

## Boards of Directors



### Federal Reserve Bank of Richmond

FROM LEFT TO RIGHT

James E. Haden; Wesley S. Williams, Jr.; Craig A. Ruppert; Claudine B. Malone; J. Walter McDowell;  
Robert L. Strickland; Jeremiah J. Sheehan; Elizabeth A. Duke; George A. Didden, III

30

#### CHAIRMAN

**Claudine B. Malone**

*President*  
Financial & Management Consulting, Inc.  
McLean, Virginia

#### DEPUTY CHAIRMAN

**Robert L. Strickland**

*Retired Chairman*  
Lowe's Companies, Inc.  
Winston-Salem, North Carolina

**George A. Didden, III**

*Chairman of the Board and CEO*  
The National Capital Bank of Washington  
Washington, D. C.

**Elizabeth A. Duke**

*President and CEO*  
The Bank of Tidewater  
Virginia Beach, Virginia

**James E. Haden**

*President/CEO*  
Martha Jefferson Hospital  
Charlottesville, Virginia

**J. Walter McDowell**

*President – North Carolina Banking*  
Wachovia Bank, N. A.  
Winston-Salem, North Carolina

**Craig A. Ruppert**

*President/Owner*  
The Ruppert Companies  
Laytonsville, Maryland

**Jeremiah J. Sheehan**

*Chairman and Chief Executive Officer*  
Reynolds Metals Company  
Richmond, Virginia

**Wesley S. Williams, Jr.**

*Partner*  
Covington & Burling  
Washington, D. C.



MEMBER, FEDERAL ADVISORY COUNCIL

**Kenneth D. Lewis**

*President*  
Bank of America Corporation  
Charlotte, North Carolina



### Baltimore Office

FROM LEFT TO RIGHT

George L. Russell, Jr.; Jeremiah E. Casey; Daniel R. Baker;  
Virginia W. Smith; Morton I. Rapoport



### Charlotte Office

FROM LEFT TO RIGHT

Joan H. Zimmerman; Cecil W. Sewell, Jr.;  
Dennis D. Lowery; James O. Roberson; Elleveen T. Poston;  
Laura M. Fleming; William H. Nock

#### CHAIRMAN

##### **Daniel R. Baker**

*President & Chief Executive Officer*  
Tate Access Floors, Inc.  
Jessup, Maryland

##### **Betty Bednarczyk**

*International Secretary-Treasurer*  
Service Employees International Union  
AFL-CIO, CLC  
Washington, D. C.

##### **Jeremiah E. Casey**

*Chairman*  
First Maryland Bancorp  
Baltimore, Maryland

##### **William L. Jews**

*President & CEO*  
Blue Cross Blue Shield of Maryland  
Owings Mills, Maryland

##### **Morton I. Rapoport**

*President and Chief Executive Officer*  
University of Maryland Medical System  
Baltimore, Maryland

##### **George L. Russell, Jr.**

*Partner*  
Piper & Marbury, L. L. P.  
Baltimore, Maryland

##### **Virginia W. Smith**

*President & CEO*  
Union National Bank  
Westminister, Maryland

#### CHAIRMAN

##### **Dennis D. Lowery**

*CEO and Chairman of the Board*  
Continental Chemicals  
Charlotte, North Carolina

##### **Laura M. Fleming**

*President/CEO*  
Founders Federal Credit Union  
Lancaster, South Carolina

##### **William H. Nock**

*President & CEO*  
Sumter National Bank  
Sumter, South Carolina

##### **Elleveen T. Poston**

*President*  
Quality Transport, Inc.  
Lake City, South Carolina

##### **James O. Roberson**

*President/CEO*  
Research Triangle Foundation of North Carolina  
Research Triangle Park, North Carolina

##### **Cecil W. Sewell, Jr.**

*Chairman of the Board and Chief Executive Officer*  
Centura Banks, Inc.  
Rocky Mount, North Carolina

##### **Joan H. Zimmerman**

*President*  
Southern Shows, Inc.  
Charlotte, North Carolina

## Small Business and Agriculture Advisory Council



FROM LEFT TO RIGHT  
Vernon A. Reid; Polly Ann Frye; Carol F. Kable;  
Joseph C. Kincheloe; Billy W. Stephenson



FROM LEFT TO RIGHT  
Maurice A. Gladhill; Barbara J. Rackes; Bobby G. Lowery;  
David E. Lowe; William J. Callis; Catherine L. Hughes

### CHAIRMAN

**Joseph C. Kincheloe**  
*Owner-Operator*  
Birmingham Farm  
Culpeper, Virginia

**William J. Callis**  
*Executive Vice President*  
Kenbridge Construction Company, Inc.  
Kenbridge, Virginia

**James E. Cooley**  
*Owner*  
J. E. Cooley Peach Farms  
Chesnee, South Carolina

**Polly Ann Frye**  
*Senior Partner*  
Nancy Allen Associates, Inc.  
Rosslyn, Virginia

**Maurice A. Gladhill**  
*Owner & General Manager*  
Gladhill Tractor Mart, Inc.  
Frederick, Maryland

**Catherine L. Hughes**  
*Owner/CEO*  
Radio One, Inc.  
Baltimore, Maryland

**Carol F. Kable**  
*Associate Broker*  
RE/MAX Real Estate Group  
Charles Town, West Virginia

**David E. Lowe**  
*President – West Virginia*  
Intelos  
Charleston, West Virginia

**Bobby G. Lowery**  
*President*  
Better Cleaning Janitor Service, Inc.  
Better Cleaning Maintenance Supply, Inc.  
Charlotte, North Carolina

**Barbara J. Rackes**  
*President*  
Syneractive  
Columbia, South Carolina

**Vernon A. Reid**  
*Principal, Chief Investment Officer*  
V. A. Reid & Associates, Inc.  
Baltimore, Maryland

**Billy W. Stephenson**  
*Chairman*  
Spring Meadow Farms, Inc.  
Smithfield, North Carolina



# Operations Advisory Committee



FROM LEFT TO RIGHT

Harry G. McDonnold; William E. Albert;  
Sibyl S. Malatras; Martin W. Patterson;  
Donald G. Chapman



FROM LEFT TO RIGHT

Jack H. Goldstein; Robert L. Dargan;  
Gregory G. Bolac; David G. Poole



FROM LEFT TO RIGHT

B. Martin Walker; Marshall E. Tyner;  
G. Dodson Mathias; Robert E. Dael

CHAIRMAN

**Kenneth L. Greear**

Senior Vice President  
United National Bank  
Charleston, West Virginia

**William E. Albert**

Vice President and Cashier  
First Century Bank  
Bluefield, West Virginia

**Jack A. Boggs**

President  
South Carolina Automated  
Clearing House Association  
Columbia, South Carolina

**Gregory G. Bolac**

Senior Vice President  
Chevy Chase Bank, FSB  
Laurel, Maryland

**Donald G. Chapman**

Assistant Vice President, Controller Division  
Navy Federal Credit Union  
Merrifield, Virginia

**Robert E. Dael**

Senior Vice President  
The Columbia Bank  
Ellicott City, Maryland

**Robert L. Dargan**

President  
South Carolina Federal Credit Union  
North Charleston, South Carolina

**Michael F. Fitzgerald**

Senior Vice President  
First Virginia Bank  
Falls Church, Virginia

**Jack H. Goldstein**

President/CEO  
The First Bank of Frederick  
Frederick, Maryland

**W. K. Keener, Jr.**

President/CEO  
Reynolds Carolina  
Federal Credit Union  
Winston-Salem, North Carolina

**Daniel E. Lanier, Sr.**

Vice President - Operations  
One Valley Bank  
Charleston, West Virginia

**Ashpy P. Lowrimore**

Regional President  
Branch Banking and Trust Company  
Florence, South Carolina

**Sibyl S. Malatras**

Senior Vice President  
Suburban Bank of Maryland  
Greenbelt, Maryland

**G. Dodson Mathias**

Senior Vice President  
First Union National Bank  
Charlotte, North Carolina

**Harry G. McDonnold**

Executive Vice President  
American Federal Bank FSB  
Greenville, South Carolina

**Michael L. Morgan**

Executive Vice President  
Wachovia Operational  
Services Corporation  
Atlanta, Georgia

**Joan C. Nelson**

Senior Vice President  
National Bank of Blacksburg  
Blacksburg, Virginia

**Martin W. Patterson**

Senior Vice President and Division  
Manager of Production Services  
Crestar Bank  
Richmond, Virginia

**Richard D. Pillow**

Executive Vice President  
Virginia Credit Union League  
Lynchburg, Virginia

**David G. Poole**

Senior Vice President  
Industrial Bank, N. A.  
Washington, D. C.

**Steve C. Powell**

Senior Vice President/COO  
Carolina First Bank  
Columbia, South Carolina

**Rhonda G. Robinson**

Vice President/Cashier  
The Bank of the Eastern Shore  
Cambridge, Maryland

**Burnell T. Rogers**

Executive Vice President  
Centura Bank  
Rocky Mount, North Carolina

**Charles E. Thomas**

President, Financial Services  
West Virginia Corporate Credit Union  
Parkersburg, West Virginia

**Marshall E. Tyner**

Senior Vice President  
Branch Banking and Trust Company  
Wilson, North Carolina

**B. Martin Walker**

Senior Vice President  
NationsBanc Services, Inc.  
Richmond, Virginia

# Community Development Advisory Council



FROM LEFT TO RIGHT  
Joe Barker; Greta J. Harris; Brian D. Coyle; Abdul Sm Rasheed



FROM LEFT TO RIGHT  
Raymond A. Skinner; John Sidor; Donna S. DeWitt; James W. Middleton

## CHAIRMAN

**John Sidor**  
*Executive Director*  
Council of State Community  
Development Agencies  
Washington, D. C.

## VICE CHAIRMAN

**Abdul Sm Rasheed**  
*President and CEO*  
North Carolina Community  
Development Initiative  
Raleigh, North Carolina

**Joe Barker**  
*Executive Director*  
West Virginia Rural  
Development Council  
Charleston, West Virginia

**Gilda Cobb-Hunter**  
*Executive Director*  
CASA/Family Systems  
Orangeburg, South Carolina

**Brian D. Coyle**  
*Senior Vice President and Community  
Development Manager*  
Branch Banking and Trust Company  
Raleigh, North Carolina

**Donna S. DeWitt**  
*President*  
South Carolina AFL-CIO  
Columbia, South Carolina

**Greta J. Harris**  
*Program Director*  
Local Initiatives Support Corporation  
Richmond, Virginia

**James W. Middleton**  
*Executive Director*  
Southside Community Development  
and Housing Corporation  
Richmond, Virginia

**Raymond A. Skinner**  
*Deputy Secretary*  
Maryland Department of Housing  
and Community Development  
Crownsville, Maryland