

## BOARDS OF DIRECTORS AND ADVISORY COUNCILS

### 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.

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*Listings of boards and councils include members and titles as of December 31, 2013, unless otherwise noted.*

## THANK YOU

Thank you to those directors who have completed their service: Alan L. Brill and Patrick C. Graney, III of the Richmond Board; James T. Brady, William B. Grant, and Jana Wheatley of the Baltimore Board; and David J. Zimmerman of the Charlotte Board.

The Bank also welcomes four new directors: Margaret G. Lewis, C. Richard Miller, Jr., and Charles R. Patton have joined the Richmond Board, and Richard Bernstein and Mary Ann Scully have joined the Baltimore Board.

## BOARD OF DIRECTORS, FEDERAL RESERVE BANK OF RICHMOND



*From the left:* Wilbur E. Johnson, Russell C. Lindner, Linda D. Rabbitt, Marshall O. Larsen, Patrick C. Graney, III, Brad E. Schwartz, Margaret G. Lewis, Edward L. Willingham, IV, Alan L. Brill

### CHAIRMAN

#### LINDA D. RABBITT

*Chairman and Chief Executive Officer*  
Rand Construction Corporation  
Washington, D.C.

### DEPUTY CHAIRMAN

#### RUSSELL C. LINDNER

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

#### ALAN L. BRILL

*President and Chief Executive Officer*  
Capon Valley Bank  
Wardensville, West Virginia

#### PATRICK C. GRANAY, III

*Chairman*  
One Stop  
Charleston, West Virginia

#### WILBUR E. JOHNSON

*Managing Partner*  
Young Clement Rivers, LLP  
Charleston, South Carolina

#### MARSHALL O. LARSEN

*Retired Chairman, President,  
and Chief Executive Officer*  
Goodrich Corporation  
Charlotte, North Carolina

#### MARGARET G. LEWIS

*President*  
HCA Capital Division  
Richmond, Virginia

#### BRAD E. SCHWARTZ

*Chief Executive Officer*  
Monarch Financial Holdings, Inc.  
and Monarch Bank  
Chesapeake, Virginia

#### EDWARD L. WILLINGHAM, IV

*President*  
First Citizens BancShares, Inc.  
and First Citizens Bank  
Raleigh, North Carolina



### 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:* Anita G. Newcomb, Richard Bernstein, Stephen R. Sleigh, Christopher J. Estes, Jenny G. Morgan, William B. Grant, Samuel L. Ross

### CHAIRMAN

#### **JENNY G. MORGAN**

*President and Chief Executive Officer*  
basys, inc.  
Linthicum, Maryland

#### **RICHARD BERNSTEIN**

*President and Chief Executive Officer*  
LWRC International, LLC  
Cambridge, Maryland

#### **CHRISTOPHER J. ESTES**

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

#### **WILLIAM B. GRANT**

*Chairman, President,  
and Chief Executive Officer*  
First United Corporation  
and First United Bank & Trust  
Oakland, Maryland

#### **ANITA G. NEWCOMB**

*President and Managing Director*  
A.G. Newcomb & Company  
Columbia, Maryland

#### **SAMUEL L. ROSS**

*Chief Executive Officer*  
Bon Secours Baltimore Health System  
Baltimore, Maryland

#### **STEPHEN R. SLEIGH**

*Fund Director*  
IAM National Pension Fund  
Washington, D.C.



## BOARD OF DIRECTORS, CHARLOTTE BRANCH



*From the left:* Claude Z. Demby, Paul E. Szurek, Elizabeth A. Fleming, David J. Zimmerman, Lucia Z. Griffith, John S. Kreighbaum, Robert R. Hill, Jr.

### CHAIRMAN

#### **DAVID J. ZIMMERMAN**

*President*  
Southern Shows, Inc.  
Charlotte, North Carolina

#### **CLAUDE Z. DEMBY**

*Chief Executive Officer*  
Noël Group, LLC  
Zebulon, North Carolina

#### **LUCIA Z. GRIFFITH**

*Chief Executive Officer and Principal*  
METRO Landmarks  
Charlotte, North Carolina

#### **ROBERT R. HILL, JR.**

*President and Chief Executive Officer*  
SCBT Financial Corporation  
Columbia, South Carolina

#### **JOHN S. KREIGHBAUM**

*President and Chief Executive Officer*  
Carolina Premier Bank  
and Premara Financial, Inc.  
Charlotte, North Carolina

#### **PAUL E. SZUREK**

*Chief Financial Officer*  
Biltmore Farms, LLC  
Asheville, North Carolina

#### **ELIZABETH A. FLEMING**

*President*  
Converse College  
Spartanburg, South Carolina

## COMMUNITY DEPOSITORY INSTITUTIONS ADVISORY COUNCIL



*From the left:* John R. Lane, R. Wayne Hall, Kathleen Walsh Carr, Michael L. Middleton, Charles H. Majors, Robert A. DeAlmeida, Kim D. Saunders, Frank W. Wilkinson, Millard C. Ratcliff, Jr., Jan Roche, G. William Beale

### CHAIRMAN

#### **CHARLES H. MAJORS \***

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

### VICE CHAIRMAN

#### **JAN ROCHE**

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

#### **ROBERT A. DEALMEIDA**

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

#### **G. WILLIAM BEALE**

*President and Chief Executive Officer  
Union First Market Bank  
Ruther Glen, Virginia*

#### **KATHLEEN WALSH CARR**

*President  
Cardinal Bank/Washington  
Washington, D.C.*

#### **R. WAYNE HALL**

*President  
First Federal Savings & Loan and  
First Financial Holdings, Inc.  
Charleston, S.C.*

#### **JOHN R. LANE**

*President and Chief Executive Officer  
Congressional Bank  
Bethesda, Maryland*

#### **MICHAEL L. MIDDLETON**

*Chairman and Chief Executive Officer  
Community Bank of Tri-County  
Waldorf, Maryland*

#### **MILLARD C. RATCLIFF, JR.**

*President and Chief Executive Officer  
ABNB Federal Credit Union  
Chesapeake, Virginia*

#### **GWEN THOMPSON**

*President and Chief Executive Officer  
Clover Community Bank  
Clover, South Carolina*

#### **KIM D. SAUNDERS**

*President and Chief Executive Officer  
Mechanics & Farmers Bank  
Durham, North Carolina*

#### **FRANK W. WILKINSON**

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

\* In 2013, Charles H. Majors 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:* Sandra Mikush, Kent Spellman, Chris Kukla, Michel Zajur, Samuel L. Erwin, R. Scott Woods, Chuck Martin, Deborah Hooper, Mark Sissman, George Rothman, John Hamilton

### CHAIRMAN

#### **CHRIS KUKLA**

*Senior Counsel for Government Affairs  
Center for Responsible Lending  
Durham, North Carolina*

#### **SAMUEL L. ERWIN**

*President and Chief Executive Officer  
The Palmetto Bank and  
Palmetto Bancshares, Inc.  
Greenville, South Carolina*

#### **CHRISTOPHER J. ESTES**

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

#### **MIKE FRANKLIN**

*Owner  
Franklin's Brewery  
Hyattsville, Maryland*

#### **JOHN HAMILTON**

*President  
City First Enterprises  
Washington, D.C.*

#### **DEBORAH HOOPER**

*President  
Greensboro Chamber of Commerce  
Greensboro, North Carolina*

#### **CHUCK MARTIN**

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

#### **SANDRA MIKUSH**

*Deputy Director  
Mary Reynolds Babcock Foundation  
Winston-Salem, North Carolina*

#### **GEORGE ROTHMAN**

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

#### **MARK SISSMAN**

*President  
Healthy Neighborhoods, Inc.  
Baltimore, Maryland*

#### **KENT SPELLMAN**

*Executive Director  
WV Community Development Hub  
Stonewood, West Virginia*

#### **R. SCOTT WOODS**

*President and Chief Executive Officer  
South Carolina Federal Credit Union  
North Charleston, South Carolina*

#### **MICHEL ZAJUR**

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



## PAYMENTS ADVISORY COUNCIL



*From the left:* Kim L. Bunn, Rodney Epps, Chris Tolomeo, Gayle Youngblood, Martin W. Patterson, Woody Shuler, Gail Ball, A. Mitchell Godwin, John Zazzera, Adrian S. Johnson

### CHAIRMAN

#### **MARTIN W. PATTERSON**

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

#### **WILLIAM E. ALBERT**

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

#### **GAIL BALL**

*Senior Vice President,  
Treasury Management  
Operations  
Capital One Bank  
Richmond, Virginia*

#### **RONALD L. BOWLING**

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

#### **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 & Company  
Scottsdale, Arizona*

#### **R. LEE CLARK**

*Executive Vice President,  
Operations  
TowneBank  
Suffolk, Virginia*

#### **DANIEL O. COOK, JR.**

*Executive Vice President and  
Chief Operating Officer  
Arthur State Bank  
Union, South Carolina*

#### **JEFF W. DICK**

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

#### **TIM DILLOW**

*Senior Vice President  
BB&T Corporation  
Wilson, North Carolina*

#### **KRISTI A. ELLER**

*Chief Information Officer /  
Executive Vice President  
Operations  
Yadkin Valley Bank and  
Trust Company  
Elkin, North Carolina*

#### **RODNEY EPPS**

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

#### **GERRY FELTON**

*Senior Vice President –  
Operations Director  
PNC Bank  
Rocky Mount, North Carolina*

#### **JANINE GEORGE**

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

#### **TINA GIORGIO**

*Senior Vice President  
Sandy Spring Bank  
Columbia, Maryland*

#### **A. MITCHELL GODWIN**

*Vice President  
The Conway National Bank  
Conway, South Carolina*

#### **LETON L. HARDING, JR.**

*Executive Vice President  
Powell Valley National Bank  
Wise, Virginia*

#### **CHAD HARMON**

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

#### **SUSAN HASCHEN**

*Vice President, Operations  
Easton Bancorp, Inc.  
Easton, Maryland*

## PAYMENTS ADVISORY COUNCIL



*From the left:* William E. Albert, Janine George, Ronald L. Bowling, Rick Rhoads, E. Stephen Lilly, R. Lee Clark, Chad Harmon, Scott Jennings, David Willis, Susan G. Riel

### **DAVID HINES**

*Senior Vice President  
and Cashier  
Community Bank of  
Parkersburg  
Parkersburg, West Virginia*

### **REX HOCKEMEYER**

*Executive Vice President,  
Director of Operations and IT  
Union First Market  
Bankshares  
Ruther Glen, Virginia*

### **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*

### **E. STEPHEN LILLY**

*Executive Vice President and  
Chief Operating Officer  
First Community Bank  
Bluefield, Virginia*

### **EILEEN M. PIRSON**

*Group Vice President,  
Central Operations  
Administration  
M&T Bank  
Amherst, New York*

### **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*

### **WOODY SHULER**

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

### **CHRIS TOLOMEO**

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

### **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*

### **ALLEN YOUNG**

*President and Chief  
Executive Officer  
SOCACHA – South Carolina  
ACH Association  
Columbia, South Carolina*

### **GAYLE YOUNGBLOOD**

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

### **JOHN ZAZZERA**

*Senior Vice President,  
Head of Payment Operations  
TD Bank  
Mount Laurel, New Jersey*

*Note: The council's membership year runs from June 1 to May 31, but this listing includes all members who served during 2013.*