towne Insurance
- **MORGAN RYAN-RINGO**, Banking Officer & Relationship Specialist
- **SUZANNE SATSATIN**, Member Service Representative/Vault
- **BRYAN SCANNELL II**, Member Service Representative
- **JENNIE SCHISLER**, Assistant Account Manager – Commercial Lines Towne Insurance
- **KEVIN SCHOETTLIN**, Technology Officer & Network Administrator
- **BRAD SCHWARTZ**, President & Chief Operating Officer
- **ASHLEY SEELOFF**, Banking Officer, BSA/CTR Specialist
- **AMY SEINTOURENS**, AVP, Enhanced Due Diligence Officer
- **MANDY SHARP**, AVP, Loan Services Compliance Manager
- **JEANETTE SHAW**, Bookkeeper, Towne Realty
- **JAMES SHEPPARD**, BSA/AML Specialist - Senior Case Reviewer
- **DAWN SIMMONS**, VP, HMDA Operations Manager
- **CHRISTIAN SIMONS**, HMDA Quality Assurance Specialist
- **CONNOR SIMPSON**, Member Service Representative
- **BRIAN SKINNER**, President & CEO of Towne Financial Services Group
- **AARON SMITH**, Member Service Representative
- **TONYA SNYDER**, AVP, HR Technology Specialist, Towne Insurance
- **ALICIA SOKOLOVSKY**, Member Service Representative
- **SHANE SPRADLING**, SVP, Asset Liability Manager
- **JENNIFER STEELE**, VP, Tax Analyst
- **JENNIFER STEMPLE**, Housekeeping Team Lead – Property Management, Towne Vacations
- **JULIE STEVENS**, AVP, BSA-KYC Supervisor
- **KATHY STEVENSON**, AVP, BSA-KYC Supervisor
- **JESSICA STOUDT**, Financial Analyst
- **BETH STRACHAN**, AVP, Loan Doc System Administrator
- **TINA STRALEY**, Member Service Specialist
- **OLIVIA STYONS**, Banking Officer, Instructional Specialist
- **DANA SUTTON**, Member Service Representative
- **SARA SZYMANSKI**, Officer, Merchant Sales Representative
- **DANIELLE TALBERT**, Senior Account Manager - Select Business Unit, Towne Insurance
- **ADAM TASSONE**, AVP IT Business Analyst
- **ABBEY TAYLOR**, Branch Admin Support Representative
- **PAM TEMPLETON**, Banking Officer, Relationship Specialist
- **KATRENA THOMASON**, EVP, Controller - Towne Banking Division
- **KRISTINA THOMPSON**, Banking Officer, Relationship Specialist
- **EIDA TICZON**, Banking Officer, Executive Assistant
- **ANDREW TILLOTSON**, Member Service Representative
- **BETSY TOTTON**, SVP, Private Banking Officer
- **JANKA TOZEROVA**, Member Service Representative
- **JEN TRIAS**, Member Service Representative
- **VIRGINIA TRIPP**, VP, Mortgage Marketing Content Manager
- **AMY TUCKER**, Account Manager - Commercial Lines Towne Insurance
- **BRIE TUCKER**, SVP, Loan Services Quality Assurance Manager
- **LAUREN TWIDELL**, Member Service Representative
- **GINA VALENCIA**, Banking Officer, Treasury Implementation & Support Specialist
- **JOHN VERNON**, Banking Officer, Small Business Underwriter
- **KIM WALCK**, AVP, Executive Assistant
- **JOHN WALLACE**, EVP, Director of Enterprise Risk Management
- **KAREN E. WEBB**, AVP, Internal Audit Supervisor
- **LAUREN WEBER**, Mortgage Software Support Specialist
- **LAUREN WEINER**, VP, Business Systems Manager
- **JENNIFER WHITE**, SVP, Dealer Services Operations Manager
- **MATT WHITE**, AVP, Senior Operational Risk Analyst
- **DONNA WHITT**, Banking Officer, Senior Relationship Specialist
- **JUDITH WILLIAMS**, AVP, Towne Benefits Executive Assistant
- **KYLE WILLIAMS**, VP, Credit Review Analyst
- **BRANDON WILSON**, VP, Director of General Services
- **DEBORAH WITTERS**, Member Service Representative
- **ALLIE WITTKAMP**, SVP, Director of Marketing Communications
- **KAILONA WOOD**, AVP, Senior Treasury Accountant
- **JEFFREY YOUNKINS**, AVP, Commercial Portfolio Manager
- **AUTUMN ZANDER**, Member Service Specialist/Member Service Representative
- **JILLIAN ZELLER**, Senior Operations Specialist

Promotions as of 9/30/2021



# SHATTERING THE GLASS CEILING



*Virginia Business* magazine selected 30 women leaders who stand out in Virginia's corporate world to receive their inaugural Women in Leadership Awards. Congratulations to Dawn Glynn, president of TowneBank Hampton Roads and Northeastern North Carolina, who was one of the women chosen for this award.

Here are some excerpts from the *Virginia Business* article published in June:

With such an unusual year as our backdrop, *Virginia Business* introduces our inaugural *Virginia Business* Women in Leadership Awards, spotlighting a cohort of 30 executives who have excelled in their careers and are paving the way for other women to follow in their footsteps. More than 200 women business leaders were nominated this year, making

it a challenge to narrow down the list to our 30 honorees. Decisions were made by *Virginia Business'* editor and publishers. We congratulate our stellar first group of winners and look forward to honoring more women executives in the future.

A lifelong resident of the Hampton Roads region, Dawn Glynn was a founding member of TowneBank 22 years ago. During her tenure, the regional bank has expanded from three offices to more than 40 throughout Hampton Roads, Central Virginia, and North Carolina, with more than 2,600 employees, \$15 billion in assets and contributions of more than \$78 million to support communities served by TowneBank.

Her first job as a grocery store cashier introduced her to the customer service business. "I learned you can change someone's day with a warm greeting and smile," she recalls. "Making those simple connections is still a large part of my job today, building and growing member, employee, and investor relationships."

Glynn is dedicated to making a difference in her community and devotes time to organizations such as United Way of South Hampton Roads. As board chair during the May 2019 Virginia Beach mass shooting, she led community support efforts to help families and employees impacted by the tragedy. She also served on the board of Norfolk's Access College Foundation, helping raise scholarship funds for local high school seniors.

Each of Glynn's mentors over the last 35 years has shaped the leader she is today. "I'm a believer in always paying it forward with helping others," she says. "I love coaching others, watching them grow into new roles and take on expanded responsibilities. They're the future leaders of our company and community."

The Towne family joins in congratulating Dawn!

## Brad E. Schwartz Named President and Chief Operating Officer



TowneBank's Board of Directors has elected Brad Schwartz as President and Chief Operating Officer succeeding J. Morgan Davis, who will continue to serve as Chief Executive Officer.

"Brad joined our Towne family in 2016 with the merger of Towne and Monarch Bank, where he served as Chief Executive Officer. Since that time, he has played a significant role in the enhancement of our operational capabilities as well as his contribution to the more than doubling of our company's assets and earnings since 2016," says Bob Aston, Executive Chairman.

Brad has a B.S. in Business Administration from Longwood University, a Master of Business Administration from the University of Richmond, and is a graduate of Stonier Graduate School of Banking at Georgetown University.

He is a past member of the Board of Directors of the Federal Reserve Bank of Richmond, the Board of Visitors of Longwood University, and is a current member of the Board of Directors of the Virginia Bankers Association.





▲ TowneBank's Meagan Parker, Allie Wittkamp, Dawn Glynn and Buffy Barefoot were at the Giving Back Awards where TowneBank was honored.

## GIVING BACK AWARDS

Honor Organizations Making a Difference

Coastal Virginia magazine's Giving Back Awards honor nonprofit organizations and businesses that are making a tangible and measurable

impact in our community. TowneBank continually strives to serve and improve the lives of those who call Coastal Virginia home and is proud to be a 2021 Giving Back Award honoree.

The 2021 awards included two separate categories: one for nonprofit organizations and one for corporations and businesses. This year's nonprofit honorees include organizations that serve a variety of missions, including Norfolk's Hope House Foundation, that serves adults with intellectual and developmental disabilities, Virginia Beach-based Seton Youth Shelter, that provides 24-hour emergency shelter for youth ages 9-13, and Smart Beginnings of the Virginia Peninsula, an organization that prepares youth for success in kindergarten and beyond. Mutts with a Mission, a nonprofit dedicated to providing highly skilled service dogs to veterans, wounded warriors, law enforcement officers, first responders, and federal agents, was named the nonprofit of the year. Other honorees in the nonprofit category include the Living River Trust, Chesapeake Care, Inc., Wesley Community Service Center, PingPong.GIVES, the Sandler Center Foundation, and the Judeo-Christian Outreach Center.

For-profit businesses were recognized for impact made through charitable programs and corporate giving, workplace development, community outreach, and more. We are proud to be recognized alongside wonderful companies including Damuth Trane, Premier Millwork and Lumber, and Armada Hoffer, to name a few.

Honorees gathered at the Giving Back Awards celebration held at the Virginia Museum of Contemporary Art.



*"Giving back is key to our mission," says Dawn Glynn, president of TowneBank Hampton Roads and Northeastern North Carolina. "Whether we are volunteering, raising funds, or collecting donations, our culture of caring is a huge part of our identity at TowneBank. We are proud to be a 2021 Giving Back award honoree."*

## CONGRATULATIONS

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## TOWNE BENEFITS

### Medicare & Medicaid: Working Together



Outliving one's money frightens many seniors for good reason. The cost of living is rising, people are living longer, and healthcare costs are growing. Seniors are familiar with Medicare, but few know how Medicaid complements the program and may help eligible seniors afford health benefits.

Medicare is a partnership between the federal government and private insurers to provide healthcare options for seniors. Medicaid is a federal and state-funded partnership that is a safety net for low-income individuals. While their names are similar, their functions and qualifications are very different.

To be eligible in Virginia for Medicaid, you must fall below the state's financial requirements. If a senior qualifies for Medicaid

and is also eligible for Medicare, they are called Dual-Eligible. Full Dual Eligibility pays for Medicare Part B's premium, most drug costs, healthcare copays, as well as provides funds for unlimited palliative care.

Medicaid qualified individuals could also consider a Medicare Advantage plan. Medicare Advantage plans for the Medicaid eligible offer an enhanced set of benefits such as transportation, meals, telemedicine, hearing aids, glasses, and comprehensive dental coverage.

Everyone's situation is different, and this is a simplified overview of a complex subject. If you have questions about how Medicare or Medicaid could provide assistance to you or a loved one, we are here to help. Towne Benefits' Steve Frazier can be reached at 757-249-5481 or SteveFrazier@townebenefits.com. Steve is a Certified Senior Advisor and is AHIP certified.

*Insurance products offered through Towne Benefits, a subsidiary of TowneBank, are not a deposit, not FDIC-insured, and not guaranteed by TowneBank. Towne Benefits' agents are not connected with or endorsed by the U.S. government, the federal Medicare program or Virginia's Medicaid program. Information provided is for illustrative purposes and is not intended to be legal or tax advice.*





Living as the #1 family resort in the Smokies, Venture Resorts is known for great accommodations and top-notch service.

Aside from breathtaking views, a trip to the Smoky Mountains offers a variety of activities, from hiking to horseback riding and fishing. Local attractions include the family-friendly city of Pigeon Forge and nearby Gatlinburg boasts the iconic Dollywood amusement park.



## TOWNE VACATIONS Expands to the Smoky Mountains

Our newest vacation property is tucked away in the Smoky Mountains of Tennessee. Venture Resorts offers close to 400 rental properties that can accommodate groups of all sizes and are conveniently located near destinations like Gatlinburg, Pigeon Forge, Wears Valley, and Sevierville. Voted by *Southern*

In addition to the Smoky Mountains vacation properties, Towne Vacations offers beach vacations in Hilton Head, South Carolina and Oak Island, North Carolina, as well as mountain and lake vacations in Deep Creek Lake, Maryland. With any of these great destinations, you can rest assured that you will experience only the highest level of quality you've come to expect from the Towne Family of Services. Visit [TowneBank.com/TowneVacations](http://TowneBank.com/TowneVacations) to start planning your next trip with Towne.



## TOWNE REALTY PROVIDES A WIDE RANGE OF HOMES. *Here is a Snapshot from their Luxury Collection.*

**WARNER HALL  
GLOUCESTER \$4.5M**

**CHURCH POINT  
VIRGINIA BEACH \$6.795M**

**GOVERNORS LAND  
WILLIAMSBURG \$1.42M**

**CHARLES CITY  
PROVIDENCE FORGE \$1.4M**

**HARBOR PLACE  
NORFOLK \$1.695M**

**CEDAR POINT  
SUFFOLK \$1.675M**

**FORDS COLONY  
WILLIAMSBURG \$1.45M**

**EMERALD FOREST  
CHESAPEAKE \$1.45M**

  
**BERKSHIRE HATHAWAY**  
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