

**JOYCE RIGGINS SCHAFFER, CPA, CFP, CGMA:**

Joyce is the Chief Executive Officer of Malvin, Riggins & Company, P.C. and one of its founding members. She obtained an undergraduate degree from The College of William & Mary and received her Certified Financial Planning designation. She previously worked in the internal audit department of Nations Bank and was the Tax Manager for a large local accounting firm.

Joyce is active in the Rotary Club of Oyster Point, where she is Past President of the Board of Directors and Treasurer of the Rotary Club of Oyster Point Foundation. She is a member of the Monarch Bank Peninsula Advisory Board as well as a member of the Hampton Roads Children's Charities that primarily supports St. Jude Children's Research Hospital. Mrs. Schaffer is active in the Virginia Peninsula Chamber of Commerce, where she is a past member of the Board of Directors, Past Chairman of the Business Services Division, and is Past Chairman of the Chamber Ambassadors. She was the 1989 recipient of the Peninsula Chamber Accountant Advocate Award in addition to being the 1990 Virginia State Accountant Advocate. In addition, she is Past President and Charter Member of the National Association of Women Business Owners (Tidewater Chapter), Past Treasurer of the Kiln Creek Home Owner's Association, and Past Treasurer of the St. Stephen Episcopal Church Foundation.