
Boards, Councils, Officers, and Senior Professionals

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 twelve 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.

THANK YOU

Thank you to those directors who completed their service in 2016: Russell C. Lindner, Charles R. Patton, and C. Richard Miller Jr. of the Richmond Board; Samuel L. Ross of the Baltimore Board; and Deborah Aguiar-Vélez, Elizabeth A. Fleming, and Paul E. Szurek of the Charlotte Board. Also, Kelly S. King completed his service as the Fifth District's representative to the Federal Advisory Council.

In 2017, the Bank welcomed seven new directors: Calvin G. Butler Jr., Ángel Cabrera, and William A. Loving Jr. joined the Richmond Board; Wayne A.I. Frederick joined the Baltimore Board; and Michael D. Garcia, Michelle A. Mapp, and R. Glenn Sherrill Jr. joined the Charlotte Board.

Listings of boards and councils on the following pages include members and titles as of December 31, 2016, unless otherwise noted.

Board of Directors—Federal Reserve Bank of Richmond



From the left: Kathy J. Warden, C. Richard Miller Jr., Catherine A. Meloy, Charles R. Patton, Margaret G. Lewis, Russell C. Lindner, Susan K. Still, Thomas C. Nelson, Robert R. Hill Jr.

CHAIR

Russell C. Lindner

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

DEPUTY CHAIR

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*

Catherine A. Meloy

*President and
Chief Executive Officer
Goodwill of Greater Washington
and Goodwill Excel Center
Washington, D.C.*

C. Richard Miller Jr.

*President and
Chief Executive Officer
Woodsboro Bank
Woodsboro, Maryland*

Thomas C. Nelson

*Chairman, President, and
Chief Executive Officer
National Gypsum Company
Charlotte, North Carolina*

Charles R. Patton

*President and
Chief Operating Officer
Appalachian Power Company
Charleston, West Virginia*

Susan K. Still

*President and
Chief Executive Officer
HomeTown Bankshares
Corporation and
HomeTown Bank
Roanoke, Virginia*

Kathy J. Warden

*Corporate Vice President
and President,
Mission Systems
Northrop Grumman
Corporation
Linthicum, Maryland*

FEDERAL ADVISORY COUNCIL REPRESENTATIVE

Kelly S. King

*Chairman and
Chief Executive Officer
BB&T Corporation
Winston-Salem, North Carolina*



Board of Directors—Baltimore Branch



From the left: Mary Ann Scully, Kenneth R. Banks, Laura L. Gamble, Christopher J. Estes, Susan J. Ganz, Austin J. Slater Jr., Samuel L. Ross

CHAIR

Samuel L. Ross
Chief Executive Officer
Bon Secours Baltimore
Health System
Baltimore, Maryland

Kenneth R. Banks
*President and
Chief Executive Officer*
Banks Contracting Company
Greenbelt, Maryland

Christopher J. Estes
*President and
Chief Executive Officer*
National Housing Conference
Washington, D.C.

Laura L. Gamble
Regional President
Greater Maryland
PNC
Baltimore, Maryland

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

Mary Ann Scully
*Chairman, President, and
Chief Executive Officer*
Howard Bancorp
Ellicott City, Maryland

Austin J. Slater Jr.
*President and
Chief Executive Officer*
Southern Maryland Electric
Cooperative, Inc.
Hughesville, Maryland

Board of Directors—Charlotte Branch



From the left: Claude Z. Demby, Elizabeth A. Fleming, Michael C. Crapps, Laura Y. Clark, Paul E. Szurek, Jerry L. Ocheltree

CHAIR

Laura Y. Clark

*Chief Impact Officer
United Way of Central Carolinas
Charlotte, North Carolina*

Michael C. Crapps

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

Claude Z. Demby

*Vice President and
General Manager
Cree, Inc.
Durham, North Carolina*

Elizabeth A. Fleming

*Former President
Converse College
Spartanburg, South Carolina*

Jerry L. Ocheltree

*President and
Chief Executive Officer
Carolina Trust Bank
Lincolnton, North Carolina*

Paul E. Szurek

*Former Chief Financial Officer
Biltmore Farms, LLC
Asheville, North Carolina
Resigned on September 1, 2016*

In Memoriam:

*Deborah Aguiar-Vélez
Sistemas Corporation
Charlotte, North Carolina*



Community Depository Institutions Advisory Council

CHAIR

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
Vice Chairman
United Bank, Inc.
Washington, D.C.

William A. Loving Jr.
*President and
Chief Executive Officer*
Pendleton Community
Bank, Inc.
Franklin, West Virginia

Gary R. Mills
*President and
Chief Executive Officer*
First Community Bank
Bluefield, Virginia

David L. Morrow
*President and
Chief Executive Officer*
CresCom Bank
Charleston, South Carolina

Ronald D. Paul
*Chairman and
Chief Executive Officer*
EagleBank and
Eagle Bancorp, Inc.
Bethesda, Maryland

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

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

Michael O. Walker
*President and
Chief Executive Officer*
Benchmark Community Bank
and Benchmark Bankshares, Inc.
Kenbridge, Virginia

**In 2016, Robert A. DeAlmeida
served as the Fifth District's represen-
tative on the Community Depository
Institutions Advisory Council at the
Board of Governors of the Federal
Reserve System.*

Community Investment Council

CHAIR

Mary M. Hunt
Senior Program Officer
The Claude Worthington
Benedum Foundation
Pittsburgh, Pennsylvania

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

Tamea L. Franco
*President and
Chief Executive Officer*
Global Metal Finishing, Inc.
Roanoke, Virginia

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

Deborah L. Hooper
Chief Operating Officer
Greensboro Partnership
Greensboro, North Carolina

Jody Keenan
State Director
Virginia Small Business
Development Center
Fairfax, Virginia

John Maneval
*Deputy Director, Multifamily
Housing and Business Lending*
Maryland Department of
Housing and Community
Development
Lanham, Maryland

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

Deborah McKetty
Executive Director
CommunityWorks Carolina
Greenville, South Carolina

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

Kent R. Spellman
Executive Director
The West Virginia Community
Development Hub
Stonewood, West Virginia

Payments Advisory Council

CHAIR

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

Tim Boike

Senior Vice President
Wells Fargo and Company
Minneapolis, Minnesota

Ronald L. Bowling

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

Karen Buck

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

Kim L. Bunn

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

Richard Chin

Senior Vice President and Treasurer
Pentagon Federal Credit Union
Alexandria, Virginia

John Kevin Cranford

Senior Vice President
BB&T Corporation
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
Capital One Bank
Richmond, Virginia

Jeff W. Dick

Chairman and Chief Executive Officer
MainStreet Bank
Fairfax, Virginia

Kristi A. Eller

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

Margo D. Foust

Senior Vice President, Operations and Process Improvement
American National Bank and Trust Company
Danville, Virginia

Terry Garner

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

Jamin M. Hujik

Executive Vice President
CresCom Bank
Charleston, South Carolina

Adrian S. Johnson

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

Alison Lyewski

Senior Vice President, EIS
Transaction Operations
SunTrust Bank
Orlando, Florida

Carla A. Nealy

Executive Vice President and Chief Operating Officer
The Harbor Bank of Maryland
Baltimore, Maryland

Tracy J. Nelms

Executive Vice President
TowneBank
Suffolk, Virginia

Holly Pingatore

Senior Vice President and Director of Deposit Operations
South State Bank
Charleston, South Carolina

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

D.J. Seeterlin

Chief Information Officer
Chesapeake Bank
Kilmarnock, Virginia

Steve Shuford

Senior Vice President and Director, 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

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