

## BOARDS OF DIRECTORS, ADVISORY GROUPS, AND OFFICERS

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## BOARDS OF DIRECTORS, ADVISORY GROUPS, AND OFFICERS

### Federal Reserve Bank of Richmond Board of Directors

Our Richmond Board oversees the management of the Bank and its Fifth District offices, provides timely business and economic information, participates in the formulation of national monetary and credit policies, and serves as a link between the Federal Reserve System and the private sector. The Board also has the responsibility of appointing the Bank's president and first vice president, with approval from the Federal Reserve Board of Governors. Six directors are elected by banks in the Fifth District that are members of the Federal Reserve System, and three are appointed by the Board of Governors.

The Bank's board of directors annually appoints our District representative to the Federal Advisory Council, which consists of one member from each of the 12 Federal Reserve Districts. The Council meets four times a year with the Board of Governors to consult on business conditions and issues related to the banking industry.

### Baltimore and Charlotte Offices Boards of Directors

Our Baltimore and Charlotte Offices have separate boards that oversee operations at their respective locations and, like our Richmond Board, contribute to policymaking and provide timely business and economic information about the District. Four directors on each of these boards are appointed by the Richmond directors, and three are appointed by the Board of Governors.

### Small Business and Agriculture Advisory Council

Established in 1985, the Small Business and Agriculture Advisory Council advises the Bank president and other senior officers on the impact that monetary, banking, and fiscal policies have on the District's small business and agricultural sectors. The Council's 12 members are appointed by the Bank president.

### Community Development Advisory Council

Created in 1998 to enhance communication between the Bank and the public concerning community development issues, our Community Development Advisory Council advises the Bank president and other senior officers on community development concerns and related policy matters. The Council's eight members are appointed by the Bank president.

### Payments Advisory Council

The Bank established a Payments Advisory Council in 1978 as a forum for Fifth District financial institutions to discuss current and emerging payment trends and issues and to help the Federal Reserve respond to financial institutions' needs for payments services. Council members are appointed by the Bank's first vice president.

Listings as of December 31, 2009

## THANK YOU

Our Bank's culture of integrity starts with our boards of directors. We are grateful for their guidance and their oversight of the Bank's operations. They provide valuable information on the Fifth District's economy at our board meetings and throughout the year at outreach activities and Bank sponsored events. We especially want to thank our directors who have completed their service on our boards—Dwight V. Neese and Kenneth R. Sparks from the Richmond Board; Michael L. Middleton from the Baltimore Board; and Michael C. Miller from the Charlotte Board.

We are pleased that in 2010 Lemuel E. Lewis will continue as chairman of the Richmond board of directors and Margaret E. McDermid will continue as deputy chairman. We also welcome our new directors for 2010: Wilbur E. Johnson and Richard J. Morgan on the Richmond Board; Anita G. Newcomb on the Baltimore Board; and Lucia Z. Griffith on the Charlotte Board. Our directors' contributions in the years ahead will be vital to the continued economic recovery of our nation.

## BOARD OF DIRECTORS FEDERAL RESERVE BANK OF RICHMOND

### CHAIRMAN

**Lemuel E. Lewis**

*President*

LocalWeather.com  
Suffolk, Virginia



### DEPUTY CHAIRMAN

**Margaret E. McDermid**

*Senior Vice President and  
Chief Information Officer*

Dominion Resources, Inc.  
Richmond, Virginia



**Dana S. Boole**

*President and*

*Chief Executive Officer*  
Community Affordable  
Housing

Equity Corp.  
Raleigh, North Carolina

**Robert H. Gilliam, Jr.**

*President and*

*Chief Executive Officer*  
First National Bank

Altavista, Virginia

**Patrick C. Graney, III**

*President*

Petroleum Products, Inc.  
Belle, West Virginia



**Kelly S. King**

*Chief Executive Officer*

BB&T Corporation  
Winston-Salem,  
North Carolina

**Dwight V. Neese**

*Director, President,  
and Chief Executive Officer*  
Provident Community Bank  
and Provident Community  
Bancshares, Inc.  
Rock Hill, South Carolina

**Kenneth R. Sparks**

*President and  
Chief Executive Officer*  
Ken Sparks Associates LLC  
White Stone, Virginia



### FEDERAL ADVISORY COUNCIL REPRESENTATIVE

**Kenneth D. Lewis**

*President and  
Chief Executive Officer*  
Bank of America Corp.  
Charlotte, North Carolina

**Linda D. Rabbitt**

*Chairman and  
Chief Executive Officer*  
Rand Construction  
Corporation  
Alexandria, Virginia

## BOARD OF DIRECTORS BALTIMORE BRANCH



### **CHAIRMAN**

**William R. Roberts**  
*President - Verizon  
Maryland/D.C.  
Verizon Maryland Inc.  
Baltimore, Maryland*

**Biana J. Arentz**  
*President and  
Chief Executive Officer  
Hemingway's Inc.  
Stevensville, Maryland*

**Ronald Blackwell**  
*Chief Economist  
AFL-CIO  
Washington, D.C.*

**James T. Brady**  
*Managing Director,  
Mid-Atlantic  
Ballantrae International, Ltd.  
Ijamsville, Maryland*

**William B. Grant**  
*President and  
Chief Executive Officer  
First United Corp. and  
First United Bank & Trust  
Oakland, Maryland*

**Michael L. Middleton**  
*Chairman and President  
Community Bank of  
Tri-County  
Waldorf, Maryland*

**Jenny G. Morgan**  
*President  
basys, inc.  
Linthicum, Maryland*

## BOARD OF DIRECTORS CHARLOTTE BRANCH



**CHAIRMAN**  
**Claude C. Lilly**  
*Dean*  
College of Business and  
Behavioral Science  
Clemson University  
Clemson, South Carolina

**Linda L. Dolny**  
*President*  
PML Associates, Inc.  
Greenwood, South Carolina

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*President and  
Chief Executive Officer*  
Carolina Premier Bank  
Charlotte, North Carolina

**Michael C. Miller**  
*President and  
Chief Executive Officer*  
FNB United Corp. and  
CommunityONE Bank, N.A.  
Asheboro, North Carolina

**Barry L. Slider**  
*President and  
Chief Executive Officer*  
First South Bancorp, Inc.  
and First South Bank  
Spartanburg, South Carolina

**James H. Speed, Jr.**  
*President and  
Chief Executive Officer*  
North Carolina Mutual Life  
Insurance Company  
Durham, North Carolina

**David J. Zimmerman**  
*President*  
Southern Shows, Inc.  
Charlotte, North Carolina

## SMALL BUSINESS AND AGRICULTURE ADVISORY COUNCIL



**Standing left to right:**

R. Bryant; B. Lang;  
W. Ditman; C. Nyholm; and D. Arnold

**Seated left to right:**

J. Tabb; R. Warren; and S. Cowart

**CHAIRMAN**

**Jane Tabb**  
*Secretary*  
Lyle C. Tabb & Sons, Inc.  
Kearneysville, West Virginia

**David Arnold**  
*President*  
Class VI River Runners, Inc.  
Lansing, West Virginia

**Ronnie L. Bryant**  
*President and  
Chief Executive Officer*  
Charlotte Regional  
Partnership  
Charlotte, North Carolina

**Martha Anne Clark**  
*Owner*  
Clark's Elioak Farm  
Ellicott City, Maryland

**S. Lake Cowart, Jr.**  
*Vice President*  
Cowart Seafood Corp.  
Lottsburg, Virginia

**F. Guy Darby, Jr.**  
*Owner/President*  
F. Guy Darby & Son Farm  
Darby Oil Inc.  
Chester, South Carolina

**William W. Ditman**  
*Chairman Emeritus*  
Willow Construction, LLC  
Easton, Maryland

**Barbara B. Lang**  
*President and  
Chief Executive Officer*  
DC Chamber of Commerce  
Washington, D.C.

**Connie G. Nyholm**  
*Co-Owner/Managing Partner*  
VIRginia International  
Raceway  
Alton, Virginia

**R. Gerald Warren**  
*President*  
Warren Farming Co., Inc.  
Warren Swine Farms  
Newton Grove, North  
Carolina

## COMMUNITY DEVELOPMENT ADVISORY COUNCIL



### **CHAIRMAN**

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*President*  
Virginia Community  
Capital, Inc.  
Christiansburg, Virginia

**Shari Berenbach**

*President and  
Chief Executive Officer*  
Calvert Social Investment  
Foundation  
Bethesda, Maryland

**Tammie Hoy**

*Executive Director*  
Lowcountry Housing Trust  
North Charleston,  
South Carolina

**Marlo Scruggs**

*Vice President, Community  
Development Specialist*  
BB&T  
Charleston, West Virginia

**Clarence J. Snuggs**

*Deputy Secretary*  
Maryland Department of  
Housing and Community  
Development  
Crownsville, Maryland

**T. K. Somanath**

*President and  
Chief Executive Officer*  
Better Housing Coalition  
Richmond, Virginia

**Michael Stegman**

*Director*  
Policy & Housing  
The John D. and  
Catherine T. MacArthur  
Foundation  
Chicago, Illinois

**David H. Swinton**

*President*  
Benedict College  
Columbia, South Carolina

### **Standing left to right:**

D. Swinton; S. Berenbach; J. Henderson;  
T. K. Somanath; and M. Scruggs

### **Seated left to right:**

T. Hoy and C. Snuggs



## PAYMENTS ADVISORY COUNCIL



**Standing left to right:**

D. Cook; T. Wilson; J. Russ; J. King;  
S. Lilly; and R. Rhoads

**Seated left to right:**

G. Felton; M. Patterson; and  
G. Youngblood

**CHAIRMAN**

**Martin W. Patterson**  
*Senior Vice President*  
SunTrust Banks  
Richmond, Virginia

**Linda J. Adams**  
*Treasury Management  
ACH Product Director*  
Capital One  
Glen Allen, Virginia

**Tanya A. Butts**  
*Executive Vice President and  
Chief Operations Officer*  
The South Financial Group  
Lexington, South Carolina

**R. Lee Clark**  
*Executive Vice President*  
TowneBank  
Suffolk, Virginia

**Daniel O. Cook, Jr.**  
*Executive Vice President and  
Chief Operating Officer*  
Arthur State Bank  
Union, South Carolina

**Jeff W. Dick**  
*President and  
Chief Executive Officer*  
MainStreet Bank  
Herndon, Virginia

**Tim Dillow**  
*Senior Vice President*  
Branch Banking and Trust  
Wilson, North Carolina

**Debra E. Droppleman**  
*Chief Financial Officer*  
Fairmont Federal  
Credit Union  
Fairmont, West Virginia

**Gerry Felton**  
*Director*  
RBC Centura Bank  
Rocky Mount, North Carolina

**Robert J. Gerth**  
*Group Vice President*  
M&T Bank  
Baltimore, Maryland

**Tina Giorgio**  
*Senior Vice President*  
Sandy Spring Bank  
Columbia, Maryland

**Kenneth L. Greear**  
*Executive Vice President*  
United Bank  
Charleston, West Virginia

**John J. King**  
*President*  
MACHA - The Mid-Atlantic  
Payments Association  
Hanover, Maryland

**Marie B. LaQuerre**  
*Senior Vice President*  
Bank of America  
Charlotte, North Carolina

**E. Stephen Lilly**  
*Senior Vice President and  
Chief Operating Officer*  
First Community  
Bancshares, Inc.  
Bluefield, Virginia

**Joan Lovern**  
*Vice President*  
Virginia Bank & Trust Co.  
Danville, Virginia



**Rita B. Mielke**  
*Vice President and  
 Chief Operating Officer*  
 The Centerville National Bank  
 of Maryland  
 Centerville, Maryland

**Patricia Muldoon**  
*Senior Vice President and  
 Chief Operating Officer*  
 Citizens National Bank of  
 Berkeley Springs  
 Berkeley Springs,  
 West Virginia

**Stephen B. Perry**  
*Senior Operations Officer and  
 Cashier*  
 Virginia National Bank  
 Charlottesville, Virginia

**Ralph Reardon**  
*Senior Vice President and  
 Chief Financial Officer*  
 Coastal Federal Credit Union  
 Raleigh, North Carolina

**Rick Rhoads**  
*Senior Vice President*  
 State Employees'  
 Credit Union  
 Raleigh, North Carolina

**Kenneth L. Richey**  
*Director*  
 Synovus Financial  
 Corporation  
 Columbia, South Carolina

**John Russ**  
*President and  
 Chief Executive Officer*  
 Community FirstBank of  
 Charleston  
 Charleston, South Carolina

**D. Gerald Sink**  
*Senior Vice President*  
 NewBridge Bank  
 Lexington, North Carolina

**Karla Strosnider**  
*Senior Vice President*  
 Centra Bank, Inc.  
 Morgantown, West Virginia

**William Swords**  
*Senior Vice President*  
 Wachovia Corporation  
 Atlanta, Georgia

**David Willis**  
*Vice President*  
 Navy Federal Credit Union  
 Vienna, Virginia

**Thomas Wilson**  
*Senior Vice President and  
 Chief Financial Officer*  
 Industrial Bank of Washington  
 Washington, D.C.

**Gayle Youngblood**  
*Senior Operations Manager*  
 State Employees Credit Union  
 Linthicum, Maryland

**Standing left to right:**  
 J. Dick; J. Lovern; T. Dillow; R. Gerth;  
 G. Sink; and D. Willis

**Seated left to right:**  
 L. Clark; T. Giorgio; and K. Greear