

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-income 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 the directors who completed their service in 2017: Calvin G. Butler Jr. of the Richmond Board and Claude Z. Demby of the Charlotte Board.

In 2017, the Bank welcomed Laura C. Meagher to the Charlotte Board.

Lists of boards and councils on the following pages include members, titles, and affiliations as of December 31, 2017.

Board of Directors—Federal Reserve Bank of Richmond

CHAIR

Margaret G. Lewis

*Retired President
HCA Capital Division
Richmond, Virginia*

DEPUTY CHAIR

Kathy J. Warden

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

Calvin G. Butler Jr.

*Chief Executive Officer
Baltimore Gas and Electric
Company
Baltimore, Maryland*

Ángel Cabrera

*President
George Mason University
Fairfax, Virginia*

Robert R. Hill Jr.

*Chief Executive Officer
South State Corporation
Columbia, South Carolina*

William A. Loving Jr.

*President and
Chief Executive Officer
Pendleton Community Bank
Franklin, West Virginia*

Catherine A. Meloy

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

Thomas C. Nelson

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

Susan K. Still

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

FEDERAL ADVISORY COUNCIL REPRESENTATIVE

Brian T. Moynihan

*Chairman and
Chief Executive Officer
Bank of America
Charlotte, North Carolina*



Front: Margaret G. Lewis; from the left, second row: William A. Loving Jr. and Susan K. Still; third row: Kathy J. Warden, Ángel Cabrera, and Calvin G. Butler Jr.; back row: Catherine A. Meloy, Thomas C. Nelson, and Robert R. Hill Jr.

Board of Directors—Baltimore Branch

CHAIR

Susan J. Ganz

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

Kenneth R. Banks

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

Christopher J. Estes

*Consultant on Business
Development and Advocacy*
Rebuilding Together of
Washington, D.C.

Wayne A. I. Frederick

President
Howard University
Washington, D.C.

Laura L. Gamble

Regional President
Greater Maryland
PNC
Baltimore, 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



*From the left, front row: Kenneth R. Banks and Susan J. Ganz;
middle row: Mary Ann Scully, Austin J. Slater Jr., and Wayne A. I. Frederick;
back row: Christopher J. Estes and Laura L. Gamble*

Board of Directors—Charlotte Branch

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

Michael D. Garcia

President
Domtar Corporation
Fort Mill, South Carolina

Michelle A. Mapp

Chief Executive Officer
South Carolina Community
Loan Fund
Charleston, South Carolina

Jerry L. Ocheltree

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

R. Glenn Sherrill Jr.

*President and
Chief Executive Officer*
SteelFab, Inc.
Charlotte, North Carolina



*From the left, front row: Laura Y. Clark and Claude Z. Demby;
middle row: Michelle A. Mapp, Michael D. Garcia, and R. Glenn Sherrill Jr.;
back row: Michael C. Crapps and Jerry L. Ocheltree*

Community Depository Institutions Advisory Council

CHAIR

Robert A. DeAlmeida*

*President and
Chief Executive Officer
Hamilton Bank
Towson, Maryland*

Suzanne S. DeFerie

*President and
Chief Executive Officer
Asheville Savings Bank
Asheville, North Carolina*

Mark D. Harrell

*President and
Chief Executive Officer
CNB Bank
Berkeley Springs, West Virginia*

James L. King

*President and
Chief Executive Officer
The Bank of Monroe
Union, West Virginia*

T. Gaylon Layfield III

*Chief Executive Officer
Xenith Bank
Richmond, Virginia*

Theresa B. Mann

*President and
Chief Executive Officer
The Partnership Federal
Credit Union
Arlington, 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
Bethesda, Maryland*

R. Arthur Seaver Jr.

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

Judy R. Tharp

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

Michael O. Walker

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

**In 2017, Robert A. DeAlmeida served as the Fifth District's representative on the Community Depository Institutions Advisory Council at the Board of Governors of the Federal Reserve System.*

List includes members, titles, and affiliations as of December 31, 2017.

Community Investment Council

CHAIR

Mary M. Hunt

*Program Director, Community
and Economic Development
The Claude Worthington
Benedum Foundation
Pittsburgh, Pennsylvania*

Oswaldo Acosta

*Director of Small Business
Services
Latino Economic Development
Center
Washington, D.C.*

Michael D. Atkinson

*Senior Vice President, Manager of
Community Development
First Citizens Bank and Trust
Company
Raleigh, North Carolina*

David Dodson

*President
MDC
Durham, North Carolina*

Vince Ford

*Chief Community Health
Services Officer
Palmetto Health
Columbia, South 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.*

Thomasina Hiers

*Director, Baltimore Civic Site
The Annie E. Casey Foundation
Baltimore, Maryland*

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*

Deborah McKetty

*President and
Chief Executive Officer
CommunityWorks Carolina
Greenville, South Carolina*

Paul Phillips

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

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Payments Advisory Council

CHAIR

E. Stephen Lilly

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

Todd Bogdan

Chief Operating Officer
NewDominion Bank
Charlotte, North Carolina

Tim Boike

Senior Vice President
Wells Fargo and Company
Minneapolis, Minnesota

Karen Buck

Executive Vice President, Commercial and Payment Operations
TD Bank
Mount Laurel, New Jersey

Kim 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

Jeff W. Dick

Chairman and Chief Executive Officer
MainStreet Bank
Fairfax, Virginia

Kathy Dye

Vice President, Information Technology
West Virginia Central Credit Union
Parkersburg, West Virginia

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

Martha J. Haymaker

President and Chief Executive Officer
Calhoun Banks
Grantsville, West Virginia

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

Rebecca McClain

Senior Vice President and Director of Operations
Paragon Bank
Raleigh, North Carolina

Avery Miller

Director of Enterprise Payments
Capital One Bank
Richmond, Virginia

Tracy J. Nelms

Executive Vice President, Bank Operations/Electronic Banking
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

Woody Shuler

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

Laura Steele

President and Chief Executive Officer
ePayResources
Dallas, Texas

Steve Stone

Executive Vice President
United Bank
Charleston, West Virginia

Eric Tichenor

Senior Vice President and Chief Financial Officer
MVB Bank
Fairmont, 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

Scott P. Young

Director of Payments and Card Services
Bank-Fund Staff Federal Credit Union
Washington, D.C.

Gayle Youngblood

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

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