**UPDATED CMF COPY**

**ABOUT US**

Call us crazy, but we believe putting people first and strengthening community banks is a better business model.

So, we launched an innovative plan to directly serve the financial needs of individual business clients, while also creating some great tools for community banks. Because when local banks are better equipped to compete with national banks, we believe everyone in the community wins. In fact, we're banking on it.

**BIOS**

Ashley Carter, Co-Founder

CMF Team Lead – Payroll Services, Purchasing Card

Professional Credits: Wachovia, Wells Fargo, United Bank

Ashley got her start as a licensed branch banker for Wachovia and later Wells Fargo, eventually developing and training sales teams for both banks. Her work in Payroll Sales Production at Wells Fargo earned her the opportunity to move into an executive role. She was then largely responsible for building the Corporate Purchasing Card program at United Bank. Ashley’s background in cash management and her deeper relationships with clients helps her deliver simple solutions to common business issues. Ashley is a Georgia native with a degree from the New School in New York. A mother of five, she is also the President of Blue Ledge Meals on Wheels in Amherst County. And when not otherwise occupied, Ashley sings and plays guitar with two different bands throughout the Southeast.

Laurel Cartwright, Co-Founder

CMF Team Lead – Merchant Services; Life, Health, Group Benefits, and Annuities

Professional Credits: Entrepreneur, Small Business and Commercial Banker, Retail Banking Executive

Laurel Cartwright owned and operated restaurants before moving into banking in the early 2000’s. This entrepreneurial background left Laurel with a personal appreciation for small business owners. It also led her to the small business side of banking at both Wachovia and Wells Fargo. There, she oversaw several top-leading teams and pioneered the credit card processing arm of Wells Fargo’s Virginia bank. In 2010, Laurel became the City President for Suntrust Bank in Staunton, Virginia, and later a Commercial Banker and Treasury Services Executive for United Bank in Charlottesville and the Shenandoah Valley. Laurel is a William and Mary graduate. She is also a member of the board of the Frontier Culture Museum in Staunton, as well as the Waynesboro Symphony Orchestra.

John Gobble, Co-Founder

CMF Team Lead – Commercial Banking, Property and Casualty Insurance

Professional Credits – Regional Commercial Banking Executive, Suntrust, Charlottesville and South Florida; Regional Commercial Banking Executive, United Bank; Bank-Wide Executive, Treasury Services and Small Business Banking, United Bank

John Gobble knew from childhood that he wanted to follow his granddad into banking. A graduate of UVA’s McIntire School of Business with an MBA from VCU, he has now diligently pursued a career in commercial banking for almost two decades. Most recently, he built top-performing teams at both Suntrust and United. Then, with eighteen years in the industry, John’s vision led to the founding of Community Mission Financial. John had experienced bank consolidation firsthand. So he felt called to create a company that could help community banks compete more effectively with regional and super-regional institutions. A father of three, John lives with his wife and kids in Crozet. He can often be found coaching youth soccer for SOCA of Charlottesville, where he also serves on the Board of Directors.