



**THE FEDERAL RESERVE BANK OF RICHMOND**

RICHMOND ■ BALTIMORE ■ CHARLOTTE

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**Supervision, Regulation and Credit Department  
Community Bankers and Bank Directors Luncheon Forum**

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**Greensboro, NC**

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**March 9, 2010**

**Mac Alfriend  
Senior Vice President  
Supervision, Regulation and Credit Department  
Federal Reserve Bank of Richmond**

**Thad Woodard  
President and Chief Executive Officer  
North Carolina Bankers Association**

**Joseph A. Smith, Jr.  
Commissioner  
North Carolina Commissioner of Banks**

*Federal Reserve Bank of Richmond Panelists*  
**Richard Kaglic  
Economist  
Research/Regional Department, Charlotte Branch**

**Richard Simpson  
Risk and Policy Unit  
Supervision, Regulation and Credit Department**

**Gregory Robinson  
Credit Risk Management Unit  
Supervision, Regulation and Credit Department**

**Donna Thompson  
Community and Regional Supervision  
Supervision, Regulation and Credit Department**

**Closing Remarks by Mac Alfriend**