Julie was born in I was born in Atlanta, Georgia (Yes, she is a Georgia Peach!). She is the last of Ned and Hazel Williams' six children. She began grade school in Fairfax, Virginia until her father retired from the Federal Government and moved Momma and her to White Stone. She graduated from Lancaster High School in 1981 and began her college days at Radford University. She says she changed her major and college every year trying to find what she wanted to do!

On September 1, 1986, she began working at Chesapeake National Bank, wearing several different hats until March 2012 when she left the business world. She has been a confirmed member of White Stone United Methodist Church since 1975, where she has served in several roles such as Treasurer, Lay Leader and Communications Chair. In addition to being the Administrative Assistant for the Charge, she is also the Administrative Council President and Financial Secretary at Bethel.