



FROM LEFT TO RIGHT

Charles E. Weller; R. E. Atkinson, Jr.; Henry J. Faison; Claudine B. Malone; Paul A. DelaCourt

Chairman

Henry J. Faison

Chairman

Faison

Charlotte, North Carolina

Deputy Chairman

Claudine B. Malone

President

Financial & Management

Consulting, Inc.

McLean, Virginia

R. E. Atkinson, Jr.

Chairman

Dilmar Oil Company, Inc.

Florence, South Carolina

Stephen Brobeck

Executive Director

Consumer Federation

of America

Washington, D. C.

Paul A. DelaCourt

Chairman

The North Carolina Enterprise

Corporation

Raleigh, North Carolina

Robert M. Freeman

Chairman

and Chief Executive Officer

Signet Banking Corporation

Richmond, Virginia

Philip L. McLaughlin

President/CEO

Horizon Bancorp, Inc.

Greenbrier Valley

National Bank

Lewisburg, West Virginia

L. Newton Thomas, Jr.

Retired, Senior Vice President

ITT/Carbon Industries, Inc.

Charleston, West Virginia

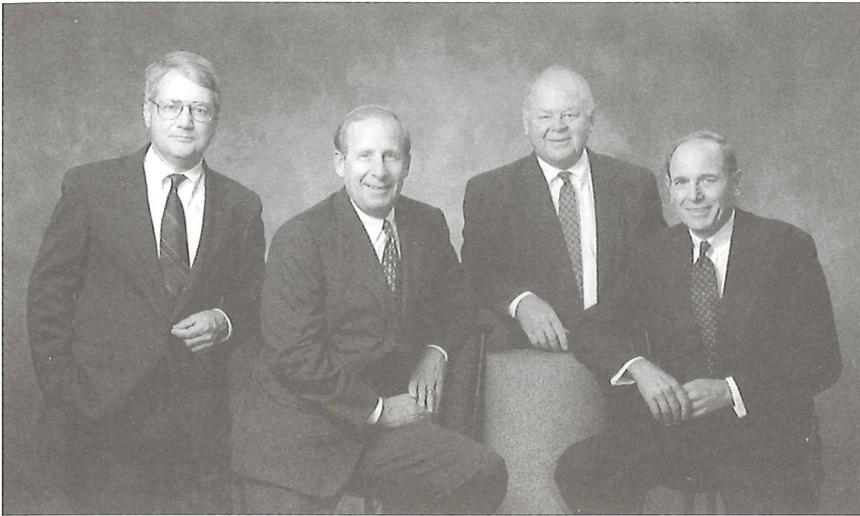
Charles E. Weller

President

and Chief Executive Officer

Elkridge Bank

Elkridge, Maryland



FROM LEFT TO RIGHT

Stephen Brobeck; Robert M. Freeman; Philip L. McLaughlin; L. Newton Thomas, Jr.



*Member,
Federal Advisory Council*

Richard G. Tilghman
*Chairman
and Chief Executive Officer*
Crestar Financial Corporation
Richmond, Virginia



FROM LEFT TO RIGHT

Richard M. Adams; Rebecca Hahn Windsor;
Michael R. Watson



FROM LEFT TO RIGHT

F. Levi Ruark; Morton I. Rapoport

Chairman

Michael R. Watson

President

Association of Maryland Pilots
Baltimore, Maryland

Richard M. Adams

Chairman

and Chief Executive Officer
United Bankshares, Inc.
Parkersburg, West Virginia

Daniel R. Baker

President

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

Thomas J. Hughes

President/CEO

Navy Federal Credit Union
Merrifield, Virginia

Morton I. Rapoport

President

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

F. Levi Ruark

Chairman of the Board, President,
and Chief Executive Officer

The National Bank
of Cambridge
Cambridge, Maryland

Rebecca Hahn Windsor

Chairman and CEO

Hahn Transportation, Inc.
New Market, Maryland



FROM LEFT TO RIGHT

David B. Jordan; James O. Roberson;
Dorothy H. Aranda



FROM LEFT TO RIGHT

J. Walter McDowell; Dennis D. Lowery; Jim M. Cherry, Jr.;
Joan H. Zimmerman

Chairman

James O. Roberson

President

Research Triangle Foundation
of North Carolina
Research Triangle Park, North Carolina

Dorothy H. Aranda

President

Dohara Associates, Inc.
Hilton Head Island, South Carolina

Jim M. Cherry, Jr.

President

and Chief Executive Officer
Williamsburg First National Bank
Kingstree, South Carolina

David B. Jordan

Vice Chairman/Director

CCB Financial Corporation
Salisbury, North Carolina

Dennis D. Lowery

CEO and Chairman of the Board

Continental Ltd.
Charlotte, North Carolina

J. Walter McDowell

President

and Chief Executive Officer
Wachovia Bank of North Carolina, N. A.
Winston-Salem, North Carolina

Joan H. Zimmerman

President

Southern Shows, Inc.
Charlotte, North Carolina



FROM LEFT TO RIGHT

James E. Cooley; Joseph C. Kincheloe; Barbara J. Rackes;
Robert A. Quicke; Maurice A. Gladhill



FROM LEFT TO RIGHT

Bobby G. Lowery; Joseph C. Jefferds, Jr.; Eugene A.
Tuckwiller, Jr.; Watts Auman; Louise Lynch

Chairman

Watts Auman
Auman Farm
West End, North Carolina

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

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

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

Joseph C. Jefferds, Jr.
Chairman
Jefferds Corporation
Charleston, West Virginia

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

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

Louise Lynch

*President
& Chief Executive Officer*
Courtesy Associates, Inc.
Washington, D. C.

Robert A. Quicke
General Manager
Southside Transportation Co. Inc.
Blackstone, Virginia

Barbara J. Rackes
President/CEO
Rackes
Columbia, South Carolina

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

Eugene A. Tuckwiller, Jr.
Owner/Operator
Stonehill Farms
Lewisburg, West Virginia



FROM LEFT TO RIGHT

Norman K. Robinson; Michael L. Morgan; Frances Bradshaw; Ashpy P. Lowrimore; G. Dodson Mathias



FROM LEFT TO RIGHT

Daniel E. Lanier, Sr.; Kenneth L. Greear; Howard B. Montgomery; William E. Albert; Robert L. BeHage



FROM LEFT TO RIGHT

Harry G. McDonnold; Robert L. Dargan; Martin W. Patterson; C. L. Wilson, III; John G. Chapman

Chairman

- C. L. Wilson, III**
Senior Vice President
Branch Banking
and Trust Company
Wilson, North Carolina
- William E. Albert**
Vice President and Cashier
First Century Bank
Bluefield, West Virginia
- Robert L. BeHage**
Senior Vice President
NationsBanc Services, Inc.
Richmond, Virginia
- Frances Bradshaw**
*Assistant Vice President –
Operations*
First Carolina Corporate
Credit Union
Greensboro, North Carolina
- Ronald D. Brown**
Senior Vice President
The Riggs National Bank
of Washington, D. C.
Washington, D. C.

- Ralph M. Burns, III**
Senior Vice President
The Palmetto Bank
Laurens, South Carolina
- John G. Chapman**
Senior Vice President
SouthTrust Bank of South Carolina
Charleston, South Carolina
- J. Maurice Clark**
President
Huntington Federal Savings
& Loan Association
Huntington, West Virginia
- Robert L. Dargan**
President
South Carolina Federal
Credit Union
North Charleston, South Carolina
- John S. DiPietro**
Senior Vice President
Peninsula Bank
Princess Anne, Maryland
- Thomas W. Dispenza**
Chief Executive Officer
NARC Federal Credit Union
Beltsville, Maryland

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Executive Vice President
Citizens Bank of Maryland
Laurel, Maryland

Kenneth L. Greear
Senior Vice President
United National Bank
Charleston, West Virginia

D. C. Hastings
*President
and Chief Executive Officer*
Virginia Bank
and Trust Company
Danville, Virginia

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

Gerald L. Martin
*Executive Vice President
and Chief Financial Officer*
Fidelity Federal Savings Bank
Richmond, Virginia

G. Dodson Mathias
Senior Vice President
First Union National Bank
of North Carolina
Charlotte, North Carolina

Harry G. McDonnold
Executive Vice President
American Federal Bank FSB
Greenville, South Carolina

Howard B. Montgomery
Executive Vice President
Triangle Bank
Selma, North Carolina

Michael L. Morgan
Executive Vice President
Wachovia Operational
Services Corporation
Atlanta, Georgia

Martin W. Patterson
*Senior Vice President
and Division Manager
of Production Services*
Crestar Bank
Richmond, Virginia

Richard D. Pillow
Vice President
Virginia Credit Union League
Lynchburg, Virginia

Francis X. Pokorny
*Senior Vice President
of Corporate Operations*
First National Bank of Maryland
Baltimore, Maryland

David G. Poole
Senior Vice President
Industrial Bank of Washington
Washington, D. C.

Charles E. Thomas
Manager
West Virginia Corporate
Credit Union
Parkersburg, West Virginia

Rick A. Wiczorek
President
District of Columbia
Credit Union League
Alexandria, Virginia

Associate Member
Norman K. Robinson
Executive Director and Treasurer
Virginias Automated
Clearing House Association
Richmond, Virginia