

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 affiliated with financial institutions appoint the Bank's president and first vice president with approval from the Board of Governors.

The Bank annually selects 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 payments executives.

Thank You

Thank you to the directors who completed their service in 2018: Christopher J. Estes and Austin J. Slater Jr. of the Baltimore Board and Michelle A. Mapp and Laura C. Meagher of the Charlotte Board.

In January 2019, the Bank welcomed Eugene A. Woods to the Richmond Board and Tom Geddes to the Baltimore Board.

Lists of boards and councils on the following pages include members, titles, and affiliations as of December 31, 2018.

Board of Directors – Federal Reserve Bank of Richmond



From the left: Kathy J. Warden, Thomas C. Nelson, Susan K. Still, William A. Loving Jr., Margaret G. Lewis, Ángel Cabrera, Robert R. Hill Jr., and Catherine A. Meloy

CHAIR

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

DEPUTY CHAIR

Kathy J. Warden
President and Chief Executive Officer
Northrop Grumman Corporation
Falls Church, Virginia

Ángel Cabrera
President
George Mason University
Fairfax, Virginia

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



List includes members, titles, and affiliations as of December 31, 2018.

Board of Directors – Baltimore Branch



From the left:
*Christopher J. Estes,
Laura L. Gamble,
Kenneth R. Banks,
Susan J. Ganz,
Wayne A. I. Frederick,
and Mary Ann Scully*
Not pictured:
Austin J. Slater Jr.

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
*Vice President, 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
Baltimore, Maryland

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

List includes members, titles, and affiliations as of December 31, 2018.

Board of Directors – Charlotte Branch



From the left:
*Michael C. Crapps,
R. Glenn Sherrill Jr.,
Laura Y. Clark,
Michelle A. Mapp,
Michael D. Garcia, and
Jerry L. Ocheltree*
Not pictured:
Laura C. Meagher

CHAIR

Laura Y. Clark
*President and
Chief Executive Officer
United Way of Central
Carolinas
Charlotte, North Carolina*

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

Michael D. Garcia
*President, Pulp and
Paper Division
Domtar Corporation
Fort Mill, South Carolina*

Michelle A. Mapp
*Chief Executive Officer
South Carolina Community
Loan Fund
Charleston, South Carolina*

Laura C. Meagher
*Vice President,
General Counsel,
and Secretary
VF Corporation
Greensboro, North Carolina*

Jerry L. Ocheltree
*President and
Chief Executive Officer
Carolina Trust Bank
Lincolnton, North Carolina*

R. Glenn Sherrill Jr.
*Chairman and
Chief Executive Officer
SteelFab, Inc.
Charlotte, North Carolina*

List includes members, titles, and affiliations as of December 31, 2018.

Community Depository Institutions Advisory Council

CHAIR

Robert A. DeAlmeida*
*President and
Chief Executive Officer
Hamilton Bank
Towson, Maryland*

Dabney T.P. Gilliam Jr.
*President and
Chief Executive Officer
Bank of Charlotte County
Phenix, Virginia*

L.E. Griffin
*President and
Chief Executive Officer
Home Federal Savings
and Loan
Bamberg, South Carolina*

Mark D. Harrell
*President and
Chief Executive Officer
CNB Bank
Berkeley Springs,
West Virginia*

William L. Hedgepeth II
*President and
Chief Executive Officer
Select Bank and
Trust Company
Dunn, North Carolina*

James L. King
*President and
Chief Executive Officer
The Bank of Monroe
Union, West 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*

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

R. Arthur Seaver Jr.
*Chief Executive Officer
Southern First Bank
Greenville, South Carolina*

Robert F. Shuford Jr.
*President and
Chief Executive Officer
Old Point National Bank
Hampton, Virginia*

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

**In 2018, 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, 2018.

Community Investment Council

CHAIR

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

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
*Senior Vice President for
Community Health
Palmetto Health
Columbia, South Carolina*

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

Rochelle S. Goodwin
*Senior Associate Vice President
for Academic and Public
Strategy
West Virginia University
Morgantown, West Virginia*

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*

Thomas M. Watson
*Executive Director
Rural Support Partners
Asheville, North Carolina*

List includes members, titles, and affiliations as of December 31, 2018.

Payments Advisory Council

CHAIR

Karen Buck

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

Todd Bogdan

Chief Operating Officer
NewDominion Bank
Charlotte, North Carolina

Bill Bunn

*Executive Vice President,
Retail Banking*
First Bank
Southern Pines, North
Carolina

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

Sheryl Colleton

*Senior Vice President and
Operations Director*
United Bank
Chantilly, 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

E. Stephen Lilly

Chief Operating Officer
First Community
Bancshares, Inc.
Bluefield, Virginia

Alison Lyewski

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

Devon Marsh

*Senior Vice President, Payment
Industry Relations Office*
Wells Fargo Bank
Winston-Salem,
North Carolina

Avery Miller

*Director of Enterprise
Payments*
Capital One Bank
Richmond, Virginia

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

Melissa A. Quirk

*President and
Chief Operating Officer*
Provident State Bank
Preston, Maryland

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

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

Tynika Wilson

*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

*List includes members, titles, and
affiliations as of December 31,
2018.*