

Federal Reserve Bank of Richmond Board of Directors

Our Richmond Board oversees the 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.

The Board also has the responsibility of appointing the Bank's president and first vice president, with approval from the Federal Reserve Board of Governors. 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.

The Bank's board of directors annually appoints our District 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 Office Boards of Directors

Our Baltimore and Charlotte Offices have separate boards that oversee operations at their respective locations and, like our 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.

Small Business and Agriculture Advisory Council

Established in 1985, the Small Business and Agriculture Advisory Council advises the Bank president and other senior officers on the impact that monetary, banking, and fiscal policies have on the District's small business and agricultural sectors. The Council's 12 members are appointed by the Bank president.

Community Development Advisory Council

Created in 1998 to enhance communication between the Bank and the public concerning community development issues, our Community Development Advisory Council advises the Bank president and other senior officers on community development concerns and related policy matters. The Council's eight members are appointed by the Bank president.

Operations Advisory Committee

The Operations Advisory Committee was established by the Bank in 1978 to serve as a forum for communication with financial institutions about the Federal Reserve's financial services and to help the Bank respond to the changing needs of our banking constituency. Committee members are appointed by the Bank's first vice president.

Listings as of December 31, 2007



Federal Reserve Bank of Richmond Board of Directors



Lemuel E. Lewis; Thomas J. Mackell, Jr.; Harry M. Lightsey, III; Hunter R. Hollar; Margaret E. McDermid; Kenneth R. Sparks; Kathleen Walsh Carr; Dana S. Boole; and Dwight V. Neese

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 Warrenton, Virginia

Deputy Chairman
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 Norfolk, Virginia

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 Community Affordable Housing
 Equity Corp.
 Raleigh, North Carolina

Kathleen Walsh Carr
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 Cardinal Bank Washington
 Washington, D.C.

Hunter R. Hollar
 President and Chief Executive Officer
 Sandy Spring Bancorp
 Sandy Spring Bank
 Olney, Maryland

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 Senior Vice President—
 Southern Region
 Legislative and External Affairs
 AT&T
 Columbia, South Carolina

Margaret E. McDermid
 Senior Vice President and Chief
 Information Officer
 Dominion Resources, Inc.
 Richmond, Virginia

Dwight V. Neese
 Director, President, and Chief
 Executive Officer
 Provident Community Bank
 and Provident Community
 Bancshares, Inc.
 Rock Hill, South Carolina

Kenneth R. Sparks
 President and Chief Executive Officer
 Ken Sparks Associates LLC
 White Stone, Virginia



Federal Advisory Council
 Representative
G. Kennedy Thompson
 President and Chief Executive Officer
 Wachovia Corporation
 Charlotte, North Carolina



Baltimore Office Board of Directors



William R. Roberts; Donald P. Hutchinson; Cynthia Collins Allner; Ronald Blackwell; Biana J. Arentz; Michael L. Middleton; and James T. Brady

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Principal
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Baltimore, Maryland

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President and Chief Executive Officer
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Stevensville, Maryland

Ronald Blackwell
Chief Economist
AFL-CIO
Washington, D.C.

James T. Brady
Managing Director—Mid-Atlantic
Ballantreae International Ltd.
Ijamsville, Maryland

Donald P. Hutchinson
President and Chief Executive Officer
SunTrust Bank, Maryland
Baltimore, Maryland

Michael L. Middleton
Chairman and President
Community Bank of Tri-County
Waldorf, Maryland

William R. Roberts
President—Verizon Maryland/D.C.
Verizon Maryland Inc.
Baltimore, Maryland



THE FEDERAL RESERVE BANK OF RICHMOND
RICHMOND • BALTIMORE • CHARLOTTE

Charlotte Office Board of Directors



Donald K. Truslow; Linda L. Dolny; Claude C. Lilly; Jim Lowry; James H. Speed, Jr.; Michael C. Miller; and Barry L. Slider

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Automotive Consultant
High Point, North Carolina

Linda L. Dolny
President
PML Associates, Inc.
Greenwood, South Carolina

Claude C. Lilly
Dean
College of Business and
Behavioral Science
Clemson University
Clemson, South Carolina

Michael C. Miller
Chairman and President
FNB United Corp. and
CommunityONE Bank, N.A.
Asheboro, North Carolina

Barry L. Slider
President and Chief Executive Officer
First South Bancorp, Inc.
First South Bank
Spartanburg, South Carolina

James H. Speed, Jr.
President and Chief Executive Officer
North Carolina Mutual Life
Insurance Company
Durham, North Carolina

Donald K. Truslow
Chief Risk Officer
Wachovia Corporation
Charlotte, North Carolina



Small Business and Agriculture Advisory Council



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 President
 Dougherty Company, Inc.
 Charleston, West Virginia

Ronnie L. Bryant
 President and Chief Executive Officer
 Charlotte Regional Partnership
 Charlotte, North Carolina

Martha Anne Clark
 Owner
 Clark's Elioak Farm
 Ellicott City, Maryland

F. Guy Darby, Jr.
 Owner/President
 F. Guy Darby & Son Farm
 Darby Oil Inc.
 Chester, South Carolina

William W. Ditman
 Chairman Emeritus
 Willow Construction, LLC
 Easton, Maryland

James B. Gates, Jr.
 Senior Partner
 The Ridge Animal Hospital
 Farmville, Virginia

Barbara B. Lang
 President and Chief Executive Officer
 DC Chamber of Commerce
 Washington, D.C.

David A. Leonard
 President
 Leonard Companies, Ltd.
 Lebanon, Virginia

Jane Tabb
 Secretary
 Lyle C. Tabb & Sons, Inc.
 Kearneysville, West Virginia

R. Gerald Warren
 President
 Warren Farming Co., Inc.
 Warren Swine Farms
 Newton Grove, North Carolina



Community Development Advisory Council



Peter J. Ponne; Jane N. Henderson; T. K. Somanath; Phyllis R. Caldwell; Eric Stein; Bernie Mazyck; Sharon Walden; and Michael Stegman

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Jane N. Henderson
 President
 Virginia Community Capital
 Christiansburg, Virginia

Phyllis R. Caldwell
 President, Community Development
 Banking
 Bank of America
 Washington, D.C.

Bernie Mazyck
 President and Chief Executive Officer
 South Carolina Association of
 Community Development
 Corporations (SCACDC)
 Charleston, South Carolina

Peter J. Ponne
 Senior Vice President and Manager
 SunTrust CDC, Mid-Atlantic Region
 SunTrust Bank
 Baltimore, Maryland

T. K. Somanath
 Executive Director
 Better Housing Coalition
 Richmond, Virginia

Michael Stegman
 Director of Policy
 The John D. and Catherine T.
 MacArthur Foundation
 Chicago, Illinois

Eric Stein
 President
 Center for Community Self-Help
 Durham, North Carolina

David H. Swinton
 President
 Benedict College
 Columbia, South Carolina

Sharon Walden
 Executive Director
 Stop Abusive Family Environments
 (S.A.F.E.)
 Welch, West Virginia



Operations Advisory Committee



Daniel O. Cook, Jr.; Melissa Quirk; Stephen B. Perry; D. Gerald Sink; Jack H. Goldstein; Paul A. Slaby; Patricia Muldoon; Martin W. Patterson; and R. Lee Clark

Chairman
Martin W. Patterson
Senior Vice President
Enterprise Check Services
SunTrust Banks, Inc.
Richmond, Virginia

Tanya A. Butts
Executive Vice President and Chief
Operating Officer
The South Financial Group
Lexington, South Carolina

Cynthia B. Cervenka
President and Chief Executive Officer
Damascus Community Bank
Damascus, Maryland

R. Lee Clark
Senior Vice President
TowneBank
Suffolk, Virginia

Daniel O. Cook, Jr.
Executive Vice President and Chief
Operating Officer
Arthur State Bank
Union, South Carolina

Tim Dillow
Senior Vice President
Branch Banking & Trust Company
Wilson, North Carolina

Debra E. Droppleman
Chief Financial Officer
Fairmont Federal Credit Union
Fairmont, West Virginia

John G. Feldman, Jr.
Senior Vice President
Image and Electronic
Payment Services
Service and Fulfillment Operations
Bank of America
Charlotte, North Carolina

Jack H. Goldstein
President and Chief Executive Officer
NBR Financial
Rising Sun, Maryland

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

E. Stephen Lilly
Senior Vice President and Chief
Operating Officer
First Community Bancshares, Inc.
Bluefield, Virginia

Joan Lovern
Vice President
Virginia Bank & Trust Co.
Danville, Virginia

Gerald McQuaid
Senior Vice President
Division Executive, Bank Operations
Chevy Chase Bank, FSB
Laurel, Maryland

Kent B. Miller
Vice President
Operations and Service Delivery
RBC Centura Bank
Rocky Mount, North Carolina

Patricia Muldoon
Senior Vice President and Chief
Operating Officer
Citizens National Bank
of Berkeley Springs
Berkeley Springs, West Virginia





John G. Feldman, Jr.; William Swords; Kenneth L. Greear; Thomas Wilson; Norman K. Robinson; Tim Dillow; Rick Rhoads; Joan Lovern; and David Willis

Stephen B. Perry
Senior Operations Officer and
Cashier
Virginia National Bank
Charlottesville, Virginia

Melissa Quirk
Executive Vice President
The Columbia Bank
Columbia, Maryland

Ralph Reardon
Senior Vice President and Chief
Financial Officer
Coastal Federal Credit Union
Raleigh, North Carolina

Rick Rhoads
Senior Vice President
E-Services
State Employees' Credit Union
Raleigh, North Carolina

Kenneth L. Richey
Director
Corporate Cash Management
Synovus Financial Corporation
Columbia, South Carolina

Norman K. Robinson
President
EastPay
Richmond, Virginia

John Russ
President and Chief Executive Officer
Community FirstBank of Charleston
Charleston, South Carolina

D. Gerald Sink
Senior Vice President
NewBridge Bank
Lexington, North Carolina

Paul A. Slaby
Senior Vice President
Finance
Aberdeen Proving Ground Federal
Credit Union
Edgewood, Maryland

Karla Strosnider
Senior Vice President
Operations
Centra Bank, Inc.
Morgantown, West Virginia

William Swords
Senior Vice President
Wachovia Corporation
Atlanta, Georgia

David Willis
Vice President
Debit Card and Funds Services
Navy Federal Credit Union
Merrifield, Virginia

Thomas Wilson
Senior Vice President and Chief
Financial Officer
Industrial Bank of Washington
Washington, D.C.

Stephen R. Winston
Vice President
Treasury Operations
Capital One Services, Inc.
Glen Allen, Virginia

