

Virginia Cooperative Extension: Business Success Symposium 2025

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Area Specialized Agent | Community Engaged Health
(Southwest District)

Virginia Cooperative Extension: Background & History

- **MORILL ACTS OF 1862, 1890, & 1994:** The land grant university system established Virginia Tech and Virginia State University.
- **SMITH-LEVER ACT OF 1914:** Established the Cooperative Extension System which is a historic partnership of the federal government, state government, and universities.

Function and Structure

- 107 offices, 11 research centers, and six 4-H centers throughout the state of Virginia.
- Goal is to improve the wellbeing of all Virginians.
- The primary program areas include youth development, agriculture and natural resources, and family and consumer sciences.
- Extension agents teach classes online or in-person at your facility or community sites!
- No or low cost (to cover supply fees).



Financial Programs Offered for Adults

- Poverty Simulation
- PROFIT: Recovering Your Finances
- Your Money, Your Goals
- Small Steps to Health and Wealth
- Money Smart

Financial Programs Offered for Youth

- Real Money. Real World.
- Money Habitude Cards for Teens
- Reality Fair
- Kid's Marketplace
- Captain Cash

Family and Consumer Science(FCS) Extension Agents

- **Andrea Haubner, Southwest District:** andrea1@vt.edu or 276-223-6040
- **Naiga Young, Roanoke:** naidab@vt.edu or (540) 772-7524
- **Dawn Barnes, Montgomery & Floyd:** lbarnes@vt.edu or 540-745-9307
- **Laura Reasor, Pulaski & Giles:** lreisor@vt.edu or (540) 980-7761
- **Andrea Wann, Washington:** akrauser@vt.edu or 276-676-6309
- **Kristen Gibson, Russell & Tazewell:** kbgibson@vt.edu or (276) 889-8056
- **Brandi Pettey, Lee & Scott:** bnpettey@vt.edu or (276) 546-2057

Questions?

Solutions Banking

at work



**Atlantic
Union Bank™**

Giving your employees the confidence and tools to bank better.

Financial Wellness: Now and in the Future

Solutions Banking is more than a banking product and perks for your employees. By participating, you'll give them access to a suite of online learning tools, onsite seminars and other financial wellness programs to help them manage current money matters and set them up for long-term financial health.

73% of employees who are getting financial wellness training from their company say it is helping them feel more safe and secure.*

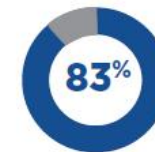
*2022 Financial Wellness in the Workplace Report by TalentLMS, Enrich and Tapcheck

Solutions Banking at a Glance

Solutions Banking presents an opportunity for your employees to learn financial health skills, get the scoop on specially-designed Atlantic Union Bank offerings and get rewarded.

With Solutions Banking, you'll also have an added perk to add to your employees' benefits package at no additional cost.

Financial wellness is an important part of a benefits package.



*of employees who received financial wellness training are more satisfied with their job, as opposed to a satisfaction rate of 63% who did not receive training.**

*2022 Financial Wellness in the Workplace Report by TalentLMS, Enrich and Tapcheck



A Win/Win Program

For Employers

- Attract and retain talent with an added employee benefit to what you already offer
- No cost to you and no administration time or effort necessary
- Employee engagement opportunity
- Access to a dedicated Solutions Banking Relationship Manager from Atlantic Union Bank

For Employees

- Access to innovative Atlantic Union Bank Solutions Banking products and services
- Access to online learning tools to help them manage their money and financial matters
- Added offering to their benefit package
- On site financial wellness workshops
- Possible Cash Bonus (see page 4 for cash bonus requirements)



Your employees could get a

CASH BONUS*

when they open a new checking account!



***Eligibility:** Offer is available only to individuals who are employed by or affiliated with a business organization currently enrolled in Atlantic Union Bank's Solutions Banking program. Receiving this disclosure on its own does not entitle a customer to the offer. All eligible account owners and co-owners must be at least 18 years old and have not owned or co-owned an Atlantic Union Bank personal checking in the last 12 months. Requires a valid U.S. Taxpayer Identification Number (Form W-9 for U.S. persons including a resident alien). Bonus offer cannot be paid to non-resident aliens signing IRS Form W-8. Business, fiduciary, estate and trust accounts are not eligible for this offer. Offer is non-transferable.

Required activities to qualify for a Bonus.

1. Open a Checking Account. Open your first new eligible Atlantic Union Bank checking account. Eligible checking products include: Solutions Checking, PRISM Checking, Free Checking, Loyalty Checking[†], Preferred Checking[†] and ThankU Checking[†]. A \$25 minimum opening deposit is required. Accounts can be opened in any Atlantic Union Bank branch or online using the link provided to you in direct communication. You must provide the Company Code at account opening when you apply for a checking account either in a branch or online to be eligible for this offer.

AND

2. Set up Direct Deposit. Set up and receive qualifying direct deposits totaling \$1,000 or more in your new eligible checking account within 90 calendar days of account opening. A qualified direct deposit is an electronic deposit of regular monthly income, such as your salary, pension or Social Security benefits, which are made by your employer or other payer. Non-qualifying deposits such as wire transfers, person-to-person transfers, online and mobile deposits and bank transfers between your Atlantic Union Bank accounts or accounts you have at other financial institutions or brokerages do not qualify.

Bonus Payment: Your Bonus will be deposited into your new Atlantic Union Bank checking account within 30 calendar days after all requirements are met. Your account must be open and in good standing up to the date the bonus is deposited. If you open more than one Atlantic Union Bank checking account, your bonus will be deposited into the first checking account opened. This offer cannot be combined with any other offer and is limited to one bonus per new customer and new account.

Important Tax Information: The Bonus will be reported to the IRS as interest earned on IRS Form 1099-INT in the year received as required by applicable law. Customer is responsible for any applicable taxes and consulting a tax advisor.

Atlantic Union Bank reserves the right to revoke, restrict, or change this offer at any time. All accounts subject to applicable terms, fees, programs, products, and services which are subject to change. Accounts subject to approval and must be funded with money not currently on deposit with Atlantic Union Bank. Participation and enrollment in a promotional offer does not guarantee eligibility or fulfillment of the promotional offer.

†Interest Rate. Loyalty Checking, Preferred Checking and ThankU Checking are interest-bearing accounts. The annual percentage yield (APY) for Loyalty Checking and for ThankU Checking for balances \$0-\$2,499.99 is 0.01%; \$2,500.00-\$9,999.99, 0.02%; \$10,000.00 or more, 0.03%. The APY for Preferred Checking for balances \$0.00-\$49,999.99 is 0.01%; \$50,000.00-\$249,999.99, 0.02%; \$250,000.00-\$499,999.99, 0.02%; \$500,000.00-\$999,999.99, 0.03%; \$1,000,000.00 or more, 0.05%. Rates are subject to change without notice and after account opening. Fees could reduce the earnings on the account. Rates are accurate as of July 23, 2025.

Benefits with a Bonus

A Solutions account comes with:

- NO minimum balance requirement*
- NO monthly maintenance fees
- NO FEE from us for using another banks' ATMs, plus we'll rebate two surcharges from other banks per statement cycle
- FREE first order of Exclusive Checks (or \$10 off other styles)
- FREE Cashier's Checks

Other Banking Benefits

- Interest rate discount on personal installment loan rates when you set your payments up to autodraft from your Atlantic Union Bank deposit account**
- 35% discount off your first year of LifeLock by Norton Identity Theft Protection***
- Financial education through Banzai

▶ Atlantic Union Bank Perks

- **Free Online and Mobile Banking:** Bank anywhere, anytime—including mobile check deposit.
- **Zelle®:** Zelle makes it easy to send and receive money from your friends and family—no matter where they bank. And it's included when you use the Atlantic Union Bank mobile app.

\$500 towards closing costs on a home loan

No-cost home and auto insurance quote and risk review

Zelle and the Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

*Minimum \$25 opening deposit required. **This is not a commitment to lend or extend credit. All loans, credit and collateral are subject to approval. ***By subscribing, you are purchasing a recurring subscription which will automatically renew. The 35% off discount price quoted is valid for the offered introductory term of one year. Learn more at AtlanticUnionBank.com/LifeLock

At Atlantic Union Bank, we want to help you and your employees make informed financial decisions every day. We're dedicated to helping people bank, save and invest better with the confidence and tools they need to help set financial goals and reach them. Access online learning resources at **AtlanticUnionBank.LearnBanzai.com**.

Solutions Banking is committed to supporting your employees' financial wellness by providing onsite seminars and workshops. See what's currently available on the next page.



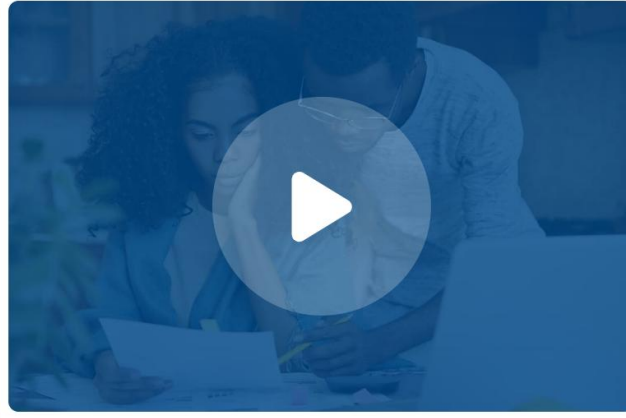
68% of employees are more likely to stay longer at their current job if their employer offers them financial wellness benefits*

*2022 Financial Wellness in The Workplace Report by TalentLMS, Enrich and Tapcheck

SOLUTIONS BANKING WEBINAR

Credit Health Check: What You Need To Know

Get ready to transform your financial future! This exclusive webinar covers essential aspects of maintaining and improving your credit health, providing you with the knowledge and tools to take control of your credit and boost your overall financial well-being.



CREDIT REPORTS AND SCORES

Your credit history can affect your access to credit cards, loans, jobs, housing, insurance, and other important services. Learning how to monitor and protect your credit history, is a must-have skill.

MANAGING DEBT

Wrestling with debt, no matter how large or small, can be an overwhelming task. Learning how to manage debt smartly could set you up to eventually live debt-free.

YOUR SPENDING AND SAVINGS PLAN

Everyone needs a budget. When you learn how to manage all of your money matters, you can spend within your comfort zone and still save.

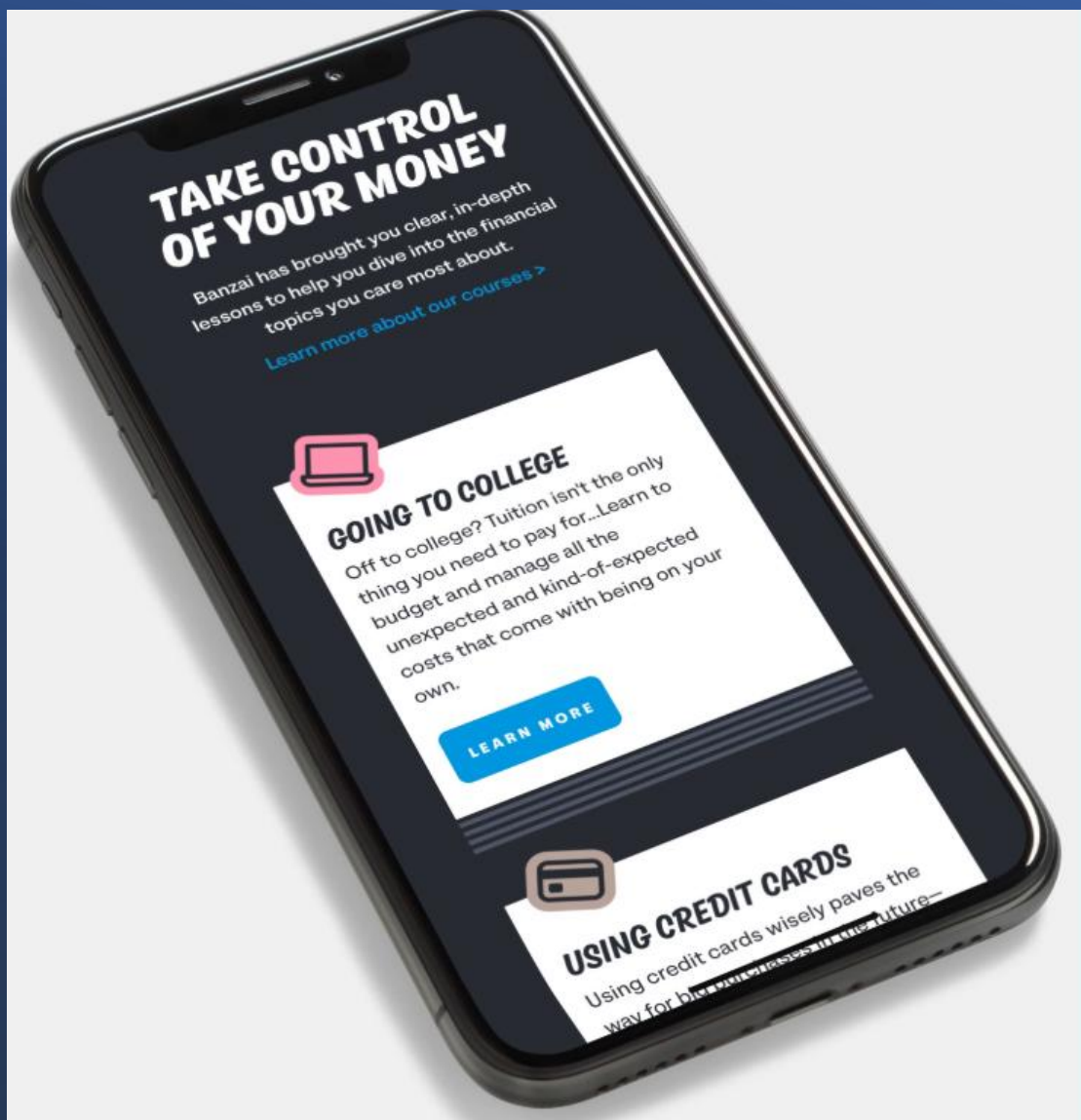
HELP PROTECT YOUR IDENTITY

Identity theft and fraud crimes are more common than you might think. Learn the best ways to protect yourself from hackers and scammers.

FINANCIAL PREPARATION AND RECOVERY

Learn how to face the financial challenges of rebuilding your life after a disaster or other emergency. Before anything else, the recovery process starts with preparing yourself.





What is Banzai?

Banzai is an award-winning, interactive education platform that focuses on making financial topics easy to understand.

Banzai's approach is all about helping your users navigate life's financial dilemmas, find insight into their specific situations, and discover answers that are straightforward and easily applicable.

Banzai products are used in over 65,000 classrooms and communities all across the United States (and Guam!).

[Learn More](#)

Financial Literacy Resources

How do you get the benefits of financial literacy in your business? It's simple. You provide the resources that facilitate this education. Atlantic Union Bank wants to help you do just that by partnering with you to give your employees access to an expansive, interactive library of educational content with Banzai.

30+

COACHES

[Learn More](#)

30+

CALCULATORS

[Learn More](#)

120+

ARTICLES

[Learn More](#)

Banzai Resources Overview

Calculators

Banzai's powerful calculators help individuals crunch the numbers and get the answers they need to make some of the biggest decisions of their lives. This includes such important situations as deciding what mortgage to take out, figuring out how much they'll need to save for retirement, and more.

Coach Sessions

The groundbreaking Banzai Coach is like a conversation with a virtual financial mentor that guides users through their stickiest financial predicaments.

Articles

Making a big financial decision is intimidating. Banzai's articles break everything down to what your employees actually need to know and how the various options can affect them.

What will our partnership look like?

Banzai's resources will be available to your community through a powerful microsite called the Wellness Center. The Wellness Center is:



Customizable

Making this site match your needs is easy. You can select the resources that you want to feature and even create your own collection of the most important resources for your community.



Co-Branded

Your Wellness Center will be co-branded with your name and logo, reminding anyone who visits that you are providing these invaluable resources.



Shareable

Since the Wellness Center is available online, you can easily spread the word by posting the link on social media, in emails, on your website, and anywhere else you would like!

Take Control of Your Money

HopeTree Family Services has partnered with Atlantic Union Bank and Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about.



Learning to Budget

Budgeting isn't about restriction, it's about prioritizing. The best way to avoid financial strain is to know where your money is going and plan ahead!



Basic Saving

Whether you're saving for a rainy day or a rainy trip to London, mastering the basics of saving can help you reach your goals.



Building Credit

It takes credit to get credit, and credit is crucial to buying a new home, finding a place to rent, or purchasing a new car. You have to start somewhere, start here.

Easy Implementation.

Let us do the work for you.

Your dedicated Solutions Banking Manager is your partner. They'll make implementation easy by:

- 1) helping you schedule and plan onsite meetings, activities, and workshops,
- 2) organizing and distributing promotional materials, and
- 3) providing access and disseminating online learning materials for your employees. Through it all, our team is with you every step of the way.

Let's talk.

Getting Solutions Banking launched at your workplace is easy. Just contact your Solutions Banking Relationship Manager.



For additional information visit AtlanticUnionBank.com/solutions.

About Atlantic Union Bank.

From Caroline County Bank to Union Bank & Trust to Atlantic Union Bank, our chapters are rich with history—we've been serving both consumers and businesses for 118 years long and counting.

As we look to the future, it's our innovations such as our mobile app, online banking capabilities, award-winning customer service, and our commitment to make banking easy that keep us moving forward.

Learn more about us at AtlanticUnionBank.com.

