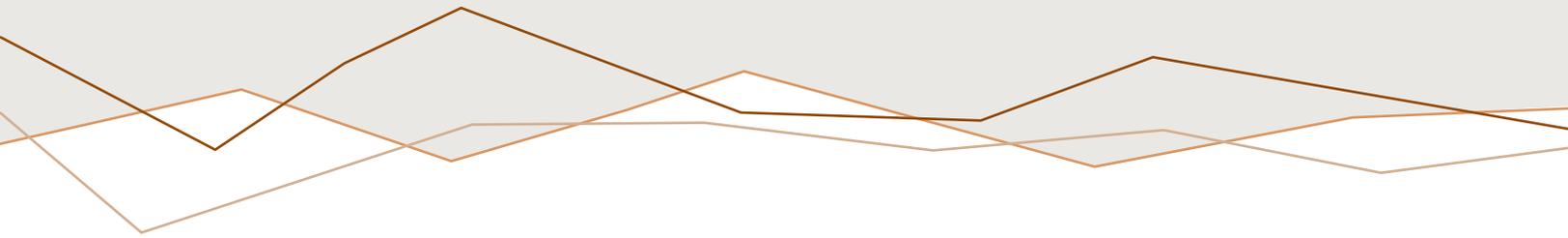
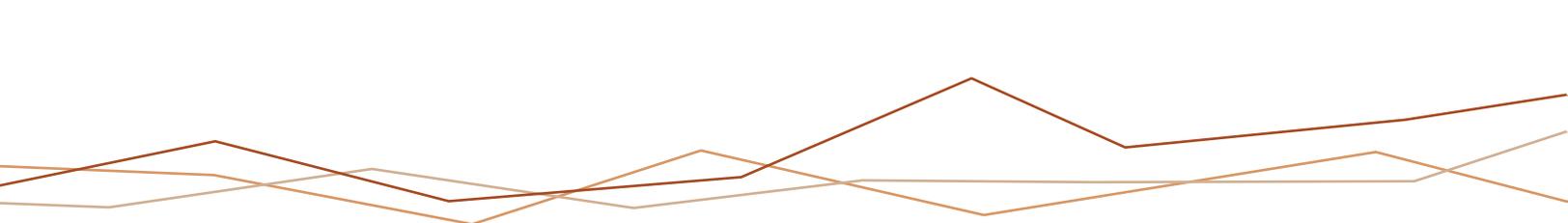


Boards, Councils, Officers, and Senior Professionals



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FEDERAL RESERVE BANK OF RICHMOND BOARD OF DIRECTORS

The Bank's board of directors oversees 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. 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. Directors who are not bankers appoint the Bank's president and first vice president with approval from the Board of Governors.

The Bank's board of directors annually appoints the Fifth District's 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 BRANCHES BOARDS OF DIRECTORS

The Bank's Baltimore and Charlotte branches have separate boards that oversee operations at their respective locations and, like the 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.

COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL

Created in 2011, the Bank's Community Depository Institutions Advisory Council advises the Bank's management and the Board of Governors on the economy, lending conditions, and other issues from the perspective of banks, thrifts, and credit unions with total assets under \$10 billion. The council's members are appointed by the Bank's president.

COMMUNITY INVESTMENT COUNCIL

Established in 2011, the Community Investment Council advises the Bank's management about emerging issues and trends in communities across the Fifth District, including low- and moderate-income neighborhoods in urban and rural areas. The council's members are appointed by the Bank's president.

PAYMENTS ADVISORY COUNCIL

Created in 1978, the Payments Advisory Council serves as a forum for communication with financial institutions about financial services provided by the Federal Reserve. The council helps the Bank respond to the evolving needs of its banking constituency. Council members are appointed by the Bank's first vice president.

Listings of boards and councils include members and titles as of December 31, 2015, unless otherwise noted.

THANK YOU

Thank you to those directors who have completed their service: Wilbur E. Johnson and Brad E. Schwartz of the Richmond Board; Anita G. Newcomb and Stephen R. Sleigh of the Baltimore Board; and Robert R. Hill, Jr., and Lucia Z. Griffith of the Charlotte Board.

The Bank also welcomes five new directors: Catherine A. Meloy and Susan K. Still have joined the Richmond Board; Kenneth R. Banks and Laura L. Gamble have joined the Baltimore Board; and Deborah Aguiar-Vélez has joined the Charlotte Board.

**Board of Directors,
Federal Reserve Bank of Richmond**



First row, from the left: C. Richard Miller, Charles R. Patton, Margaret G. Lewis
Second row: Kathy J. Warden, Russell C. Lindner, Robert R. Hill, Jr., Brad E. Schwartz, Thomas C. Nelson, Wilbur E. Johnson

CHAIRMAN

Russell C. Lindner
Executive Chairman and Chief Executive Officer
The Forge Company
Washington, D.C.

DEPUTY CHAIRMAN

Margaret G. Lewis
Retired President
HCA Capital Division
Richmond, Virginia

Robert R. Hill, Jr.
Chief Executive Officer
South State Corporation
and South State Bank
Columbia, South Carolina

Wilbur E. Johnson
Managing Partner
Young Clement Rivers, LLP
Charleston, South Carolina

C. Richard Miller, Jr.
President and Chief Executive Officer
Woodsboro Bank
Woodsboro, Maryland

Thomas C. Nelson
Chairman, President, and Chief Operating Officer
National Gypsum Company
Charlotte, North Carolina

Charles R. Patton
President and Chief Operating Officer
Appalachian Power Company
Charleston, West Virginia

Brad E. Schwartz
Chief Executive Officer
Monarch Financial Holdings, Inc.
and Monarch Bank
Chesapeake, Virginia

Kathy J. Warden
Corporate Vice President and President, Information Systems
Northrop Grumman Corporation
McLean, Virginia

FEDERAL ADVISORY COUNCIL REPRESENTATIVE

Kelly S. King
Chairman and Chief Executive Officer
BB&T Corporation
Winston-Salem, North Carolina



**Board of Directors,
Baltimore Branch**



First row, from the left: Mary Ann Scully, Austin J. Slater, Jr.
Second row: Christopher J. Estes, Samuel L. Ross, Anita G. Newcomb, Susan J. Ganz
Not pictured: Stephen R. Sleigh

CHAIRMAN

Samuel L. Ross

Chief Executive Officer
Bon Secours Baltimore Health System
Baltimore, Maryland

Christopher J. Estes

President and Chief Executive Officer
National Housing Conference
Washington, D.C.

Susan J. Ganz

Chief Executive Officer
Lion Brothers Company, Inc.
Owings Mills, Maryland

Anita G. Newcomb

President
A.G. Newcomb & Company
Columbia, Maryland

Mary Ann Scully

Chairman, President, and Chief Executive Officer
Howard Bancorp
Ellicott City, Maryland

Austin J. Slater, Jr.

Chief Executive Officer
Southern Maryland Electric
Cooperative, Inc.
Hughesville, Maryland

Stephen R. Sleigh

Chief Executive Officer
Sleigh Strategy, LLC
Chevy Chase, Maryland

**Board of Directors,
Charlotte Branch**



First row, from the left: Laura Y. Clark, Lucia Z. Griffith
Second row: Elizabeth A. Fleming, Claude Z. Demby, Mark L. Williamson, Paul E. Szurek
Not pictured: Michael C. Crapps

CHAIRMAN

Elizabeth A. Fleming
President
Converse College
Spartanburg, South Carolina

Laura Y. Clark
Executive Director
Renaissance West Community
Initiative
Charlotte, North Carolina

Michael C. Crapps
President and Chief Executive Officer
First Community Bank
Lexington, South Carolina

Claude Z. Demby
*Vice President of Business
Development*
Cree, Inc.
Durham, North Carolina

Lucia Z. Griffith
Chief Executive Officer and Principal
METROLandmarks
Charlotte, North Carolina

Paul E. Szurek
Chief Financial Officer
Biltmore Farms, LLC
Asheville, North Carolina

Mark L. Williamson
President and Chief Executive Officer
High Point Bank and Trust
High Point, North Carolina

Community Depository Institutions Advisory Council



From the left: Jan Roche, David Morrow, Robert A. DeAlmeida, Charles H. Majors, Michael L. Middleton, R. Arthur Seaver, Judy Tharp, Michael Walker

CHAIRMAN

Jan Roche*

*President and Chief Executive Officer
State Department Federal Credit
Union
Alexandria, Virginia*

VICE CHAIRMAN

Michael L. Middleton

*Chairman and Chief Executive Officer
Community Bank of the Chesapeake
Waldorf, Maryland*

Michael C. Crapps

*President and Chief Executive Officer
First Community Bank
Lexington, South Carolina*

Robert A. DeAlmeida

*President and Chief Executive Officer
Hamilton Bank and
Hamilton Bancorp, Inc.
Towson, Maryland*

Suzanne S. DeFerie

*President and Chief Executive Officer
Asheville Savings Bank
and ASB Bancorp, Inc.
Asheville, North Carolina*

Michael P. Fitzgerald

*Chairman, President, and Chief
Executive Officer
Bank of Georgetown
Washington, D.C.*

Charles H. Majors

*Chairman and Chief Executive Officer
American National Bank and
American National Bankshares, Inc.
Danville, Virginia*

David Morrow

*President and Chief Executive Officer
CresCom Bank
Charleston, South Carolina*

R. Arthur Seaver

*Chief Executive Officer
Southern First Bank
Greenville, South Carolina*

Judy Tharp

*President and Chief Executive Officer
Piedmont Advantage Credit Union
Winston-Salem, North Carolina*

Brian Thomas

*President and Chief Executive Officer
Clear Mountain Bank
Bruceton Mills, West Virginia*

Michael Walker

*President and Chief Executive Officer
Benchmark Community Bank
Kenbridge, Virginia*

Frank W. Wilkinson

*President and Chief Executive Officer
First Century Bank
Bluefield, West Virginia*

** In 2015, Jan Roche served as the Fifth District's representative on the Community Depository Institutions Advisory Council at the Federal Reserve's Board of Governors.*

Community Investment Council



From the left: Charles Martin, Deborah Hooper, George Rothman, Mary Hunt, Earl Gohl, MaryAnn Black, Kent Spellman, Paul Phillips

CHAIRMAN

Mary Hunt

Senior Program Officer
The Claude Worthington Benedum
Foundation
Pittsburgh, Pennsylvania

Tammy Besherse

Attorney
South Carolina Appleseed Legal
Justice Center
Columbia, South Carolina

MaryAnn Black

Associate Vice President
Office of Community and
Government Local Relations
Duke University Health System
Durham, North Carolina

Tamea L. Franco

President and Chief Executive Officer
Global Metal Finishing, Inc.
Roanoke, Virginia

Earl Gohl

Federal Co-Chair
Appalachian Regional Commission
Washington, D.C.

John Hamilton

President
City First Enterprises
Washington, D.C.

Deborah Hooper

Chief Operating Officer
Greensboro Partnership
Greensboro, North Carolina

Charles Martin

*Administrative Vice President, Regional
Community Reinvestment Officer*
M&T Bank
Baltimore, Maryland

Paul Phillips

President and Chief Executive Officer
Freedom First Federal Credit Union
Roanoke, Virginia

George Rothman

President and Chief Executive Officer
Manna, Inc.
Washington, D.C.

Kent Spellman

Executive Director
WV Community Development Hub
Stonewood, West Virginia

Michel Zajur

President and Chief Executive Officer
Virginia Hispanic Chamber of
Commerce
Richmond, Virginia

Payments Advisory Council



From the left: Steve Shuford, Tina Giorgio, E. Stephen Lilly, Martin W. Patterson, Terry Garner, Peter Davey, Karen Buck

CHAIRMAN

E. Stephen Lilly

*Executive Vice President and Chief Operating Officer
First Community Bancshares, Inc.
Bluefield, Virginia*

William E. Albert

*Senior Vice President
First Century Bank
Bluefield, West Virginia*

Ronald L. Bowling

*President and Chief Executive Officer
First Peoples Bank
Mullens, West Virginia*

Karen Buck

*Head, Commercial and Payment Operations
TD Bank
Mount Laurel, New Jersey*

Kim L. Bunn

*Senior Vice President and Operations Executive
Bank of America
Jacksonville, Florida*

Mitch Christensen

*Executive Vice President, Innovation and Payments Strategy
Wells Fargo and Company
Scottsdale, Arizona*

R. Lee Clark

*Executive Vice President, Operations
TowneBank
Suffolk, Virginia*

John Kevin Cranford

*Senior Vice President
Branch Banking and Trust
Charlotte, North Carolina*

Robert E. Dael

*President and Chief Executive Officer
MACHA — The Mid-Atlantic Payments Association
Hanover, Maryland*

Peter Davey

*Vice President and Director,
Enterprise Payments
CapitalOne Bank
Richmond, Virginia*

Jeff W. Dick

*President and Chief Executive Officer
MainStreet Bank
Fairfax, Virginia*

Kristi A. Eller

*Chief Information Officer and Executive Vice President, Operations
Yadkin Bank
Statesville, North Carolina*

Rodney Epps

*Senior Vice President and Chief Operating Officer
Industrial Bank of Washington
Washington, D.C.*

Terry Garner

*Senior Vice President, Deposit Operations
Southern First Bank
Greenville, South Carolina*

Tina Giorgio

*Senior Vice President
Sandy Spring Bank
Columbia, Maryland*

Leton L. Harding, Jr.

*Chief Executive Officer
Powell Valley National Bank
Wise, Virginia*

Payments Advisory Council (continued)



From the left: Gayle Youngblood, John Kevin Cranford, Steve Stone, Jeff W. Dick, Woody Shuler, Kristi A. Eller, Jamin M. Hujik

Chad Harmon

*Senior Vice President and
Operations Manager
CresCom Bank
Orangeburg, South Carolina*

Jamin M. Hujik

*Executive Vice President
CresCom Bank
Charleston, South Carolina*

Scott Jennings

*Senior Vice President and
Chief Operating Officer
Summit Community Bank
Moorefield, West Virginia*

Adrian S. Johnson

*Senior Vice President and
Chief Financial Officer
MECU of Baltimore, Inc.
Baltimore, Maryland*

Martin W. Patterson

*Senior Vice President,
Banking Operations
SunTrust Banks, Inc.
Richmond, Virginia*

Rick Rhoads

*Senior Vice President, E-Services
State Employees' Credit Union
Raleigh, North Carolina*

Susan G. Riel

*Senior Executive Vice President
and Chief Operating Officer
EagleBank
Bethesda, Maryland*

Steve Shuford

*Senior Vice President,
Director of Treasury Management
Paragon Bank
Raleigh, North Carolina*

Woody Shuler

*Vice President, Finance
SRP Federal Credit Union
North Augusta, South Carolina*

Steve Stone

*Executive Vice President
United Bank
Charleston, West Virginia*

Chris Tolomeo

*Senior Vice President,
Banking Services
M&T Bank
Amherst, New York*

Paul Trozzo

*Senior Vice President
PNC Bank
Pittsburgh, Pennsylvania*

Samuel A. Vallandingham

*President
The First State Bank
Barboursville, West Virginia*

David Willis

*Senior Vice President,
Debit Card and Funds Services
Navy Federal Credit Union
Vienna, Virginia*

Gayle Youngblood

*Assistant Vice President,
Product Management
State Employees Credit
Union of Maryland
Linthicum, Maryland*

*Note: The council's membership year runs from June 1 to May 31,
but this listing includes all members who served during 2015.*