

Board of Directors



(Seated L to R): **Paul E. Parker**, Executive/Director Claxton Bakery, Inc.; **R. Bradford Burnette**, Retired Bank Executive; **James L. Dewar, Jr.**, Chairman of the Board/Real Estate Developer Dewar Properties, Inc.; **M. Burke Welsh, Jr.**, President/Chief Executive Officer PAB Bankshares, Inc.; **Douglas W. McNeill**, Real Estate Executive Case Pomeroy Properties; **F. Ferrell Scruggs, Sr.**, Retired Construction Executive

(Standing L to R): **Walter W. Carroll, II**, Real Estate Investor; **Bill J. Jones**, Retired Bank Executive; **John M. Simmons, III**, Executive/Director Elberta Crate and Box Company; **James B. Lanier, Jr.**, Consultant Forester Lanier-Brookins, Inc.; **Kennith D. McLeod**, Self-Employed Certified Public Accountant; **John E. Mansfield, Jr.**, Real Estate Investor Indigo Land Company; **Joe P. Singletary, Jr.**, Executive/Oil Jobber Sing Bros. Inc.; **Michael H. Godwin**, Real Estate Executive Ambling Companies, Inc.

Executive Officers:

M. Burke Welsh, Jr.
President,
Chief Executive Officer

R. Wesley Fuller
Executive Vice President,
Director of Operations

David H. Gould, Jr.
Executive Vice President,
South Georgia and
North Florida
Regional President

William L. Kane
Executive Vice President,
Chief Credit Officer
North Georgia
Regional President

Donald J. Torbert, Jr.
Executive Vice President,
Chief Financial Officer

Senior Management:

Teresa A. Baumann, VP, Loan Operations
J. Randy Cox, VP, Marketing
Dale E. Crowe, VP, Collections & Recovery
J. Clay Gibson, Sr. VP, Commercial Lending, St. Augustine
Suzu S. Hall, VP, Compliance
David H. Hammond, VP, Credit Administration
Laura A. Hancock, Sr. VP, A/L Management
Jeffery E. Hanson, Valdosta Market President
George D. Henderson, Hall County Market President
Al D. Hosford, Henry County Market President
L. Michelle Iturralde, VP, Internal Audit Manager
Terry G. Johnson, Sr. VP, Commercial Lending, Valdosta
Judy S. Kelly, Sr. VP, Operations

Gregory W. Kennedy, Baxley Market President
Denise G. McKenzie, Asst. VP, Corporate Secretary
Mark D. Papanicolaou, Athens Market President
T. Frank Posey, Jr., Bainbridge Market President
Judy M. Powell, Sr. VP, Operational Services, Purchasing
Jared B. Reddick, Ocala Market President
Hoke S. Reeves, III, Statesboro Market President
Gregory K. Russell, Gwinnett Market President
Nicole S. Stokes, VP, Contoller
Donnee L. Upson, VP, Information Technology
Brenda D. Vickery, VP, Human Resources
Karen A. Witt, VP, Credit Administration

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oard of **DIRECTORS**



R. Bradford Burnette
Retired Bank Executive



Walter W. Carroll, II
*Real Estate Investor,
Carroll Investment Group, LLC*



Michael H. Godwin
*Real Estate Executive,
Ambling Companies, Inc.*



James B. Lanier, Jr.
*Forester/Real-Estate Appraiser,
Lanier-Brookins, Inc.*



John E. Mansfield, Jr.
*Real Estate Investor,
Indigo Land Company*



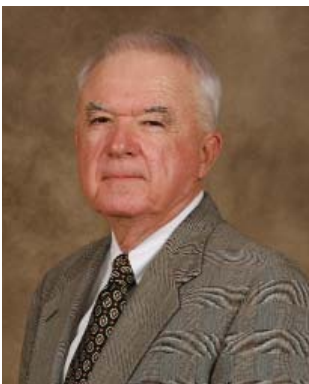
Kenneth D. McLeod
*Self-Employed Certified Public
Accountant*



Douglas W. McNeill
*Vice-Chairman of the Board,
PAB Bankshares, Inc. Director,
Case Pomeroy and Company, Inc.*



Paul E. Parker
*Executive/Director,
Claxton Bakery, Inc.*



F. Ferrell Scruggs, Sr.
Retired Construction Executive



Joe P. Singletary, Jr.
*Executive/Oil Jobber
Sing Bros., Inc.*



M. Burke Welsh, Jr.
*President/Chief Executive Officer,
PAB Bankshares, Inc. and
The Park Avenue Bank*



David K. Williams.
*President,
Killlearn Properties, Inc. of Georgia*

(Not Pictured): **James L. Dewar, Jr.**, Chairman of the Board, PAB Bankshares, Inc./Real Estate Developer, Dewar Properties, Inc.
James W. Godbee, Jr., Director Nominee, Henderson & Godbee, CPAs

Executive OFFICERS



R. Wesley Fuller
Executive Vice President,
Director of Operations



David H. Gould, Jr.
Executive Vice President,
South Georgia and North
Florida Regional President



George D. Henderson
Executive Vice President,
Chief Credit Officer



M. Burke Welsh, Jr.
President and Chief Executive Officer



William L. Kane
Executive Vice President,
North Georgia Regional
President



Donald J. Torbert, Jr.
Executive Vice President,
Chief Financial Officer and
Treasurer

Our executive management team has nearly 175 years of combined banking and financial services experience. They are committed to creating an environment that develops customer relationships that are built through communication and trust.

Senior MANAGEMENT

Carroll B. Baird, III
Statesboro Market President

Teresa A. Baumann
VP, Loan Operations

Sandra G. Clark
Sr. VP, Retail Market Manager

J. Randy Cox
VP, Marketing

Dale E. Crowe
VP, Collections & Recovery

J. Clay Gibson
Sr. VP, Commercial Lending,
St. Augustine

Larry W. Hale
VP, Security-Purchasing

Sheryl N. Hall
VP, Internal Audit Manager

Suzy S. Hall
VP, Compliance

David H. Hammond
Sr. VP, Credit Administration

Laura A. Hancock
Sr. VP, A/L Management

Jeffery E. Hanson
Valdosta Market President

Thomas R. Heydet
North Atlanta Market President

Al D. Hosford
Henry County Market President

Judy S. Kelly
Sr. VP, Operations

G. Ross McWilliams
Jacksonville Market President

Garna D. Miller
VP, Bank Attorney

C. Edward Pattillo
VP, Real Estate Risk Management

T. Frank Posey, Jr.
Bainbridge Market President

Judy M. Powell
Sr. VP, Operational Services

Jared B. Reddick
Ocala Market President

Nicole S. Stokes
VP, Controller

Stephen B. Tippins
Athens Market President

Donnee L. Upson
VP, Information Technology

Brenda D. Vickery
Sr. VP, Human Resources

Gregory W. Wayne
Hall County Market President

C. Sam Williams
Baxley & Hazlehurst Market
President

Karen A. Witt
Sr. VP, Credit Administration