

Boards of Directors, Advisory Groups, and Officers

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, 2008

Federal Reserve Bank of Richmond Board of Directors



CHAIRMAN
Thomas J. Mackell, Jr.
Warrenton, Virginia



DEPUTY CHAIRMAN

Lemuel E. Lewis
President
LocalWeather.com
Suffolk, Virginia

Dana S. Boole
President and Chief Executive Officer
Community Affordable Housing
Equity Corp.
Raleigh, North Carolina

Robert H. Gilliam, Jr.
President and Chief Executive Officer
The First National Bank of Altavista
Altavista, Virginia

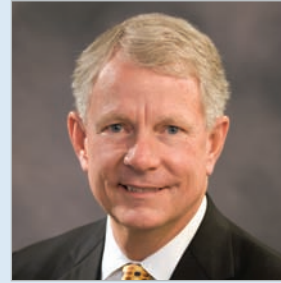


Patrick C. Graney, III
President
Petroleum Products, Inc.
Belle, West Virginia



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

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

Kenneth D. Lewis
*Chairman, Chief Executive Officer,
and President*
Bank of America Corp.
Charlotte, North Carolina

Baltimore Office Board of Directors



CHAIRMAN

Cynthia Collins Allner
Principal

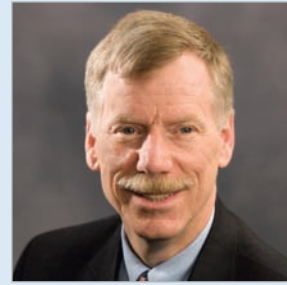
Miles & Stockbridge P.C.
Baltimore, Maryland



Biana J. Arentz
President and Chief Executive Officer
Hemingway's Inc.
Stevensville, Maryland

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

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



William B. Grant
Chairman and Chief Executive Officer
First United Corp. and
First United Bank & Trust
Oakland, 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

Charlotte Office Board of Directors



CHAIRMAN

Claude C. Lilly
Dean

College of Business and Behavioral Science
Clemson University
Clemson, South Carolina



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

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



Barry L. Slider
President and CEO
First South Bancorp, Inc.
and First South Bank
Spartanburg, South Carolina



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



David J. Zimmerman
President
Southern Shows, Inc.
Charlotte, North Carolina

Small Business and Agriculture Advisory Council



Seated left to right: B. Lang; F. Darby; S. Cowart; W. Ditman; and J. Tabb Standing left to right: C. Nyholm; D. Arnold; R. Bryant; R. Warren; and M. Clark

CHAIRMAN

Jane Tabb
Secretary

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

David Arnold
President

Class VI River Runners, Inc.
Lansing, 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

S. Lake Cowart, Jr.
Vice President

Cowart Seafood Corp.
Lottsburg, Virginia

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

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

Connie G. Nyholm
Co-Owner/Managing Partner
VIRginia International Raceway
Alton, Virginia

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

Community Development Advisory Council



Seated left to right: D. Swinton; J. Henderson; and P. Ponne Standing left to right: M. Stegman; T. Somanath; S. Walden; E. Stein; B. Mazyck; and P. Caldwell

CHAIRMAN

Jane N. Henderson
President

Virginia Community Capital, Inc.
Christiansburg, Virginia

Phyllis R. Caldwell
President

Washington Area Women's Foundation
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



Seated left to right: R. Mielke; R. Reardon; and J. Lovern Standing left to right: L. Clark; E. Lilly; M. Patterson; D. Willis; and G. Sink

CHAIRMAN

Martin W. Patterson
Senior Vice President
 Banking Operations
 SunTrust Banks
 Richmond, Virginia

Linda J. Adams
Director
 Enterprise Banking and
 Payments Services
 Capital One
 Glen Allen, Virginia

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

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

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

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

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

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

Marie B. LaQuerre
Senior Vice President
 Business Executive
 Bank of America
 Charlotte, North Carolina

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

Rita B. Mielke
*Vice President and Chief
 Operating Officer*
 The Centreville National Bank
 of Maryland
 Centreville, Maryland



Seated left to right: N. Robinson; T. Butts; and K. Greear Standing left to right: D. Cook; P. Slaby; S. Perry; and K. Richey

Gerry Felton

Director

Bank Operations Services
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

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
Vienna, Virginia

Thomas Wilson

*Senior Vice President and
Chief Financial Officer*

Industrial Bank of Washington
Washington, D.C.