



# COMMUNITY BANKING EXCELLENCE

## Your Community Bank's Legal Resource

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### Another Perspective



**Larry F. Mazza**  
Chief Executive Officer  
MVB Financial Corp.

Larry Mazza is Chief Executive Officer of MVB Financial Corp., the parent of West Virginia-based MVB Bank, Inc. Mr. Mazza also serves on the MVB Financial Corp. Board of Directors. He is a recognized name in West Virginia banking with over 25 years of experience in

both large banks and community banks. Mr. Mazza is a member of the West Virginia Board of Banking and Financial Institutions, part of the State's banking regulatory and oversight agency. This seven-member board oversees the operation of financial institutions throughout the state and advises the West Virginia Commissioner of Banking on matters put forth by financial institutions. We asked Mr. Mazza about the future of community banking and how to achieve success. He explained what he feels are the two pillars of America's Main Street economy.

[Read the Full Interview](#) 

#### From the Editor

By [Timothy R. Moore](#)  
A welcome message from our executive editor.

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#### [Executive Compensation: It May be Limiting Your Choices](#)

By [Hugh B. Wellons](#) and [N.A. \(Nick\) Ammar, Jr](#)  
Every bank and company must decide what combination of incentives provides the best motivation for leaders of that bank. One of any board's most important challenges is designing the Executive Compensation program.

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#### Your Perspective



What topic would you find more interesting at the NC Bankers Association/Spilman Community Banking Seminar in May 2015?

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#### Drive-Thru

*"There is only one boss. The customer. And he can fire everybody in the company from the chairman on down, simply by spending his money elsewhere." - Sam Walton*

 [Newsletter Archive](#)

## [Adding Prepaid Products Face New Imperatives](#)

By [R. Scott Adams](#),

It has been well-known in banking compliance law that the Consumer Financial Protection Bureau ("CFPB") has been planning to issue substantial consumer protection rules with respect to prepaid products. That time has now arrived, and the Proposed Rule from the CFPB is extensive and detailed.

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## [Discharge, Debt Buyers and Credit Reporting: What's the Latest?](#)

By [Milind K. Dongre](#)

Recent news reported by *The New York Times* and NPR have brought much attention to a question that many creditors likely face on a regular basis: When a debt is sold to a debt buyer prior to the debtor entering bankruptcy, what must creditors report to credit bureaus following the debtor's subsequent discharge in bankruptcy?

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