



COMMUNITY SERVICE AND A CULTURE OF CARING

Volunteers from across the community joined together for the United Way's Day of Caring. In its 27th year, the annual event connects generous volunteers with worthy organizations in need of support.

Regionally, more than 1100 volunteers from over 50 companies participated in local efforts. Groups were dispatched to 100 different projects in Hampton Roads, Richmond, and for members of the Towne Family in North Carolina, too. With the help of volunteers, organizations like For Kids, the YMCA, and the H.E.R. Shelter were able to use funds and time typically allotted for these tasks in a more meaningful way.



TowneBank is a longtime supporter of the Day of Caring. Volunteers from across our family of companies participated in the annual event. In Virginia Beach, Towne volunteers helped clean up and renovate the outdoor area at the Seton Youth Shelter, which provides 24-hour emergency shelter for children ages 9-17. A group from Towne in Williamsburg helped with a variety of tasks at the 22-acre Dream Catchers barn and facility, an organization that improves the quality of life for individuals with physical, emotional, and developmental needs through therapeutic horseback riding. In Chesapeake, volunteers assisted with food delivery for Meals on Wheels, an organization that provides meals and companionships to senior citizens.

Our Richmond area volunteers helped decorate and assemble financial literacy kits to provide education on basic budgeting and money management skills.



Volunteers in North Carolina helped out at Junior Achievement's headquarters, an organization that helps youth meet their professional and financial goals through educational and mentorship programs. The Day of Caring embodies TowneBank's

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An Otterly Fantastic Event at the Virginia Living Museum



▲ TowneBank chief banking officer Brian Skinner joins Virginia Living Museum executive director Rebecca Kleinhample, and a very friendly otter in the background.

More than 200 guests came to the Virginia Living Museum to enjoy the 2019 Otter Ball to raise funds and awareness of the museum's conservation efforts. TowneBank was honored to serve as the Presenting Sponsor for the event. More than \$115,000 was raised to support the museum's mission to deliver engaging natural science and conservation education through quality exhibits, live animal demonstrations, school year classes, summer camps and programs, and special events throughout the year.

AN OUTSTANDING WOMAN IN BUSINESS!

Congratulations to Yvonne Allmond, Towne executive vice president and community financial engagement officer, who received an *Inside Business* Women in Business award. The magazine presents achievement awards to celebrate women who have been successful in their business and careers, have made a significant impact on the business community, and have served as mentors and examples to others.



INSIDE BUSINESS

Yvonne served as senior vice president in the private banking group in Towne's Norfolk corporate offices for almost 15 years and has over 30 years of financial experience, including serving as an investment associate with the Economic Development Finance Corporation in Washington D.C. and as an assessment auditor with the FDIC, also in Washington, D.C. She received a bachelor's in business administration in finance from George Washington University and graduated from the CIVIC Leadership Institute in 2006.

In 2014, Yvonne received the YWCA Women of Distinction award and the NAACP Presidential Award. She is involved in many civic activities, community initiatives, and organizations, serving on the boards of ODU, NSU Foundation, Virginia Center for Inclusive Communities, Norfolk Employees Retirement

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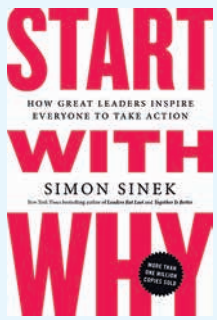
CHAIRMAN'S LETTER

Dear Friends,

As the countdown began in Times Square, heralding in 2020, my heart filled with thanks and gratitude for the loyalty and support given to our Towne family over the past twenty years by our members, shareholders, and the communities we have been so privileged to serve.

With the arrival of the 2020 New Year, we began our third decade of "Serving Others and Enriching Lives." My spectrum of ideas about continuing to build our future leads me first to a 20/20 rearward vision of our past successes, and a reflection on the foundational principles that have paved our road to success.

Amazingly, Towne's market capitalization is now approaching \$2 billion, company assets are nearly \$12 billion, and the communities we serve stretch from Hampton Roads to Richmond, Raleigh, Greenville, Greensboro, Charlotte, and beyond. Incredibly, Towne stands as the most successful new bank ever chartered in the Commonwealth of Virginia.



One might ask, how was this possible?

In his bestseller book, "Start With Why," Simon Sinek promotes the idea that great companies think in terms of achieving infinite results driven by the clarity of WHY, the discipline of HOW, and the consistency of WHAT.

WHY The Towne Family has a very simple WHY — To Serve Others and Enrich Lives.

HOW The HOW of Towne is centered around attracting and retaining extraordinary teammates of high integrity.

We always strive to create a warm sense of belonging for everyone who walks through our doors and, most of all, we seek out those having an inherent belief in trust being our most sacred value.

It is in that light that we shall never forget that the trust of others made TowneBank possible. From the 4,000 shareholders who chose to make the trek to a Portsmouth garage to invest in a new bank, to Joe Face, the Virginia Banking Commissioner whose belief in the Towne team led him to approve our business plan and bank charter, to the original ninety bankers who walked away from secure,



well-paid positions at other banks in order to be a part of writing the Towne story, the bank was built on trust.

WHAT The WHAT is all the big and little 'stuff' that we do every day. It is the broad array of products and services we offer — banking, investments, vacation rentals, insurance, home loans, real estate—the list is seemingly endless and ever-changing.

The secret sauce is caring, really caring, backed up by exquisite service and going the extra mile... putting a smile on someone's face.

So there you have the WHY, the HOW, and the WHAT of TowneBank.

On behalf of our Towne Family, thank you for your loyalty and support throughout the years. As we accelerate into 2020 and the decade ahead, please take pride in the contribution you have made in making Towne the respected company it is today. Your trust will always be our greatest asset.

Sincerely,

G. Robert Aston, Jr.
Executive Chairman



Partnering to Help Hungry Students



▲ (left to right) Kevin Jones, Foodbank Board chair; Emanuel Chestnut, TCC Portsmouth interim Provost; Kim Williams, TowneBank; Ruth Jones Nichols, Foodbank CEO and president; Michelle Woodhouse, TCC Norfolk Provost; and TowneBank Norfolk president John Baiocco

Learning can be challenging, especially at the college level, but trying to learn while you are hungry makes the challenge even harder. To help end hunger among its students, Tidewater Community College and the Foodbank of Southeastern Virginia and the Eastern Shore have created a new partnership to eliminate food insecurity that hinders many students from completing their higher education.

Ruth Jones Nichols, Foodbank CEO, describes food insecurity this way; "We will all experience hunger at some point. Maybe we missed a meal or worked through lunch, so we are hungry. But food insecurity is different. That's when people do not have access to enough healthy, nutritious, and affordable food."

The Campus-Based Pantry and Food Scholarship Program began at TCC in the fall 2019 semester with a mobile pantry on the Norfolk and Portsmouth campuses. The Foodbank provides the food and TowneBank was honored to provide a donation to get the program started.

"The Foodbank's partnership with Tidewater Community College is quite unique," says John Baiocco, TowneBank Norfolk president.

"It's actually bringing together the expertise of the Foodbank and addressing a need that will help the community and the students at TCC."

Mobile Pantry Program distributions take place once a month at each campus and consist of produce, donated product such as bread and lean protein, and some shelf-stable items. The Foodbank will provide food for up to 150 households at each distribution. Each household will receive items to feed a family of four.

This year, TCC is establishing a campus pantry available to all students. An additional program will benefit a specific group of students in need, selected by TCC. The food scholarship program will provide qualifying students with a consistent source of food as long as they continue to pursue their TCC degree or certificate. A second onsite pantry will open at a TCC campus in 2021, and the program will continue to expand to other campuses.

"I'm seeing an increase in poverty, homelessness, and hunger among our students," says Michelle Woodhouse, provost of the Portsmouth TCC Campus. "We wanted to do something to help. This is one avenue we can combat to keep students from dropping out."

According to Wisconsin HOPE Lab, whose recent survey gleaned insights from 43,000 students at 66 two-year and four-year colleges in 20 states, student hunger is a major challenge. The organization reported that 42% of community college students experience food insecurity.

"For me, this is a game-changer," says Emanuel Chestnut, interim provost on the Norfolk TCC Campus. "So many of our students are suffering in silence and struggling to meet their most basic needs. This is about the whole person and finding every way to support our students so they can go out and be successful and then pay it forward. We're grateful to the Foodbank and TowneBank for supporting this initiative and we are beyond excited to get things moving."



Community Service and a Culture of Caring (CONTINUED FROM PAGE 1)



culture of caring and our commitment to the areas we serve. "This effort is really employee driven," says Meredith Elliott, vice president of marketing and community relations. "People are asking about signing up for the projects before we can even send them out. We look forward to it every year."



The annual Day of Caring was established by the UnitedWay of West Florida in 1992. The community-wide initiative was hugely impactful, and quickly spread across the nation becoming an annual and much anticipated event.

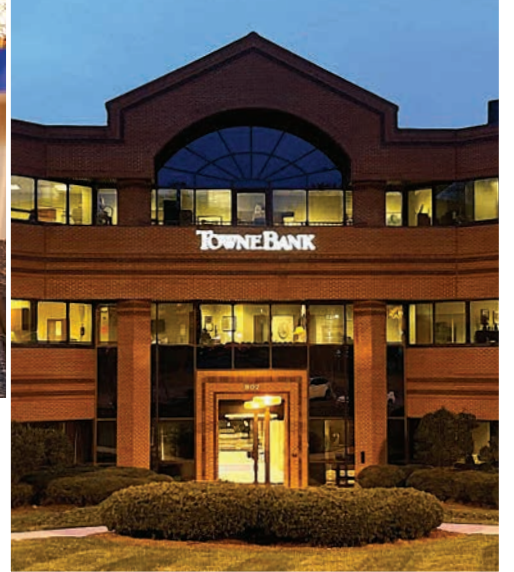
In Hampton Roads, the Day of Caring acts as the unofficial start to the United Way's workplace giving campaign. We are proud to continue to provide support for the UnitedWay through volunteer efforts, sponsorships, and generous contributions from the TowneBank family.

To learn more about the UnitedWay and how you can get involved, visit unitedway.org

TOWNEBANK IS NOW OPEN IN GREENSBORO, NC



◀ Helping cut the ribbon for the opening of the Greensboro office are (left to right) David Lane, TowneBank Greensboro commercial banker; Scott Baker, TowneBank Triad President; Nancy Vaughan, Mayor of Greensboro; Brent Christensen, President & CEO, Greensboro Chamber of Commerce; Bob Aston; Wayne Robinson, Pastor of New Millennium Christian Center & Triad Area Director for the Fellowship of Christian Athletes; Jason Harris, Chair of the TowneBank Triad Advisory Board



Residents of Greensboro, in the heart of North Carolina, can now experience community banking at its best with the opening of our newest location at 802 Green Valley Road. The beautiful new facility says “Welcome Home” from the moment you step through the door.

HBA Architecture provided the design to completely remodel and reconfigure the 10,000 square foot space in an existing building. PC&A Business Environments performed their magic to transform the space into a warm and inviting place. In addition to updating the TowneBank space, the project also included redesigning the corridor that leads to other businesses within the building. Exquisite glass walls now frame the entryway and corridor which visitors, bankers and neighboring companies greatly appreciate.

Features at Greensboro include a large boardroom, offices and meeting space, safe deposit boxes, a lobby and reception area for visitors, two teller stations, and a reception desk. The official ribbon cutting for Towne’s Greensboro office took place on January 9. In keeping with a long-standing tradition, during the opening ceremonies, Towne made a contribution to the Salvation Army of Greensboro and Greensboro Urban Ministries. Manager David Burris and his staff look forward to seeing you soon. Office hours are 9 a.m. to 5 p.m. Monday

through Thursday, and 9 a.m. to 6 p.m. on Fridays.

Towne has already made a big splash in the Greensboro area by sponsoring the NC FolkFest in 2019 as well as 2020. “We are absolutely delighted that TowneBank – known for serving others and enriching the lives of the communities they serve – has partnered with the N.C. Folk Festival and ArtsGreensboro to present the event in downtown Greensboro,” says Amy Grossmann, director. “As presenting sponsor, TowneBank is making an investment in the event and in our city that not only recognizes the value of celebrating our cultural roots and heritage, but also understands how important this destination event is to Greensboro, the Piedmont, and North Carolina. We thank TowneBank for its incredible commitment.”

An estimated 156,000 people attended the 2019 event in September which featured hundreds of musicians, dancers, storytellers, and craftspeople. There were 106 separate performances and workshops by more than 45 artists at five outdoor venues and nine indoor venues across center city. Planning is already underway for the 2020 NC FolkFest scheduled for September 11–13.



Angela Reddix is no stranger to the term entrepreneur. As the founder, president, and CEO of ARDX, a healthcare management and IT consulting firm based in Norfolk, she knows firsthand that young girls with big dreams can become women with vision. To help guide young entrepreneurs and ultimately break the cycle of poverty, Angela founded Envision Lead Grow (ELG), a mentoring program that serves girls in underserved communities.

ELG invites girls from Hampton Roads and around the country to participate in a week-long summer immersion camp where they are encouraged to create their own business idea. The program, which comes at no cost to participants, introduces young women to the foundations of business and exposes them to successful female entrepreneurs and professionals. Throughout the week, they work on developing their business idea and creating a passion pitch to articulate their vision.

Following camp, the girls are matched with mentors and take part in monthly webinars. Through this support network, the girls are encouraged to continue developing their business idea. Participants who remain engaged in the program have the opportunity to attend the Entrepreneurship Institute in Washington, D.C., a multi-day program that brings together leaders, educators, and mentors from Fortune 500 companies.

Businesses developed by the girls reach all industries including science, technology, education, art and math (STEAM), as well as personal care, and more. For example, one young



business owner created organic products designed for people with eczema and another pitched an idea for a sensor that alerts a parent when a child’s temperature is rising – an indicator of a potential seizure for those suffering with epilepsy.

Girls involved in the program not only become the boss of their own business, but also learn life-changing lessons in self-confidence. “We have 11-year-old girls who pitch their business and can proudly state that they are the owner,” says Angela. “Just imagine what that does for her self-esteem long term.”

Angela’s connection to the program goes well beyond her business experience and knowledge. Through her doctoral studies at Oklahoma State University, Angela completed research and created an entrepreneurship program specifically designed for young girls living in underserved communities. As part of her dissertation, Angela took her program on the

road, hitting eight cities on a nationwide bus tour. After a successful pilot program, Envision Lead Grow was officially born in 2016, and in 2019, the program served 600 girls in 31 states across the country.

It has been TowneBank’s pleasure not only to support ELG, but also to support Angela throughout her entrepreneurial journey.

“I walked into TowneBank as a budding entrepreneur,” she says, “and that was the beginning of our relationship. It has been phenomenal.”

ELG has big plans to continue making an impact, including incorporating college prep into the curriculum.

“I see myself in these girls,” Angela says. “Envision Lead Grow is my passion project – I am living and working my dream.”

To learn more about ELG, including information on how to get involved, visit envisionleadgrow.org.

Lip Sync Challenge Winners,



Ice Cream Servers – All in a Day’s Work for the Norfolk Police Department

Great things are happening at the Norfolk Police Department (NPD). Their lip sync challenge video featuring an energetic group bopping to Bruno Mars’ Uptown Funk quickly went viral and now has over 100 million views. The video, a challenge from the Corinth Police Department in Texas, was shot in one take and featured Norfolk’s finest singing and dancing through the hallways and past cubicles of the third precinct. Officers, fire-fighters, dispatchers, and support staff joined in the fun. Officer Daniel Hudson directed and produced the video, with Officer Christopher Tavares as the lead, with Officer JoAnn Hughes and Sgt. Will Pickering supporting him.



▲ The winning Norfolk Police Department lip sync team included (front, left to right) Sgt. William Pickering, Officer Christopher Tavares, and Public Information Officer JoAnn Hughes.

the final cut along with the Seattle Police Department. A hush came over the crowd as Cedric the Entertainer made the announcement – “The winner is Norfolk, VA!” Congratulations to the Norfolk Police Department who won \$100,000 for the Norfolk Police Foundation!

The Foundation supports the department in their community outreach, leadership, training, officer morale, and educational programs. One recent innovation the foundation took on was the COPcicle – an ice cream truck run by police officers! The NPD

introduced the truck at three area parks where they gave out free ice cream to kids. It’s all part of their mission to develop good relationships with the community. It’s the first fully operational ice cream truck owned by a law enforcement agency in Virginia.

The lip sync challenge began as a way for police and first responders to engage with the communities they serve. The challenges spread across the country and CBS television took note and started “Lip Sync to the Rescue.” More than 1,000 videos were entered in the contest and 30 were selected for final voting. The top ten were revealed on the live show filmed in front of an audience of first responders, families, and friends. Two videos advanced to the live vote with Norfolk making



TowneBank’s Yvonne Allmond, executive vice president and community financial engagement officer, serves on the Foundation board. For more information on the important work of the Norfolk Police Foundation, visit norfolkpolicefoundation.org.

◀ The Norfolk Police Foundation has a new way to reach out to neighborhoods – an ice cream truck!

Helping Organizations Thrive with OMG



▲ The OMG team (left to right): Deana Wilson, senior vice president education; Mike Reitelbach, president; Rosie Bugarin, senior vice president conferences & conventions; Blair Kinchen, senior vice president finance

For twenty years, Organization Management Group (OMG) has provided association management services to organizations in Hampton Roads and beyond. A valued and trusted partner, OMG’s range of services and depth of knowledge allows associations to focus on their core mission and strengths, while leaving the rest to the OMG team.

Mike Reitelbach, president of OMG, founded the company to provide an innovative solution to associations who could benefit from assistance with both executive and administrative tasks. In 1999, the Hampton Roads Realtors Association helped form OMG and became the first client – a partner the OMG team still works closely with today.

Overall, OMG helps clients capitalize on their strengths – like strategy development and relationship building – while they handle a variety of other tasks either in a full-service capacity or through à la carte services. Once the scope of work has been defined, a professional team is assigned to work with the association. “Our services are customized to the needs and culture of each association,” says Mike.

Many clients look to OMG to provide leadership and executive management support, such as strategic planning, process build-out and retreat facilitation. For other associations, OMG manages membership services

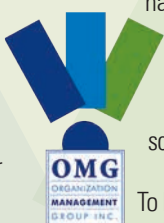
which involves updating contact information, answering member-related questions, and other administrative and database duties.

OMG’s team also includes certified event planners who can help associations execute meetings, conventions, and trade shows. The Legislative Strategies Group, a division of OMG, works with clients on government affairs and advocacy at the local, state, and federal level. Additionally, the team at OMG can help associations plan and execute educational opportunities and trainings, assist with marketing, public relations efforts, and various technology needs.

A leader in their field, OMG is one of only 14 association management companies who hold charter accreditation by the Association Management Company Institute, an international organization that ensures the highest standard of professionalism and integrity. OMG has grown from its roots in Hampton Roads to an international footprint, serving 22 different associations in both the for and non-profit sectors.

As OMG’s range of services grew, so did the team – from just seven employees in its founding, to 45 full-time employees today. Most of the OMG team members hold professional credentials in their respective field and are highly encouraged to continue their professional development and training. OMG is headquartered in Chesapeake and has an office in Richmond, as well as permanent staff in Southside Virginia, the Eastern Shore, Newport News, and the Outer Banks.

It has been TowneBank’s pleasure to watch OMG grow from an innovative idea to a thriving business. “TowneBank has really been the epitome of a true partner for OMG in every aspect,” says Blair Kinchen, OMG’s senior vice president of finance. “We deal with a lot of financial institutions from all around the country through our scope of work – TowneBank beats them all.”



To learn more about OMG, visit managegroup.com.

AN OUTSTANDING WOMAN IN BUSINESS (CONTINUED FROM PAGE 1)

System, Norfolk NATO Festival, The Town Scholarship Foundation, Slover Library Foundation, Norfolk Police Foundation, YMCA of Hampton Roads, Barry Art Museum and the Virginia Housing Development Authority. She regularly conducts credit seminars and business financing seminars for local churches, businesses and community groups.

Here are some excerpts from the *Inside Business* article:

Motivating factor: The lack of basic financial information within our community has motivated me over the years to obtain as much financial knowledge as possible and share that information with everyone who needs it. Individuals and families cannot grow without it.

Advice for women in business: Always act like you belong in every room, every meeting, and every office. Don’t be dissuaded by the attitudes of those around you. It will pay off.

What really gets under my skin: The mistreatment of those who are unable to speak for themselves or fight back such as children and the elderly.

The one thing I’d change about Hampton Roads: It would be improving public transportation. Young and older workers would use it just as they do in other metropolitan areas where I have lived and worked.

Region’s biggest asset: Our history because, good or bad, it is the history of our entire country. We should all know it as it happened; that would help some of the problems that occur in our community today.

The Towne Family joins in warmest congratulations to Yvonne, a true hometown honoree!





Norfolk Marine
est. 1946

Boating is a Lifestyle
AT Norfolk Marine

Since 1946, Norfolk Marine Company has been helping people achieve their boating dreams. Garland Kight, Sr., founded the company in Norfolk, and since those early days, Norfolk Marine has grown into a major force in the industry. Garland Kight, Jr., took over the business from his father in the 1980s and today, his son-in-law, Jason Murphy, is owner and president.

"It all began for me when I bought that used 208 Adventure (Grady White) from Norfolk Marine while my wife Colby and I were living in South Carolina," Jason says. "I worked down there for years in the golf industry, playing some of the world's best tracks in my free time, but almost the moment this boat was docked in my slip I was on it every chance I got...I was hooked."

As time passed the passion for the water only grew, and in 2005, Garland approached Jason about moving to Hampton Roads and becoming a boat salesman at Norfolk Marine. "The opportunity presented itself to turn a passion into a career and I couldn't pass it up," Jason says, "It has afforded me the opportunity to share my love for fishing and boating with clients and the industry. We are promoting a lifestyle as much as we are selling and servicing boats and I can think of no better quality time with family or friends than on the water."

◀ Fishing is a way of life for Jason Murphy, Norfolk Marine president, his wife Colby, and their children, son Brayden, and daughter Sydney.

Jason purchased the dealership in 2010, and today Norfolk Marine carries many of the best brands in the market including Sea Hunt, Grady White, Regal, Bennington Pontoons, and Carolina Skiff. They are southeastern Virginia's largest selling and servicing Yamaha Outboard dealership with an experienced staff of factory-trained technicians and a fully stocked parts department. In 2014, the business added a new 10,000 sq. ft. annex showroom to keep up with sales demand, and in 2016, purchased a neighboring building to expand the service department to its own stand-alone facility. With these additions atop an already expansive business footprint, a trip to Norfolk Marine's campus is an experience every boat enthusiast should explore.

Norfolk Marine supports many local charities including CHKD, Toys for Tots, Boys & Girls Club, and Reel American Heroes to name a few; and throughout the year sponsors many fishing and golf tournaments tied to these organizations and other regional charitable causes. Jason co-founded the JMU Rockfish Tournament that to date has helped raise over \$75,000 to benefit JMU student athlete scholarships. Jason currently sits on the board of directors for the Marine Retailers Association of the Americas.

Jason also serves on the board for the Norfolk In-Water Boat Show presented by TowneBank, which had its 2nd event in September of 2019 at the Waterside Marina. "September is an excellent time for a boat show," Jason says. "The weather is still great, and the marina environment reinforces the fact that you are not just buying a boat, you are buying a lifestyle."

Jason served on the Leadership Board of Monarch Bank, and was honored to continue in a similar role when Monarch became part of the Towne Family. "Our business is now with Towne and it's rewarding to work with people who you also consider friends – Jeff Dyckman, JT McDonald, Billy Foster, Morgan Davis, Buffy Barefoot, and Mike Jakubowski have all been so helpful. A few of us also went to JMU together so there are some longtime relationships."

"Jason has grown the company into one of the largest boat dealers in our region as an exclusive authorized dealer for many of the top boat names in the industry," says JT McDonald, senior vice president and commercial lender. "He had the vision to bring Sea Hunt and Regal to the region and also recognized the popularity and evolution of the pontoon boat in our waters by partnering with Bennington Pontoons. It is difficult to go anywhere on our many local waterways without passing a boat sold by Norfolk Marine. The best part of my job is to see local businesses succeed, especially one run by a fellow JMU Alum."

To check out the latest in boating, visit NorfolkMarine.com.

The Norfolk Forum – Hosting Engaging Speakers since 1933



▲ Ellen Keeter, TowneBank executive vice president, (far left) joins First Lady Laura Bush, and Norfolk Forum attendees Fran and Bobby Beasley.

During the Great Depression, a group of Norfolk citizens, wanting to learn more about the issues of their day, started a public lecture series. At a spring garden party in 1933 about 100 charter members signed on. The idea was to bring to Norfolk four speakers a year "to present to potential members a series of lectures from eminent individuals covering cultural, literary, and governmental issues before the nation." The first season's ticket for all four speakers cost \$1.00 and the first year was a sellout.

The Norfolk Forum has presented at least four speakers each year



since, including heads of state, humorists, etc. Laura Bush spoke at the Norfolk Forum in 2019. During her keynote address, Mrs. Bush discussed her time as First Lady of the United States, her reflections on 9/11, her passion for education, and the work of the George W. Bush Institute.

The Norfolk Forum is now the oldest publicly subscribed speakers' forum in the country.

TowneBank is honored to support the Norfolk Forum. For more information and a list of upcoming speakers, visit TheNorfolkForum.org.

**HONORING
THOSE
WHO
MAKE A
DIFFERENCE**

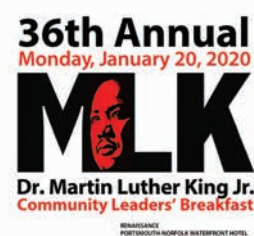


▲ TowneBank senior executive vice president Tom Hasty (left) with guest speaker Janice Underwood, Virginia director of diversity, equity, and inclusion, at the MLK Breakfast.

On January 20, the Urban League of Hampton Roads hosted the 36th Annual Martin Luther King Jr. Community Leader's Breakfast. This year's theme was "Reimagine the Future: The Fierce Urgency of Now." Guest speaker was Janice Underwood, Virginia's first statewide director of diversity, equity, and inclusion.

This event is held each year on the Dr. Martin Luther King Jr. federal holiday. Dr. King, a minister and activist, became the most visible spokesperson and leader in the Civil Rights Movement during the 1950s and 1960s. He was awarded the Nobel Peace Prize in 1964 for his leadership and his steadfast commitment to achieving racial justice through nonviolent action.

Inspired by the work of Dr. King, the annual breakfast recognizes the distinguished service of citizens who promote positive images, exemplify community service, demonstrate Dr. King's values, and show evidence of the impact their contributions make in the lives of others. Ten people received the MLK Awards, including Towne's own Bob Aston and Tom Hasty. Bob serves as executive chairman of the board and Tom is senior executive vice president and regulatory risk officer.



The Urban League of Hampton Roads works to provide services in the areas of youth employment, scholarships, health seminars, job readiness training, and housing assistance. For more information on their important work in our community, visit ulhr.org.



SAFETY FIRST

with Towne Safety Solutions

We all know a few basic safety rules: look both ways before crossing the street, never take candy from strangers, and always buckle your seatbelt, for example. But what about safety rules and best practices for businesses? For commercial businesses looking to ensure a safe working environment, Towne Insurance is proud to introduce Towne Safety Solutions (TSS), a new one-stop safety resource center.

Towne Safety Solutions is a resource for businesses insured through Towne Insurance. Katheryn Redfern, Safety Director, has an in-depth understanding of safety regulations, best practices consulting, abatement recommendations, and compliance assistance. She also consults with your business to develop customized manuals and training. Additionally, TSS can complete regulatory inspections and develop a pictorial audit safety report which includes recommended loss control solutions.

Working alongside our Towne Insurance trusted advisors, who can help you determine the best coverage for your business at the best possible price, TSS serves as a liaison between your business and the insurance carrier. Serving as our clients' safety advocate, TSS can help guide businesses on safety training and programs and assist with resolving identified areas of concern that may positively affect rates and coverage options.

"We work to become partners and create a relationship," says Kathy.

"We develop that mutual trust and agenda which contributes to the prevention of accidents and to the protection of company's assets."

◀ *Kathy Redfern, Towne Safety Solutions director, checks out a job site in Chesterfield.*

Kathy, who joined the Towne family in 2018 at the program's inception, has over 20 years of experience in the area of Occupational Safety and Health (OSH) compliance, training and program development and implementation. Her experience has been as both a multi-client consultant and as a full-time safety professional providing direct worksite and project oversight. Paired with her background in insurance, she has a strong knowledge of loss control and holds the designation as a Certified Safety Professional (CSP). In addition, Kathy received her MBA from VCU, is an authorized OSHA Outreach Instructor, and is both a certified First Aid CPR/AED and Defensive Driving trainer.

"I've worn the hardhat and the steel-toed boots. I've been on a construction site standing in the mud," she says. "I understand what those men and women are going through. I can easily go from wearing those boots at the project site to wearing a suit in the board room strategizing with business owners and management."

Towne Safety Solutions works to proactively help businesses and employees remain as safe as possible. Recognizing that workplace safety encompasses an array of safety issues and topics, TSS offers a number of safety training subjects and workshops, such as preventing falls from roofs, forklift certification, safety leadership and what to do when interacting with Occupational Safety and Health Administration (OSHA) inspectors, among others. In addition, TSS helps businesses remain up-to-date on safety topics by sending email risk insight alerts on important construction and general industry updates from OSHA, the Department of Transportation, and other regulatory industries.

"Generally, the safer people feel, the more productive they will be," Kathy says. "We help identify and create a culture of safety in the workplace. Reducing workplace injuries and property damage benefits everyone in your company by lowering your insurance premiums and the true cost of doing business."

To learn more about Towne Safety Solutions, contact your Towne Insurance agent or visit towneinsurance.com.

Insurance and investment products offered through Towne Insurance, a subsidiary of TowneBank, are not a deposit, not FDIC-Insured, not guaranteed by TowneBank, and may go down in value.

Towne Insurance Wins Prestigious Award from EVMS



▲ Receiving the EVMS Outstanding Corporation Award on behalf of Towne Insurance were (left to right) Brad Moses, president of risk management & consulting services; Andrea Brazil, executive vice president; and Dudley Fulton, president & CEO.

Eastern Virginia Medical School recently honored Towne Insurance with their Outstanding Corporation Award. This award is presented annually to a corporation who proudly supports the communities where their customers, employees and owners live and work. "The EVMS Outstanding Corporation makes giving a part of who they are and their support makes our community better," says Wayne Wilbanks, chair of the EVMS Board of Trustees. "Their leadership consistently works behind the scenes to inspire others to support the mission of our school."

"We deeply appreciate the hard work and commitment that Towne Insurance has shown to EVMS," Wayne adds.

"It is a fitting tribute for EVMS to honor Towne Insurance with this award."

Young Agent of the Year!

In other Towne Insurance news, Mark Horton was named Young Agent of the Year by the Independent Insurance Agents of Virginia (IIAV). This annual award has been presented since 1979 to agents 40 years or younger who demonstrated excellence within the insurance agency, achievements within their organization, and involvement with the IIAV. Mark joined Towne Insurance in 2005 and now serves as assistant vice president with a focus on middle-to-large commercial clients and bonds. He helps his clients make the right decision to best fit their insurance needs. "I was thrilled to learn that Mark was named Young Agent of the Year," says Dudley Fulton, president, and CEO of Towne Insurance. "I am honored to have Mark as a part of the Towne Insurance team. His hard work, dedication, and passion for his profession are reflected in this award."



▲ Robert Bradshaw, Jr., IIAV president & CEO (left), presents the award to Mark Horton (right). Wife, Kendra Horton, was proud to attend.

Mark was honored at the IIAV Young Agents' Conference at The Tides Inn in Irvington, Virginia.

- **GEOFF ACOSTA**, Credit Administration Officer, Small Business Underwriter
- **ANGELA ADAMS**, Banking Officer, Loan Accounting Team Leader
- **BELINDA AGRICOLA**, EVP, Director of Retail Banking
- **LESLIE ALLEN**, VP, Asset Protection Group Officer
- **MANDY BAKER**, Member Service Representative/Vault
- **BRUCE BANGLEY**, VP, Facilities, Grounds Manager
- **JESSICA BELCHER**, Loan Accounting Representative
- **LAURA BULLOCK**, Loan Documentation Review Representative
- **SHARON BYRD**, EVP, Senior Marketing Officer & Marketing Services Manager
- **BONNIE CABO**, Compliance Officer, HMDA Quality Control Auditor
- **JOYCE CARROLL**, Member Service Representative/Vault
- **JILL CASTINE**, AVP, Mortgage Assistant Underwriting Manager
- **LEE CLARK**, Sr. EVP, Chief Human Resources Officer
- **JULIANNE COOKSON**, SVP, Corporate CRA Administrator
- **BRENDA DAVIS**, Member Service Specialist
- **COURTNEY DAVIS**, AVP, Human Resources Business Partner
- **MATT DAVIS**, Sr. EVP, Chief Strategy & Chief Risk Officer
- **REBECCA DEILY**, VP, Treasury Operations Supervisor/ACH Compliance Officer
- **JESSIE DENNY**, VP, Merchant Sales Manager
- **JOANNE DUNN**, AVP, Branch Administrative Officer
- **KATHY DUPREE**, AVP, Bank Security Specialist
- **GABBY EYER**, Member Service Representative/Vault
- **DENNIS FREEMAN**, Towne Vacations, Maintenance Supervisor
- **TAMMY GIBSON**, Deposit Services Officer, Deposit Services Representative
- **JOSHUA GRAHAM**, AVP, Employment & Recruiting Officer
- **JUDI GREGORY**, Banking Officer, Loan Services Lead Reporting Analyst
- **SAMANTHA GUISHARD**, Marketing Specialist, Towne Realty
- **EDWARD HENSELER**, EVP, Director of Compliance Advisory
- **AMY HINMAN**, Loan Accounting Representative
- **ROBBIE HOGAN**, VP, Bank Compliance Advisory Officer
- **ANGELA HUNT**, AVP, Employee Relations Advisor
- **JULIET JALJULIO**, SVP, Director of CMS Operations
- **KELLY JEFFERS**, VP, Senior Fair Lending Analyst
- **NICOLE KITTRELL**, Admin Officer, Loan Accounting Manager
- **ALLISON LEGRANDE**, VP, Digital Banking Support Supervisor
- **JANIE LONG**, Banking Officer, Member Service Specialist
- **JESSICA LYNCH**, Towne Vacations, Laundry Supervisor
- **MICHELLE MCHUGH**, Banking Officer, Indirect Credit Funder
- **JENNY MARPLE**, Towne Vacations, Housekeeping Supervisor
- **MARY-TAYLOR MAY**, Relationship Specialist
- **RACHAEL MILLER**, AVP, Mortgage Senior Market Strategist
- **TRENT MORRIS**, AVP, Fair Lending Analyst
- **DEREK MOSS**, Banking Officer, Member Service Specialist/Member Service Representative
- **PEGGY MURPHY**, SVP, Senior Credit Analyst
- **MIMI MURRAY**, VP, Compliance Program Advisory Officer
- **LISA PATTON**, Towne Vacations, Housekeeping Supervisor
- **KIM PENDLETON**, Mortgage Suspense Coordinator Team Lead
- **ASHLEY PIERCE**, Administrative Assistant
- **LOGAN PINOTTI**, AVP, Credit Portfolio Analyst
- **TERESA PLUMMER**, Banking Officer, HMDA Quality Control Specialist
- **RYAN POND**, VP, Asset Protection Group Officer
- **TERRANCE PORCHER**, AVP, Internal Audit Supervisor
- **HALEY POSEY**, SVP, Employee Relations Manager
- **LISA RAFTER**, VP, Senior Training & Communications Specialist, Loans
- **MICHELLE REINGARDT**, AVP, Treasury Solutions Sales Coordinator
- **KIM RITTER**, EVP, Chief Talent Officer
- **SUSAN ROBERTS**, Banking Officer, Member Service Specialist
- **ALICE ROBBINS**, Member Service Specialist
- **LOUIS ROUSSOS**, VP, Loan Resolution Specialist
- **SHELBY SANDERS**, Member Service Representative/Vault
- **KATELYN SHANNON**, AVP, Branch Operations Trainer
- **KATHY STEVENSON**, Banking Officer, BSA-KYC Supervisor
- **KATRENA THOMASON**, EVP, Assistant Controller
- **KRISTINA THOMPSON**, Loan Accounting Representative
- **D'LAURENCE WHITE**, Banking Officer, Branch Operations Manager
- **SCOTT WILLIAMS**, EVP, Director of Marketing & Member Experience

Promotions through 12/1/19

PRIORITY TOYOTA NATIONAL RECOGNITION

Congratulations to Priority Toyota Chesapeake who recently received the Toyota Motor Corporation's prestigious national award – Best in Town. The award, established in 2014 by Toyota Motor Corporation President Akio Toyoda, is presented to just one United States Toyota dealership each year.

Priority Automotive was founded in 1999 by Dennis Ellmer. Today, the dealership serves over 200,000 Priorities for Life members in Virginia and North Carolina and employs over 1500 people. Through 21 dealerships, Priority offers a variety of new and pre-owned vehicles, including Toyota, Acura, Ford, and Honda. They also have five collision repair centers.

Priority Toyota Chesapeake received the national award for a unique and groundbreaking program. Launched in 2018 in partnership with the Norfolk Sheriff's Department and Tidewater Community College, the Priority Inmate Technician Training Program trains non-violent Norfolk City Jail inmates as auto technicians while they are still incarcerated. After completing the rigorous 2-year program, the trainees are hired as full-time Priority technicians with full benefits. Officials believe that by helping the inmates re-enter society with tangible trade skills, they can help reduce chronic jail recidivism while helping Priority meet a critical need for highly trained automotive technicians.

“TO BE THE ONLY TOYOTA DEALERSHIP IN THE NATION SELECTED TO RECEIVE THIS AWARD IS TRULY A GREAT HONOR,” SAYS PRIORITY AUTOMOTIVE OWNER AND PRESIDENT DENNIS ELLMER.



**PRIORITY
TOYOTA
CHESAPEAKE**
WINNER OF "BEST IN TOWN" AWARD

◀ Dennis Ellmer, owner & president of Priority Toyota (right) receives the Best in Town Award from Toyota president Akio Toyoda.

“Our company is proud of these men, and proud of this program's ability to help them make a difference in their lives. This award is a win for them, too, along with our entire community.”

Of the program's initial 15 trainees, 14 completed the program and graduated from Tidewater Community College in May. They are now all working as full-time Priority employees, while a new class of inmates begins the program.

“I want to emphasize that this was a total team effort by many people including Governor Ralph Northam, Norfolk Mayor Kenny Alexander, Sheriff Joe Baron and the incredible staff at Tidewater Community College,” Dennis says. “This was not just a Priority Toyota program but a community wide effort.”

To learn more about the many services that Priority offers, as well as their national recognition, visit PriorityAuto.com.

Compassionate Healthcare FOR PEOPLE IN NEED



CrossOver Healthcare Ministry is on a mission to offer high quality healthcare to those in need in the Richmond area. Founded in 1983, CrossOver provides care to more than 6,500 individuals each year at its two locations in Richmond and Henrico.

Julie Bilodeau, CrossOver CEO, came to the organization in 2003, and relates a little of the history. “In the early 80s, CrossOver offered free legal assistance, help with rent and heating bills, and clothing as well as medical care. But gradually there was an awareness that the key need was healthcare,” Julie says. “There were thousands of people in the Richmond area who could not go to a doctor when they were sick or visit a dentist. That's when CrossOver began to focus on providing primary medical and dental care.”

Over the years, CrossOver has added services as needs have evolved. “When the HIV crisis hit, we began treating HIV patients, something that has

continued for 20 years,” Julie says. “When we saw the need for people to secure their medicines, we started a licensed pharmacy onsite.”

Other assistance CrossOver offers includes mental health services, vision care, and an obstetrics program. “We found out that there were women in Virginia who saw an OB doctor for the first time when they were delivering their baby. That can lead to all sorts of problems with the birth and the infant,” Julie says.

CrossOver works closely with newcomers to the U.S. for whom healthcare is often a big issue. “We have seen patients from more than 120 countries, so we are like a mini UN here,” Julie smiles. “There are Virginia residents who are from all over the world, who come to CrossOver to access healthcare.”

For many years, the organization has recognized that medical care is the “foot in the door” to assessing other life needs of those who come to CrossOver. The social work team helps patients who need support with affordable housing, food insecurity, unemployment or underemployment, and legal issues, as well as understanding how to navigate a variety of government systems.

Julie delights in watching the transformation of patients who come to CrossOver. “I see someone come in with so many health needs that they feel



▲ CrossOver Healthcare Ministry offers a variety of services to people in need in the greater Richmond area.

hopeless, then I watch as they get the services they need and see how their health is transformed. I've had people stop me when I'm out shopping. They recognize my CrossOver t-shirt and then tell me the story of how our ministry saved their life or the life of a loved one.”

CrossOver became a TowneBank member through Duncan Owen, senior vice president, who serves on their board. “Until I started volunteering with CrossOver, I had no idea how many people in our Richmond community were not eligible for health insurance of any kind,” Duncan says. “CrossOver serves as a refuge for so many folks. It is so rewarding to work with an organization that makes a meaningful impact every day.”

Looking for ways you can help? CrossOver always needs volunteer interpreters, healthcare professionals and clinicians, and administrative support, as well as funding to help keep their mission going. For more information, visit crossoverministry.org.

CROSSOVER
Healthcare Ministry



PUTT
RITZ

2019 FALL EX

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to our
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 SL Nusbaum – Commemorative Video
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 Sussex Development Corporation – Fan Zone
 Nationwide Insurance – Tech Tent
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 Seventh Point/SPI Productions – Closest to the Pin
 Franklin Johnston Group – Dining Tent
 Wolcott, Rivers, Gates – Flip Book
 Cigna – Game Zone
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On a beautiful fall afternoon, guests arriving at the TowneBank campus in Suffolk were transported back in time as we celebrated the 16th annual Fall Extravaganza. The theme was Puttin' On the Ritz and sights and sounds from the Roaring 20s greeted guests. The music from a Big Band got toes tapping and a golden tower filled with champagne glasses got the party started. Taking a page from "The Great Gatsby," the glitz and glamour made it truly a night to remember!

Taste of the Towne — Fall Extravaganza is recognized for its outstanding food and drinks, and this year was no different! Guests enjoyed 20's era epicurean delights, as well as signature dishes from many of the area's favorite restaurants. Taste buds were dancing!

Talk of the Towne — Every year the entertainment just keeps getting better. Music was hopping with the 504 Supreme featuring the Truetone Honeys, a Jazz Lounge, and The Big Beyond who had enough energy to fill up the Towne Amphitheater. Entertainment included casino games, the ever-popular Heads & Tails, a football lounge, night golf, corn hole, and Giant Jenga, plus a photo booth and photo flip books to preserve those special memories.

Spectacular grand prizes went to eight lucky winners including fabulous trips, jewelry, and ten dinners around town. The Silent Auction was buzzing, offering mobile bidding for the second year. Bidders could use their smart phone or tablet to place bids and keep up with the auction action.



IN' on the
TZ!



TRAVAGANZA



RESTAURANT PARTNERS

- Black Angus Restaurant & Catering
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- Cuisine & Company
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- JoJack's Espresso Bar & Café
- Juan's Mexican Café & Cantina
- Nawab Indian Cuisine
- New River Taphouse
- North End Gelato
- Philly Pretzel Factory
- Pollard's Chicken
- Rodman's Bar-B-Que
- Roger Brown's Restaurant & Sports Bar
- Simply Sweet/OBX
- Smithfield Station
- Sticky Thighs Glazed Chicken Shack
- Tap It Local
- Towne Café
- Ynot Italian
- Yummy Goodness

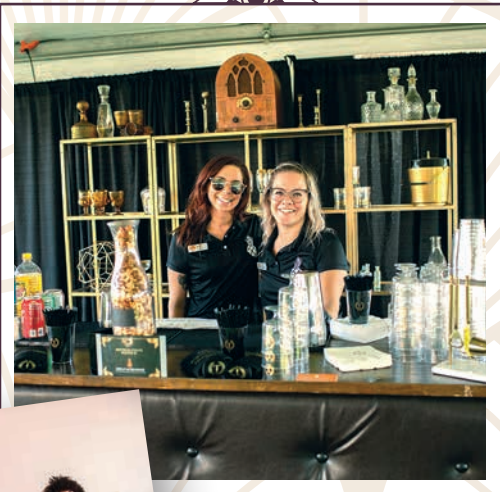


More than 15,000 donations were made to the Fall Extravaganza food drive which were then delivered to area foodbanks.

Making a Difference — It's All Over Towne — The Fall Extravaganza is always a fun, lively, and memorable event. From the beginning, there has been a bigger purpose — making a difference in the communities TowneBank serves. Since 2003, nearly \$4 million has been raised for the TowneBank Foundation. 2019 set a new and amazing record with \$500,000 raised.

Guests were also encouraged to bring non-perishable food items to the Extravaganza. Those donations, along with an employee food drive, resulted in more than 15,000 items (another record-breaker!) that were then donated to regional food banks.

Thanks to our sponsors, volunteers, and attendees who made this great event possible. We couldn't do it without your help and support.



Give Where You Live with

WE ARE VB

ALIGN. RESOLVE. EMPOWER.

Thinking back to high school, you might remember a variety of special memories: going to prom, playing on an athletic team or even tossing your cap at graduation. Many of us don't remember, however, having to worry about where our next meal came from or if we could afford a team uniform.



WE ARE VB's mentorship program impacts at-risk students annually, including non-native English speakers. Mentors provide guidance and support to these students, helping to keep them on track throughout their transformational high school years.

WE ARE VB was founded to help students address those needs and strengthen the overall community by doing so.

WE ARE VB is dedicated to improving the lives of homeless and at-risk high school students in Virginia Beach. John Lugo, president and graduate of First Colonial High School, along with his peer group of board members, developed the organization after learning about the hardships local high school students were facing.

"A fellow parent mentioned that there were 40 students who were homeless or at risk of being homeless," says John. "For me, that was a call to action."

After a successful pilot program at First Colonial in 2017, WE ARE VB quickly expanded to all 12 Virginia Beach public high schools and the Renaissance Academy.



▲ The WE ARE VB Board -- (left to right) Pat Mugler, Jennifer Dye, Angela Conte, Mary Beth Lugo, Julie Ambrosio, John Lugo, and Joe Ruddy

Programs include the Fuel Up pantry, an in-school food pantry that provides access to shelf stable foods and snacks, and personal care items like toothpaste, deodorant, and socks. Students are encouraged to not only take what they need, but also consider the needs of other family members at home. WE ARE VB also provides meals for students during school breaks and around the holidays.

Additionally, WE ARE VB works to eliminate financial barriers for students who wish to participate in school activities like field trips, sports teams, and clubs. The organization's Senior Experience Program helps students partake in every aspect of their final year, including assistance purchasing a yearbook, graduation portraits, a cap and gown, and even help with attending prom.

"These are memorable experiences," says John. "We try to give these students the same opportunities."



WE ARE VB works closely with school administrators, enabling them to be responsive to the real-time needs of students. For example, WE ARE VB helped support behind the wheel driver classes after learning about financial barriers preventing some of them from participating.

"There is a strong partnership between us and the school stakeholders," says Julie Ambrosio, WE ARE VB board member. "We take our lead from them because they can tell us where the biggest needs are."

TowneBank is proud to support WE ARE VB and the impact it is making on our local community. "For me, it was important to find a hometown bank that could partner with us as we grow as an organization," says John. "We feel confident that TowneBank can meet the needs we have."

John, Julie and fellow founding board members, including Angela Conte, Jennifer Dye, Mary Beth Lugo, Alison McKee, Pat Mugler, and Joe Ruddy have plans to continue to be responsive to the immediate needs of students, while creating additional long term and sustainable programming. To learn more about WE ARE VB, including ways to get involved, visit wearevb.org.



Girls are Champions

The Girl Scouts of the Colonial Coast (GSCC) is an organization well known for all they do to empower girls to change the world. It was a great honor for TowneBank to receive the first Corporate G.I.R.L. Champion of the Year award from the GSCC.

The award is given to a company that offers its employees and the community exposure to the four pillars of the Girl Scouts: Outdoors, STEM (Science, Technology, Engineering, Math), Living Skills, and Entrepreneurship. The company receiving the honor must:

- Have made efforts to better the environment of the community around them
- Have made efforts towards gender parity in STEM fields (does not need to be a STEM focused company to qualify)
- Have made efforts to provide their employees learning, training, and education opportunities to continue to hone employee's skills
- Have made efforts to recruit and retain women in leadership roles

Dawn Glynn, Towne president of retail and private banking, received the award on behalf of Towne at the Famous Formers luncheon in November. The Towne Family is grateful to the Girl Scouts of the Colonial Scouts for this singular honor.



▲ Students from Chandra Eley's second grade class with (back row left to right) Jill Turner, P.W. Moore media coordinator, Kelly Campbell, Towne's Camden branch manager, Jason Phelps, Towne vice president, Chandra Eley, second grade teacher, Dan Fogg, Pasquotank Sheriff's office, Tommie Wooten, Pasquotank Sheriff, Emmett Murphy, Elizabeth City Rotary Club president, and Dexter Jackson-Heard, P.W. Moore principal.

North Carolina Students Experience Digital Learning at Technology Expo

Second grade students from Chandra Eley's class at P.W. Moore Elementary School in Elizabeth City traveled to Raleigh to attend the N.C. Technology in Education Society (NCTIES) Expo. They joined 641 students from around North Carolina who came to share their digital learning experiences with educators from far and wide. NCTIES is a membership association for educators and educator leaders engaged in advancing excellence in learning and teaching through the effective use of technology. TowneBank was honored to join with the Elizabeth City Rotary Club to help support the trip for the students by providing funds for registration, transportation, and food for students, faculty, and parents. Jason Phelps, Towne vice president, serves as treasurer of the Rotary Club and was happy to help out when he was approached by Pasquotank County Sheriff Tommie Wooten.

Sheriff Wooten even gave the students an escort to the county line on the day of the event. Once back at P.W. Moore, the students showed off their digital skills, projects, and what they had learned at the expo to members of the Rotary Club and Towne bankers who came for a visit.



Taking Off with Youth Aeronautics Educational Foundation

When Samuel Billings founded the Youth Aeronautics Educational Foundation (YAEF), he had no formal training in aviation. Instead, he possessed a longtime fascination with airplanes and a strong desire to educate underserved youth about their career potential and possibilities. Today, YAEF operates as a non-profit organization with a mission to expose youth to careers in science, technology, engineering, and math (STEM) by providing hands-on training in aviation and beyond.



▲ Flight instructor Peyton Brabrand teaches a class at the Youth Aeronautics Educational Foundation.

◀ YAEF founder Samuel Billings (center front) with the 2019 graduating class.



interests, starting with its head start introductory program for students ages 9-13. In this class, they learn about airplanes and parts, how planes fly, pilot language, and visit a local airport. From there, students can enter YAEF's pawns program, symbolically named after the chess piece to help students "move forward" in their aviation education. As part of the pawns program, students learn more about aviation history, aerodynamics and participate in hands-on programs. Some students also participate in YAEF's drone program, where they learn more about how they work and help build a medical drone designed to deliver prescriptions throughout the community.

Students age 15 and older can participate in YAEF's flight program. The program teaches students the fundamentals of flight, how to interpret weather data and exposes them to a range of aeronautical careers. The flight program prepares students for the FAA written knowledge exam, required for a student to obtain their private pilot's license. YAEF also offers a build a plane program, designed to pique interest in aviation maintenance careers. Students in the class work on a Van's model RV7 aircraft, gaining real-world application and know-how.

The impact YAEF has had on underserved youth in Williamsburg, Newport News and beyond is undeniable. So far, nineteen students have gone on to receive their private pilot's license, and many others have gone on to have careers in aviation – including one graduate who flies an F16 fighter jet, and another who is a first lieutenant and pilot instructor for the Air Force.

In 2019, Samuel and his wife Marilyn were recipients of the Crown Circle National Award, a prestigious honor that recognizes outstanding work in aviation education. In the near future, YAEF hopes to spread their reach by offering a new ground school in Newport News and through partnerships with the Chesterfield and Richmond airports.

Since the experience comes at no-cost to its participants, YAEF's programs are made possible thanks to dedicated volunteers and generous donors. TowneBank is proud to support YAEF in its mission.

"This program would not work without our volunteers and generous contributions from organizations like TowneBank," Samuel says.

To learn more about YAEF, visit: yaefwings.org



YAEF conducted its first ground school in 2008, teaching a group of five students about the fundamentals of flight. At the conclusion of the program, the students wanted more – in fact, they wanted to learn how to fly. "That is when the program really took off," Samuel says. YAEF serves a range of age groups and

TOWNE INVESTMENT GROUP

A Towne Family Company

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, Ron Furnish provides 10 resolutions to help you review and revamp your financial plan as we progress into the New Year.



Ronald E. Furnish
Senior Vice President,
Towne Investment Group

Financial Advisor, RJFS
757-473-2544

10 Resolutions for 2020

Review your budget and spending:

How closely did last year's spending match what you'd planned? Where did you go off track, and why? Were unexpected increases one-time items or ongoing costs? Start with what you realistically expect to have as income, then assign those dollars to your various expense categories, while also maintaining flexibility to account for things like healthcare that can't be pinned down precisely.

Review your account titling:

Account titling can be important. If one partner dies and an account is titled only in their name, those assets can't be readily accessed by the survivor. The solution may be creating joint accounts, but it's not always that simple. Titling has implications across a range of estate planning issues, as well as other situations such as Medicaid eligibility and borrowing power, too. Review your account titling and discuss with your team of professionals.

Designate and update your beneficiaries:

If you don't correctly document your beneficiary designations, who gets what may be determined by federal or state law, or by the default plan document used in your retirement accounts. Have life changes like divorce, remarriage, births, deaths or state of residence occurred? Review your beneficiary listings on wills, life insurance, annuities, IRAs, 401(k)s, qualified plans and accounts affecting your heirs.

Revisit your asset allocation:

Appreciation in one asset class or underperformance in another can leave your portfolio with a different allocation than what you originally intended. Revisit your asset allocation at least annually and rebalance as needed (consider rebalancing with new contributions to help avoid capital gains taxes). Consider whether you're comfortable with your portfolio's current level of risk. Risk tolerance isn't static – it changes based on your net worth, age, income needs, financial goals and other considerations.

Evaluate your retirement income sources:

Most retirees have several income sources, such as Social Security, pensions, retirement portfolios, rental properties, inheritances, etc. Think about how secure each source is. Can you count on that inheritance? Would rental property vacancies interrupt cash flow? If too much of your retirement income is from less-than-solid sources, it may be time to reposition your assets.

Review your Social Security statement:

If you're not yet retired, consider establishing an online account with the Social Security Administration – the SSA no longer mails out individual statements. Review your statement and be sure all your earnings over the years have been recorded. Use their online calculator to compute your benefits at various retirement ages. If appropriate, revisit your spousal plan and revise as needed.

Review the tax efficiency of your charitable giving:

Think strategically about your contributions. Consider donating low-basis stocks rather than cash, or learn about establishing a donor advised fund to take an upfront deduction for contributions made over several years. Give, but do so with an eye toward reducing your tax liability.

Check whether your retirement plan is on track:

What changes are needed given the current market environment and your lifestyle? Don't fixate solely on your retirement assets' value – instead, drill down into what types of assets you hold, what your expected cash flow will be, what your contingency plans are, what rate of return you're assuming, what inflation rate you're

assuming and how long you're planning for. Retirement plans have many moving parts that must be monitored on an ongoing basis.

Make the indicated changes:

You should now have a good idea of your cash flow situation, what your retirement income picture looks like and where other challenges lie. Do you need to adjust your IRA contributions, other account contributions or tax withholding? If you're due for a raise, could you channel the extra money into a retirement account? Are you taking full advantage of your employer's retirement plan options, particularly any contribution match? Go after any problems areas – or opportunities – systematically and promptly.

Schedule a regular review with your advisor:

Your advisor can offer specialized tools, impartiality and experience earned by dealing with many market cycles and client situations. Communicate openly about not only what's happening in your life today but what might happen in the future. It is advantageous to establish regular meetings to review your portfolio and retirement plans.

Let's talk about your 2020 goals to help ensure your financial confidence in retirement. Please contact any of our financial advisors with questions at 757-638-6850.

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In South Hampton Roads, Towne volunteers gathered at the warehouse (called the depot) where all of the donated goods are sorted and given out to families in need. It was truly a special experience, as families receiving assistance come to collect toys, bikes, stockings and clothing. This year, the Towne Family also donated 108 shiny new bikes to children who may have otherwise gone without.



In North Carolina, TowneBank employees volunteered with the Me Fine Foundation's Hope for the Holidays program. The Me Fine Foundation serves families with children who are in the midst of a new diagnosis, relapse or unexpected hospitalization. The holiday program ensures that families receive gifts in the midst of unforeseen medical expenses. Towne volunteers gave their time at the warehouse where donations are collected, and donated funds to support families found in this situation.

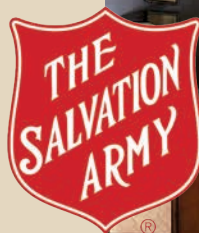
By joining together, the Towne Family was able to provide gifts for almost 250 angels during the holidays. What an amazing way to celebrate the season!

Spreading Cheer FOR LOCAL ANGELS

Holiday joy can be found in a lot of ways – singing songs, enjoying seasonal treats or maybe receiving a special gift. However, for many, the best way to feel holiday cheer is by giving to those who are less fortunate. Through the Salvation Army and its various partners, TowneBank was once again able to get in the holiday spirit by helping make wishes come true for those in need.

TowneBank was pleased to coordinate company wide efforts to support the Salvation Army's Angel Tree program. Towne volunteers from both Virginia and North Carolina, as well as across all divisions, gave both their time and treasure to help the less fortunate.

Towne family members sponsored Angel Tree children, providing an outfit, including a coat and pair of shoes, and oftentimes a small toy. The Salvation Army also partners with Toys for Tots to ensure that each child receives toys for the holidays.



Congratulations, Merrick! Hometown Banker Recognized as Top 40 Under 40

The Towne Family is thrilled to announce that Merrick McCabe, senior vice president and commercial lender, has been named to the Top 40 Under 40 list published annually by *Inside Business*. The highly anticipated list recognizes successful professionals in Hampton Roads who engage in impactful service in their community.

Merrick joined TowneBank over thirteen years ago. As a commercial banker, she partners with businesses to help them grow and reach their goals. "I am part of an incredible team," Merrick said in a feature published by *Inside Business*. "The culture of building relationships and community helps to make my job very rewarding."

Outside of TowneBank, Merrick is involved in a range of different community organizations. She sits on several boards, including the Children's Health Foundation Board at CHKD, the Virginia Arts Festival Board and the Alumni Board at Norfolk Academy. Additionally, Merrick is on the ViBE Creative District Board, a group

that works to promote, connect, and inspire artists and creators in Virginia Beach.

Merrick, who grew up in Virginia Beach, credits her parents for teaching her that discipline and hard work are the keys to success. She is still very close with her family – in fact, Merrick lives in her childhood home and her parents and her sister have neighboring houses! "I have a very large and supportive extended family," she says. "Our family dinners are loud and entertaining."

A beach native, it is no surprise that Merrick enjoys spending her free time by the water and says the best way to start her day is by going on a sunrise run with friends. She loves watching her daughters compete in various sports and can be found rooting for the UVA Cavaliers!

Merrick credits her TowneBank mentors for playing a huge role in her current success. One mentor encouraged her to "start each



INSIDE BUSINESS

day with a grateful heart" – a sentiment that has been a "game changer" for Merrick's everyday outlook.

We are thankful to have Merrick as part of the Towne Family. Congratulations on this well-deserved honor and achievement!

Preparing Young Hearts and Minds for Life



St. James Children's Center was founded in 1986 and is located in Richmond on West Franklin Street. From the beginning, the Children's Center has focused on providing early childhood education with a mission of –We Love, We Teach, We Nourish, We Explore.

Research confirms that early childhood is the most critical time to establish the foundation for success in life. St. James Children's Center places an emphasis on discovery and exploration in play to help children develop their individual strengths. The center also provides a summer program with field trips to connect children to their community and provide them with a variety of experiences.

Ellen Shaffer, TowneBank vice president and branch manager of our Village office in Richmond, spent a fun day with a group of children at St. James. Towne is honored to support the ongoing work of St. James Children's Center. For more information, visit stjchildrenscenter.org.

◀ Ellen Shaffer, branch manager of Towne's Village office (left), during a fun visit to St. James Children's Center in Richmond.

NEW YEAR'S RESOLUTIONS FOR THE FUTURE HOMEBUYER

Are you looking to buy or invest in a home in the new year? Here are some resolutions you can make to help get you to the closing table in 2020.



Establish and Maintain Good Credit

Establishing and maintaining good credit plays a vital role in the home buying process. First, start out by reviewing your credit history and determine which areas you need to improve on. Set a monthly spending limit and stick to it! A monthly spending limit will help you stay organized and will ensure you won't overspend. Note, it is important to pay your bills on time to improve your credit. You can get a free copy of your credit report anytime at: annualcreditreport.com.



Save For a Down-payment

Very few people have the means to immediately pay off their home and therefore must save for a down payment. A down payment is a percentage of your home's purchase price that you pay upfront. To ensure you have money set aside, establish a monthly budget. Start by creating a spreadsheet that shows your monthly gross income and your expenses for each month. Set time aside each month to review your budget and spending habits and determine where you can cut costs.



Get Preapproved by a TowneBank Mortgage Loan Officer & Determine What You Can Afford

It's imperative to know what you can afford before you start your home search. Contact your TowneBank Mortgage lender to find out what you can afford and determine what monthly payment is right for you. Getting preapproved upfront will help you make sure you start your search in the



right direction. While applying for your mortgage be sure to have your supporting documentation together to help ease the process of approval along. Below are standard items needed for the mortgage approval process.

1. Copies of Federal Tax Returns (1040s) from the past two years.
2. Copies of all W-2's from the past two years.
3. Copies of current pay stubs covering the past 30 days, preferably with YTD earnings being reported.
4. Copies of most recent bank statements covering the past sixty days for all checking, savings, stocks, bonds, CDs, IRAs, 401Ks, mutual funds, etc.

Lastly, think twice before doing the following:

- Make a drastic change in your employment status and/or monthly earnings
- Make large purchases, such as a new car, additional real estate or large appliances.
- Allow others to make an inquiry on your credit report

For more information, talk to your local TowneBank Mortgage lender, visit townebankmortgage.com, or call 888-637-1321. TowneBank Mortgage is a Towne Family Company.

Serving Small Business Needs



▲ Antonio Doss, SBA Washington Metropolitan Area district director (left) and Jim Scanlon, Business Finance Group chairman (right), recognize TowneBank lender, Jerry Kent (center).

As a hometown bank, TowneBank has always been focused on serving the unique needs of the community. An important part of that mission is our commitment to local businesses who provide job opportunities and stimulate economic growth. As an active participant in the Small Business Administration's (SBA) 504 program, TowneBank has been able to help many small and middle-market businesses who are in need of long-term, fixed-rate financing for land, buildings, and equipment. Towne has been one of the most active 504 bank lenders in both the district and the state for many years and has been honored several times as a top 504 lender by the SBA.

Congratulations to Jerry Kent, Towne senior vice president and private banking officer, who was named Top Individual 504 Lender for VA/DC/WVA by the Business Finance Group. Jerry has an extensive background in private banking and small business lending and has worked in the banking industry for three decades. He holds a bachelor's degree in management from James Madison University. Within the community, Jerry volunteers with Make A Wish of Southeast Virginia and Suffolk Meals on Wheels. He is a member of the North Suffolk Rotary Club, Suffolk Ruritan Club, and Bennett's Creek Sertoma Club.

"Thank you, Jerry, for all you do each day to keep Towne shining in the small business community," says Dawn Glynn, Towne president, retail and private banking.

GETTING IN THE SWING IN DARE



▲ Towne was honored to be presenting sponsor for the Dare County Arts Council's SWING event. Taylor Sugg (center) presents a check to the DACA board.

SWING! is the annual fundraiser for the Dare County Arts Council. Held in the fall on the beautiful Outer Banks, SWING! celebrates the golden age of Big Bands, with décor, music, and menus that harken back to the dance hall days of the Outer Banks in the 1940s.

Featuring live entertainment by 504 Supreme and the Truettone Honeys, more than 250 guests were treated to golden age favorites and had a chance to take some beginner swing dance lessons. Glittering decorations were everywhere and silent and live auctions offered some unique items, including Outer Banks memorabilia dating back to the 1940s.

"TowneBank was honored to once again be presenting sponsor for the Dare County Arts Council's fundraiser," says Taylor Sugg, president of TowneBank Northeast North Carolina. "For more than 40 years, the Dare County Arts Council has worked to ensure that the arts are celebrated in Dare County and beyond. Towne was excited to be a part of SWING! – an evening that was full of fun, music, and good food, that at the same time helped the Dare County Arts Council continue to fulfill their mission."

Some of Dare County Arts Council's programs include:

- The Power of Art designed to serve special groups in need or with limited access to arts programming and education.
- The Emerging Artist Series – sponsored by TowneBank, this program grew out of Dare County Arts Council's long-standing emphasis on fostering new relationships with up-and-coming artists on the Outer Banks.
- Veterans Writing Workshop – a two-day workshop free to all veterans, active duty military and their families.
- Expressions of Hope and Healing – provides free art workshops and artistic resources to community members who have been affected by cancer.

For more information and a list of upcoming events, visit DareArts.org.



Barbara Wolcott Receives HRAA Lifetime Achievement Award



▲ Barbara Wolcott (center) receives the Lifetime Achievement Award from Kimberly Plourde, (left), HRAA board chair and Charlee Gowin (right), longtime friend and BHHS Realtor.

Congratulations to Barbara Wolcott, CEO of Berkshire Hathaway HomeServices Towne Realty, who was awarded the 2019 Lifetime Achievement Award by the Hampton Roads Realtors® Association (HRAA). The award is given to an HRAA member who has made a recognizable and identifiable difference in multiple facets of the real estate industry.

Barbara started her career in 1970 as a part-time agent while raising her young family. She worked in training, corporate relocation, and sales management, before becoming general manager of Decker Realty, later Prudential Decker. In 2015, Barbara led her team through the transition to become a Berkshire Hathaway HomeServices franchise.

She has served in leadership roles including president of the Virginia Association of Realtors (VAR), president of the Real Estate Information Network, board member for the National Association of Realtors, and nearly 50 years with the HRAA.

Among her many honors, she was named Virginia Realtor of the Year, received Hall of Fame recognition from the Virginia Association of Realtors, and *Inside Business* recognized her as one of their 2016 Women in Business. She initiated "Caring around Towne" for BHHS Towne Realty, a community volunteer and fundraising effort that supports a variety of local charitable organizations.

The Towne Family joins in warm wishes to Barbara on this tremendous achievement!

Towne Realtor® Appointed Regional Vice President For National Association of Realtors®

Deborah Baisden, of Berkshire Hathaway HomeServices Towne Realty, was appointed to serve as the Region 3 Vice President of the National Association of Realtors® (NAR).

There are 13 regional vice presidents who are responsible for overseeing the work of the NAR in their respective region. They serve as spokespersons for the association and also work to identify problems and opportunities in their regions. Deborah has jurisdiction over Delaware, Washington, DC, Maryland, Virginia, and West Virginia.



Deborah is a top producer in the Hampton Roads area, working out of the BHHS Lynnhaven office, and has received many accolades during her career. In 2018, she was named Virginia Realtor of the year by the Virginia Association of Realtors®. She is an active volunteer dedicating many hours to Relay for Life, Samaritan House, March of Dimes, and the Children's Hospital of the King's Daughters.

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Pennsylvania, Kentucky, Ohio, Asheville – Senior Partners are On the Road Again!

Over the last few months, TowneBank Senior Partners have been all over the map! First on the schedule was a trip to Ohio and Kentucky. Stops included dinner at the Hofbrauhaus in Newport, Kentucky, the first authentic Hofbrauhaus in America, modeled after the legendary 400+ year-old Hofbrauhaus in Munich, Germany. Then came a tour of Cincinnati with a dinner cruise on the Ohio River aboard the Belle of Cincinnati riverboat. Next it was on to Kentucky with a visit to the Ark Encounter featuring a full-size replica of Noah's Ark. The 75,000-square-foot Creation Museum brings the stories of the bible to life. This trip was one for memory books!

The Senior Partners then journeyed to the Allegheny Mountains where they took a train trip from Cumberland to Frostburg, Maryland and enjoyed the beautiful scenery. The next stop was at the Flight 93 National Memorial in Stoystown, Pennsylvania. Located at the site of the crash of United Airlines Flight 93 on 9/11, this moving memorial was made to honor the passengers and crew of Flight 93, who stopped the terrorists from reaching their target.

For the holiday season, the Senior Partners headed to Asheville, Virginia, where they toured the Biltmore Estate. The magnificent mansion, finished in 1895, was fashioned after a French Chateau and built in what

George Vanderbilt called "the most beautiful spot in the world."

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.



Marsha Abbott, Jean Schimmel & Alda Davies (right) pose with some of the interesting creatures at the Ark Encounter and Creation Museum.



Phil Rebrig, Beverly Yeoman, Betty & Glenn Miller pose with the Cincinnati Reds mascot.



Wayne & Bonnie Jefferson take a lunch break in Frostburg, Maryland.

Sue & David Lester pose in front of the train the group rode in Maryland.



Hofbrauhaus
Belle of Cincinnati Riverboat
Ark Encounter

Ohio



Pennsylvania

Flight 93 National Memorial

West Virginia

Allegheny Mountains

Virginia

Biltmore Estate

North Carolina

It was pumpkin season in the Allegheny Mountains!



Harold Zedd, Kelley Dively, Pamela Mentz, Nell Hogge & Grace Sivertson enjoying the snowfall in Asheville.



Dee & Dan Stegall (left) and Bill & Yvonne Persons (above) outside and inside the magnificent Biltmore Estate.

TOWNEBANK SENIOR PARTNER CALENDAR

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

2020 TRAVEL CALENDAR

>> 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
\$99 per person

>> 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 playTicket to see
"Jersey Four" show
\$330 per person (double)

>> EASTERN SHORE LIGHTHOUSES

SEPTEMBER 21-23, 2020

Ocean City Holiday Inn Suites, Wine tasting
Windmill Creek Winery, Ocean Downs Casino (optional)
\$570 per person (double)

>> 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

"The Music Man" starring Hugh Jackman
2 Broadway Shows, Radio City Music Hall, Shopping at Macy's, lodging at NY Hilton
\$1,800 per person (double)

>> RIVERSIDE DINNER THEATRE

DECEMBER 9, 2020

"Meet Me in St. Louis"
\$127 per person



**ALL AROUND TOWNE
VOL. 21, NO. 1**

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

**TOWNE TODAY
HIGHLIGHTS**

- TowneBank is now in Greensboro, NC – p. 3
- Norfolk Police Win Nationwide Lip Sync Contest – p. 4
- Towne Now Offers Safety Solutions – p. 6
- 2019 Fall Extravaganza was a Big Hit – p. 8-9
- Dare County Arts are Swinging – p. 13

SERVING OTHERS. ENRICHING LIVES. TowneBank is honored to serve communities throughout Virginia and North Carolina, where we provide a wide array of services to individuals, businesses, and non-profit organizations. As a community leader, Towne is pleased to support the financial, cultural, and economic well-being of the regions we serve. To learn more, visit TowneBank.com.



United for a Cause: TowneBank Goes Above and Beyond



▲ The Towne Family celebrates the completion of another successful and record-setting United Way campaign.

The TowneBank family proved once again that when we come together, great things can happen. Through the campaign for the United Way, over 1600 members of the Towne Family pledged support to charitable organizations, resulting in over \$500,000 in contributions!

TowneBank's pacesetter campaign for the United Way kicked off mid-year. Pledges for 2020 grew by 18 percent thanks to generous gifts made through payroll deductions and one-time donations.

Allie Wittkamp, vice president and director of member engagement, served as campaign chair. TowneBank family members really stepped up, giving from the heart to make a difference in local communities, especially in Towne markets in North Carolina and Virginia.

Twenty-seven campaign leaders across TowneBank helped rally support and encourage participation. They organized gatherings and sent communications to help spread the word about the huge impact the United Way makes in our community and beyond.

Gifts from the 2020 campaign will impact 15 different United Way agencies across four states and nearly 300 different non-profit organizations. Programs operated by the United Way help close the gap for many who are underserved by joining people and resources together for a united mission. The United Way touches the most vulnerable members of our community, including children, the elderly, and the homeless – providing services in education, affordable housing and veterans assistance, among others.

"The United Way is an instrumental partner in guiding the donations of over 1600 Towne family members to their chosen philanthropic destination," says Allie.



▲ Allie Wittkamp (left) Towne's United Way Campaign Coordinator, receives the Trailblazer Award from United Way's Sherri Stein.

Workplace giving is critical to the United Way, accounting for a significant amount of their annual budget. TowneBank is pleased not only to participate in the campaign, but to serve as a pacesetter for other companies and organizations who engage in workplace giving.

"Many have come to know TowneBank as an asset to the communities it serves," says Sherri Stein, director at the United Way. "They are philanthropic leaders and inspire many other companies to provide support."

To learn more about the impact the United Way is making in our community, visit unitedway.org.