

# FEDERAL RESERVE BANK OF RICHMOND BOARD OF DIRECTORS

DECEMBER 31, 2001



**CHAIRMAN**  
**Jeremiah J. Sheehan**  
*Retired Chairman*  
Reynolds Metals Company  
Richmond, Virginia



**DEPUTY CHAIRMAN**  
**Wesley S. Williams, Jr.**  
*Partner*  
Covington & Burling  
Washington, D. C.



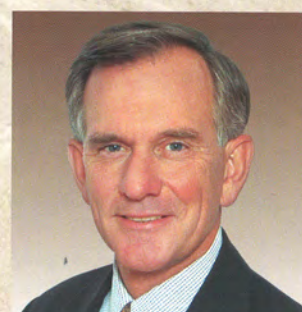
**James M. Culberson, Jr.**  
*Chairman Emeritus*  
First National Bank and Trust  
Company  
Asheboro, North Carolina



**William W. Duncan, Jr.**  
*President/CEO*  
St. Michaels Bank  
St. Michaels, Maryland



**Fred L. Green, III**  
*Chairman, President and CEO*  
The National Bank of South Carolina  
Columbia, South Carolina



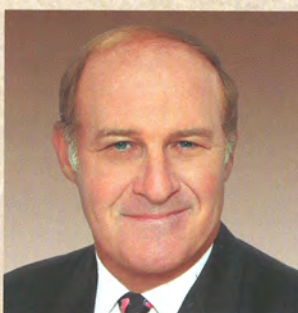
**James E. Haden**  
*President/CEO*  
Martha Jefferson Hospital  
Charlottesville, Virginia



**W. Henry Harmon**  
*President and CEO*  
Triana Energy, LLC  
Charleston, West Virginia  
Union Drilling, Inc.  
Bridgeville, Pennsylvania



**Craig A. Ruppert**  
*President*  
Ruppert Nurseries Inc.  
Laytonsville, Maryland



**Irwin Zazulia**  
*Retired President & CEO*  
Hecht's  
Arlington, Virginia



**MEMBER, FEDERAL ADVISORY COUNCIL**  
**L. M. Baker, Jr.**  
*Chairman*  
Wachovia Corporation  
Winston-Salem, North Carolina

## BALTIMORE OFFICE BOARD OF DIRECTORS

DECEMBER 31, 2001



**CHAIRMAN**  
**George L. Russell, Jr.**  
Law Offices of Peter G. Angelos  
Baltimore, Maryland



**Dyan Brasington**  
*President*  
Technology Council of Maryland  
Rockville, Maryland



**Jeremiah E. Casey**  
*Director and Former Chairman*  
Allfirst Financial, Inc.  
Baltimore, Maryland



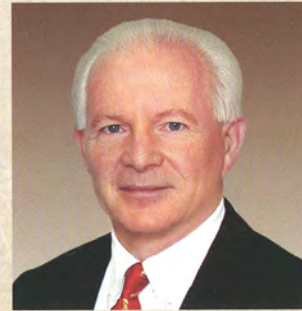
**William C. Handorf**  
*Professor of Finance*  
School of Business and Public Management  
The George Washington University  
Washington, D. C.



**Owen E. Herrnstadt**  
*Director, International Department*  
International Association of Machinists  
and Aerospace Workers  
AFL-CIO  
Upper Marlboro, Maryland



**William L. Jews**  
*President & CEO*  
CareFirst BlueCross BlueShield  
Owings Mills, Maryland



**Kenneth C. Lundeen**  
*President*  
C. J. Langenfelder & Son, Inc.  
Baltimore, Maryland

# CHARLOTTE OFFICE BOARD OF DIRECTORS

DECEMBER 31, 2001

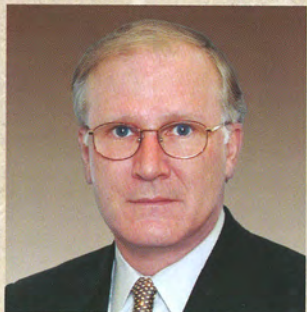


**CHAIRMAN**

**James F. Goodman**

*President & CEO*

Capitol Broadcasting Company, Inc.  
Raleigh, North Carolina



**Michael A. Almond**

*President & CEO*

Charlotte Regional Partnership  
Charlotte, North Carolina



**Jim Lowry**

*President*

High Point Chevrolet Jeep  
High Point, North Carolina



**William H. Nock**

*President & CEO*

Sumter National Bank  
Sumter, South Carolina



**Elleven T. Poston**

*President*

Quality Transport, Inc.  
Lake City, South Carolina



**Lucy J. Reuben**

*Dean, School of Business*

South Carolina State University  
Orangeburg, South Carolina



**Cecil W. Sewell, Jr.**

*Chairman Emeritus*

RBC Centura Banks, Inc.  
Raleigh, North Carolina

## SMALL BUSINESS AND AGRICULTURE ADVISORY COUNCIL

DECEMBER 31, 2001

### CHAIRMAN

#### **Joseph C. Kincheloe**

*Owner-Operator*  
Birmingham Farm  
Culpeper, Virginia

#### **William J. Callis**

*Executive Vice President*  
Kenbridge Construction Company, Inc.  
Kenbridge, Virginia

#### **B. Vance Carmean, Jr.**

*President*  
Carmean Grain, Inc.  
Ridgely, Maryland

#### **Melvin L. Crum**

*Owner/Operator*  
Crum Farms  
Rowesville, South Carolina

#### **Polly Ann Frye**

*Senior Partner*  
Nancy Allen Associates, Inc.  
Rosslyn, Virginia

#### **Carol F. Kable**

*Associate Broker*  
RE/MAX Real Estate Group  
Charles Town, West Virginia

#### **David E. Lowe**

*Associate Vice President*  
*Strategic Partnerships*  
Virginia Polytechnic Institute  
and State University  
Blacksburg, Virginia

#### **Thomas B. O'Hanlan**

*President/CEO*  
Sealevel Systems, Inc.  
Liberty, South Carolina

#### **James G. Patterson**

*Chairman and Chief Executive Officer*  
Webb Patterson Communications, Inc.  
Durham, North Carolina

#### **Elijah B. Rogers**

*President & Chief Executive Officer*  
Delon Hampton & Associates,  
Chartered  
Washington, D. C.

#### **Billy W. Stephenson**

*Chairman*  
Spring Meadow Farms, Inc.  
Smithfield, North Carolina

#### **William F. Willard, Sr.**

*President*  
Willard Agri-Service of Frederick, Inc.  
Frederick, Maryland



Left to Right: Joseph C. Kincheloe; Melvin L. Crum; Polly Ann Frye;  
B. Vance Carmean, Jr.; William J. Callis



Left to Right: James G. Patterson; Billy W. Stephenson; Carol F. Kable;  
Thomas B. O'Hanlan; David E. Lowe; William F. Willard, Sr.

# OPERATIONS ADVISORY COMMITTEE

DECEMBER 31, 2001

## CHAIRMAN

### **Kenneth L. Greear**

*Senior Vice President  
United National Bank  
Charleston, West Virginia*

### **Gregory G. Bolac**

*Senior Vice President  
Chevy Chase Bank, FSB  
Laurel, Maryland*

### **Joseph E. Brannan**

*Senior Vice President  
Branch Banking and Trust Company  
Wilson, North Carolina*

### **Donald G. Chapman**

*Assistant Vice President, Comptroller  
Navy Federal Credit Union  
Merrifield, Virginia*

### **Terry Childress**

*Vice President  
Virginia Credit Union League  
Lynchburg, Virginia*

### **Robert E. Dael**

*Senior Vice President  
The Columbia Bank  
Ellicott City, Maryland*

### **Robert L. Dargan**

*President  
South Carolina Federal Credit Union  
North Charleston, South Carolina*

### **John DuBose**

*Executive Vice President, COO/CTO  
Carolina First Bank  
Lexington, South Carolina*

### **William Fitting**

*Senior Vice President  
Operations and Processing Services  
Allfirst Bank  
Baltimore, Maryland*

### **William T. Johnson, Jr.**

*Executive Vice President  
Citizens National Bank  
Elkins, West Virginia*

### **Leonard L. Jonte**

*Chairman/President/CEO  
Bank of Greeleyville  
Greeleyville, South Carolina*

### **W. K. Keener, Jr.**

*President/CEO  
Allegacy Federal Credit Union  
Winston-Salem, North Carolina*

### **Daniel E. Lanier, Sr.**

*Vice President — Operations  
Correspondent Banking  
Branch Banking & Trust  
Charleston, West Virginia*

### **Jay Lauver**

*Senior Vice President and COO  
Hagerstown Trust Company  
Hagerstown, Maryland*

### **Kent B. Miller**

*CIO  
RBC Centura Bank  
Rocky Mount, North Carolina*

### **Martin W. Patterson**

*Group Vice President  
Mid-Atlantic Check Services  
SunTrust Banks Inc.  
Richmond, Virginia*

### **Kenneth L. Richey**

*Executive Vice President  
Operations Division  
The National Bank of South Carolina  
Sumter, South Carolina*

### **James T. Riffe**

*Executive Vice President/COO  
Highlands Union Bank  
Abingdon, Virginia*

### **Norman Robinson**

*President  
EastPay  
Richmond, Virginia*

### **Rhonda G. Robinson**

*Vice President/Cashier  
The Bank of the Eastern Shore  
Cambridge, Maryland*



Left to Right: John DuBose; Kenneth L. Greear; Barbara Wirgowski (substitute member); B. Martin Walker; William T. Johnson, Jr.; W. K. Keener, Jr.



Left to Right: James H. Thompson; William Fitting; William F. Rogerson; Terry Childress; Jay Lauver; William E. Swords; James T. Riffe

## COMMUNITY DEVELOPMENT ADVISORY COUNCIL

DECEMBER 31, 2001

**William F. Rogerson**  
*Executive Vice President*  
Item Processing Services  
Wachovia Operational Service  
Corporation  
Atlanta, Georgia

**William E. Swords**  
*Senior Vice President*  
First Union National Bank  
Philadelphia, Pennsylvania

**James H. Thompson**  
*Vice President and Cashier*  
The National Capital Bank of  
Washington  
Washington, D. C.

**Michael A. Tucker**  
*President/CEO*  
West Virginia Central Credit Union  
Parkersburg, West Virginia

**B. Martin Walker**  
*Senior Vice President*  
Bank of America  
Richmond, Virginia



Left to Right: Gilda Cobb-Hunter; Joe Barker; Donna S. DeWitt;  
Abdul Rasheed; Greta J. Harris; James W. Middleton

**CHAIR**  
**Abdul Rasheed**  
*President and CEO*  
North Carolina Community  
Development Initiative  
Raleigh, North Carolina

**VICE CHAIR**  
**Greta J. Harris**  
*Senior Program Director*  
Local Initiatives Support Corporation  
Richmond, Virginia

**Joe Barker**  
*Executive Director*  
West Virginia Rural Development  
Council  
Charleston, West Virginia

**William J. Barrow, III**  
*Executive Director*  
H Street Community Development  
Corporation  
Washington, D. C.

**Gilda Cobb-Hunter**  
*Executive Director*  
CASA/Family Systems  
Orangeburg, South Carolina

**Brian D. Coyle**  
*Senior Vice President and Community  
Development Manager*  
Branch Banking and Trust Company  
Raleigh, North Carolina

**Donna S. DeWitt**  
*President*  
South Carolina AFL-CIO  
Columbia, South Carolina

**James W. Middleton**  
*Executive Director*  
Southside Community Development  
and Housing Corporation  
Richmond, Virginia

**Raymond A. Skinner**  
*Secretary*  
Maryland Department of Housing and  
Community Development  
Crownsville, Maryland



Left to Right: Kenneth L. Richey; Martin W. Patterson; Robert E. Dael;  
Leonard L. Jonte; Norman Robinson; Donald G. Chapman