

FROM LEFT TO RIGHT

Claudine B. Malone; Philip L. McLaughlin; L. Newton Thomas, Jr.; Paul A. DelaCourt

Claudine B. Malone

President Financial & Management Consulting, Inc. McLean, Virginia

DEPUTY CHAIRMAN

Robert L. Strickland

Chairman of the Board Lowe's Companies, Inc. Winston-Salem, North Carolina

Stephen Brobeck

Executive Director Consumer Federation of America Washington, D. C.

Paul A. DelaCourt

Chairman The North Carolina Enterprise Corporation Raleigh, North Carolina

George A. Didden, III

Chairman of the Board and CEO The National Capital Bank of Washington Washington, D. C.

Robert M. Freeman

Chairman Signet Banking Corporation Richmond, Virginia

Philip L. McLaughlin

President Horizon Bancorp, Inc. Greenbrier Valley National Bank Lewisburg, West Virginia

Craig A. Ruppert

President/Owner The Ruppert Companies Ashton, Maryland

L. Newton Thomas, Jr.

Retired, Senior Vice President ITT/Carbon Industries, Inc. Charleston, West Virginia





FROM LEFT TO RIGHT

Robert L. Strickland; Stephen Brobeck; Craig A. Ruppert; George A. Didden, III



MEMBER, FEDERAL ADVISORY COUNCIL

Richard G. Tilghman Chairman and Chief Executive Officer Crestar Financial Corporation Richmond, Virginia



FROM LEFT TO RIGHT
Michael R. Watson; Jeremiah E. Casey; Thomas J. Hughes;
F. Levi Ruark

Michael R. Watson

President Association of Maryland Pilots Baltimore, Maryland

Daniel R. Baker

President & Chief Executive Officer Tate Access Floors, Inc. Jessup, Maryland

Jeremiah E. Casey

Chairman First Maryland Bancorp Baltimore, Maryland

Thomas J. Hughes

Second Vice Chairman Navy Federal Credit Union Merrifield, Virginia

Morton I. Rapoport

President and Chief Executive Officer University of Maryland Medical System Baltimore, Maryland

F. Levi Ruark

Chairman of the Board, President, and Chief Executive Officer The National Bank of Cambridge Cambridge, Maryland

Rebecca Hahn Windsor

Chairman and CEO Hahn Transportation, Inc. New Market, Maryland

PROM LEFT TO RIGHT

Dorothy H. Aranda; J. Walter McDowell; Jim M. Cherry, Jr.;

William G. Stevens



FROM LEFT TO RIGHT

Joan H. Zimmerman; James O. Roberson;

Dennis D. Lowery

James O. Roberson

President
Research Triangle Foundation of North Carolina
Research Triangle Park, North Carolina

Dorothy H. Aranda

President
Dohara Associates, Inc.
Hilton Head Island, South Carolina

Jim M. Cherry, Jr.

President and Chief Executive Officer Williamsburg First National Bank Kingstree, South Carolina

Dennis D. Lowery

CEO and Chairman of the Board Continental Industrial Chemicals, Inc. Charlotte, North Carolina

J. Walter McDowell

President Wachovia Bank of North Carolina, N. A. Winston-Salem, North Carolina

William G. Stevens

President/Chief Executive Officer Greenwood Bank & Trust Greenwood, South Carolina

Joan H. Zimmerman

President
Southern Shows, Inc.
Charlotte, North Carolina

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FROM LEFT TO RIGHT

Bobby G. Lowery; Maurice A. Gladhill; Watts Auman;

David E. Lowe; William J. Callis



FROM LEFT TO RIGHT Vernon A. Reid; Joseph C. Kincheloe; Barbara J. Rackes

Watts Auman

Auman Farm West End, North Carolina

William J. Callis

Executive Vice President
Kenbridge Construction Co., Inc.
Kenbridge, Virginia

James E. Cooley

Owner
J. E. Cooley Peach Farms
Chesnee, South Carolina

Polly Ann Frye

Partner
Nancy Allen Associates
Rosslyn, Virginia

Maurice A. Gladhill

Owner & General Manager Gladhill Tractor Mart, Inc. Frederick, Maryland

Catherine L. Hughes

Owner/CEO
Radio One, Inc.
Baltimore, Maryland

Joseph C. Kincheloe

Owner-Operator Birmingham Farm Culpeper, Virginia

David E. Lowe

Chairman
West Virginia Council for
Community and Economic
Development
Charleston, West Virginia

Bobby G. Lowery

President
Better Cleaning Janitor Service, Inc.
Better Cleaning Maintenance
Supply, Inc.
Charlotte, North Carolina

Barbara J. Rackes

President & CEO Syneractive Marketing, LLC Columbia, South Carolina

Vernon A. Reid

Principal, Chief Investment Officer V. A. Reid & Associates, Inc. Baltimore, Maryland



FROM LEFT TO RIGHT

Harry G. McDonnold; Daniel E. Lanier, Sr.; Richard D. Pillow; Robert L. Dargan; Donald G. Chapman; Martin W. Patterson



FROM LEFT TO RIGHT

Joan C. Nelson; Lee A. Bindseil; G. Dodson Mathias; Sibyl S. Malatras; Ralph M. Burns, III; Robert E. Dael

Kenneth L. Greear Senior Vice President United National Bank Charleston, West Virginia

William E. Albert Vice President and Cashier First Century Bank Bluefield, West Virginia

Robert L. BeHage Senior Vice President NationsBanc Services, Inc. Villa Park Operations Data Center Richmond, Virginia

Lee A. Bindseil
President
Mid-Atlantic Clearing House
Association
Linthicum, Maryland

Gregory G. Bolac Senior Vice President Chevy Chase Bank, FSB Laurel, Maryland

Ralph M. Burns, III Senior Vice President The Palmetto Bank Laurens, South Carolina

Donald G. Chapman Head, Investments and Cash Management Branch Navy Federal Credit Union Merrifield, Virginia

Robert E. Dael

Senior Vice President The Columbia Bank Ellicott City, Maryland

Robert L. Dargan President South Carolina Federal

South Carolina Federal Credit Union North Charleston, South Carolina

Raymond L. Gazelle Executive Vice President Citizens Bank of Maryland Laurel, Maryland

W. K. Keener, Jr. Vice President — Operations Reynolds Carolina Federal Credit Union Winston-Salem, North Carolina

Daniel E. Lanier, Sr. Vice President — Operations Correspondent Banking One Valley Bank Charleston, West Virginia

Ashpy P. Lowrimore Regional President Branch Banking and Trust Company Florence, South Carolina

Sibyl S. Malatras Senior Vice President Suburban Bank of Maryland Greenbelt, Maryland



FROM LEFT TO RIGH

W. K. Keener, Jr.; William E. Albert; Michael L. Morgan; Robert L. BeHage; Gregory G. Bolac



FROM LEFT TO RIGHT

Burnell T. Rogers; Charles E. Thomas; Marshall E. Tyner; Kenneth L. Greear

G. Dodson Mathias

Senior Vice President First Union National Bank of North Carolina Charlotte, North Carolina

Hosie L. Maxwell

Senior Vice President — Operations Virginia First Savings Bank Petersburg, Virginia

Harry G. McDonnold

Executive Vice President American Federal Bank FSB Greenville, South Carolina

Michael L. Morgan Executive Vice President

Executive Vice President
Wachovia Operational Services
Corporation
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Joan C. Nelson

Senior Vice President National Bank of Blacksburg Blacksburg, Virginia

Michael L. Pannell

Senior Vice President Chief Technology Officer Riggs Bank, N. A. Riverdale, Maryland

Martin W. Patterson

Senior Vice President and Division Manager of Production Services Crestar Bank Richmond, Virginia

Richard D. Pillow

Vice President Virginia Credit Union League Lynchburg, Virginia

David G. Poole

Senior Vice President Industrial Bank, N. A. Washington, D. C.

Burnell T. Rogers

Executive Vice President
Centura Bank
Rocky Mount, North Carolina

Charles E. Thomas

Manager/CEO, Financial Services West Virginia Credit Union League, Inc. Parkersburg, West Virginia

Marshall E. Tyner

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