



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*[™]

2011–2012

Officers,
Directors,
& Committees

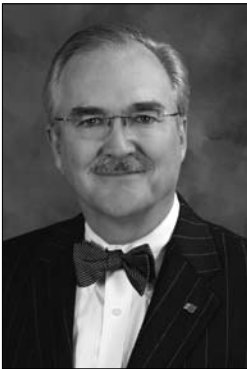
Special Pullout
Section

2011-2012

Officers, Directors, & Committees



Chairman
Donna M. Stone



Chairman-elect
Anderson "Andy" L. Smith



Vice Chairman
Jeff Agee



President
Bradley L. Barrett

■ Officers

Chairman: Donna M. Stone, Chairman, First Community Bank of Bedford County, Shelbyville
Chairman-elect: Anderson "Andy" L. Smith, President/CEO, Jefferson Federal Bank, Morristown
Vice Chairman: Jeff Agee, President/CEO, First Citizens National Bank, Dyersburg
President: Bradley L. Barrett, Tennessee Bankers Association, Nashville

■ Board of Directors

Directors

Bill Dudley, President, Citizens Bank, Kingsport
Tommy Whittaker, President/CEO, The Farmers Bank, Portland
Jeff Hudson, West Tennessee President, Renasant Bank, Germantown
Ward Wilson, Regional President, US Bank, NA, Nashville
Patti Steele, President/CEO, First Volunteer Bank of Tennessee, Chattanooga
Joe Pugh, President/CEO, Security Federal Savings Bank of McMinnville, McMinnville
William J. Chase, Jr., President/CEO, Triumph Bank, Memphis
C. David Allen, President/CEO, First National Bank, Lenoir City
Ronald L. Samuels, Chairman/President/CEO, Avenue Bank, Nashville
Bruce Hamblen, Chairman/President/CEO, Farmers & Merchants Bank, Adamsville

Past Chairmen – Ex-Officio Directors

William S. Stuard, Jr., President/CEO, F&M Bank, Clarksville
Michael B. Swain, Chairman, The First National Bank of Oneida, Oneida
C. Craig Fitzhugh, Chairman/CEO, Bank of Ripley, Ripley

Division Chairmen – Ex-Officio Directors

Independent Bankers Division

Jeffrey L. Cunningham, President/CEO, Athens Federal Community Bank, Athens

Young Bankers Division

James "Jay" S. England, President, Decatur County Bank, Parsons

Corresponding Bank Division

Johnny B. Moore, Jr., President/CEO, SunTrust Bank, Memphis

ABA State Chairman

John Jordan, President/CEO, Community Bank of East Tennessee, Clinton

ICBA State Chairman

Chris Nunn, Chief Financial Officer, Security Bancorp of Tennessee, Inc, Halls

Financial Products & Services, Inc, Chairman

William B. Marsh, Chairman/President/CEO, First Commerce Bank, Lewisburg

Government Relations Committee Chairman

David C. Verble, President/CEO, Citizens National Bank, Sevierville

■ Division Officers & Directors

Independent Bankers Division



Jeffrey L. Cunningham

Officers

President: Jeffrey L. Cunningham, President/CEO, Athens Federal Community Bank, Athens
President-elect: R. Todd Vanderpool, President/CEO, BankTennessee Bancshares, Inc, Collierville
First Vice President: Ted Williams, President/CEO,

TriStar Bank, Dickson

Second Vice President: W. Logan Hickman, Jr, Executive Vice President, Peoples Bank of the South, LaFollette

Secretary/Treasurer: Jim Penland, Chairman/CEO, First Vision Bank of Tennessee, Tullahoma

Directors

Daryle W. Keck, President/CEO, First Peoples Bank of Tennessee, Jefferson City

Tom Vance, President, The First National Bank of McMinnville, McMinnville

Michael W. Hagan, President/CEO, Reelfoot Bank, Union City

Chris Reece, CEO, Johnson County Bank, Mountain City

Brett Roberts, President/COO, Bank of Perry County, Lobelville

Phillip Renfroe, President/CEO, Community Bank, Lexington

R. Craig Holley, President/CEO, CapitalMark Bank & Trust, Chattanooga

John Lancaster, President/CEO, First Freedom Bank, Lebanon

Phillip May, President, Tennessee Division, Metropolitan Bank, Memphis

Past Presidents - Ex-Officio Directors

Anderson L. Smith, President/CEO, Jefferson Federal Bank, Morristown

Gordon Majors, President/CEO, The Hardin County Bank, Savannah

Thomas E. Bates, Jr., President/COO, Legends Bank, Clarksville



Johnny B. Moore, Jr

Corresponding Bank Division

Johnny B. Moore, Jr., President/CEO, SunTrust Bank, Memphis, TN



James "Jay" S. England

Young Bankers Division

Officers

President: James "Jay" S. England, President, Decatur County Bank, Parsons

President-elect: Gregg Ketterman, Vice President,

National Bank of Tennessee, Newport
Vice President: Robby Moore, Senior Vice President, Bank of Perry County, Hohenwald
Immediate Past President: Tracie Lomax, Branch Manager, Community South, Hohenwald

Directors

Group 1: Bo Blanken, Assistant Vice President/Loan Officer, Citizens Bank and Trust Company of Grainger County, Rutledge

Group 2: Devin Ralston, Vice President, The Community Bank of East Tennessee, Clinton

Group 3: Bridget Wooden, Loan Officer, Citizens Tri-County Bank, Pikeville

Group 4: Julie Huffines, Chief Administrative Officer/Senior Vice President, Community Bank of the Cumberlands, Cookeville

Group 5: Troy Reed, Vice President, First National Bank of Pulaski, Ardmore

Group 6: Chris Schlueter, Assistant Vice President/Branch Manager, Avenue Bank, Nashville

Group 7: Michelle Bing, Executive Assistant, Reelfoot Bank, Union City

Group 8: Emily Gray, Senior Vice President/Senior Credit Officer, The Hardin County Bank, Savannah

Your involvement on committees and boards is vital to the success of TBA programs . . .

These volunteers represent the entire banking community and assure that your association meets your needs. Each committee meets during the year to focus on the issues facing Tennessee financial institutions and determine what educational programs or products and services TBA can offer to address those needs.

If you have a question about a particular committee or what serving on a committee entails, please call the TBA office at 615/244-4871 or 800/964-5525.

Administration & Insurance Committees

Audit Committee



Michael B. Swain

Chairman: Michael B. Swain, Chairman, The First National Bank of Oneida, Oneida
Tommy Whittaker, President/CEO, The Farmers Bank, Portland
William J. Chase, Jr., President/CEO, Triumph Bank, Memphis
C. David Allen,

President/CEO, First National Bank, Lenoir City



William B. Marsh

Financial Products and Services, Inc

Chairman: William B. Marsh, Chairman/President/CEO, First Commerce Bank, Lewisburg *

Vice Chairman: Tommy

Burns, President/CEO, Heritage Community Bank, Greeneville *

President: Brian K. Mobley, Financial Products and Services, Inc.

Executive Vice President: Bradley L. Barrett, President, Tennessee Bankers Association, Nashville *

Secretary/Treasurer: Karen S. Holmes, Executive Vice President/COO, Tennessee Bankers Association, Nashville *

*also a director

Directors

John Muse, Chairman/President/CEO, Farmers State Bank, Mountain City

Michael Cary, President/CEO, Carroll Bank and Trust, Huntingdon

Radford West, President/CEO, Macon Bank and Trust Company, Lafayette
Phil Crawford, President/CEO, The First National Bank of Pikeville, Pikeville
Lynn Shipley, Chairman/CEO, TriSummit Bank, Kingsport
James A. England, Chairman/CEO, Decatur County Bank, Decaturville

Pension & Investment Committee



R. Rick Hart

Chairman: R. Rick Hart, President, Renasant Bank, Nashville
Elmer Richerson, President, Wilson Bank & Trust, Lebanon
Steve Bell, Chairman/CEO, Tennessee Bank and Trust, A Division of

Farmers Bank & Trust Franklin
Ed Mayberry, Vice President/Business Development, Citizens Bank, Gallatin
Robert Perry, President/CEO, Civic Bank & Trust, Nashville

Education Committees

Credit Committee



John W. "Bill" Beard

Chairman: John W. "Bill" Beard, President/CEO, Citizens Bank, New Tazewell
Michael Ayer, Senior Credit Policy Officer, First Farmers and Merchants Bank, Columbia

Scott Bagwell, Executive Vice President, Commerce Union Bank, Springfield

Joel Beavers, Credit Administrator, First National Bank, Lenoir City

C. Richard Bobo, Executive Vice President/Chief Credit Officer, American Security Bank and Trust Company, Hendersonville

Robert Bradley, Senior Vice President/Chief Credit Officer, Bank of Tennessee, Johnson City

Joe Carter, President, Citizens Bank, Lafayette

Kathryn "Katie" Reed Edge, Member, Miller & Martin, PLLC, Nashville
Philip Fons, Chief Credit Officer, InsBank, Nashville

Kirk Goehring, Senior Vice President, First South Bank, Jackson

Emily B. Gray, Senior Vice President/Senior Credit Officer, The Hardin County Bank, Savannah

Beverly L. Horner, CPA, Member, KraftCPAs PLLC, Columbia
Monte Jones, Community President,

Commercial Bank & Trust Co, Jackson
Thomas J. Kern, Vice President/
 Relationship Manager, Civic Bank &
 Trust, Nashville
John C. McDearman, III, Executive Vice
 President, Wilson Bank & Trust, Lebanon
Rick Sample, City President, Home
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 Consulting, PLLC, Jackson
John Walker, Vice President, Franklin
 Synergy Bank, Franklin
Paul S. Watson, President/Chief Lending
 Officer, Heritage Bank & Trust, Columbia
Timothy E. Wilson, Executive Vice
 President, The Bank of Jackson, Jackson

Education & Training Advisory Committee



**Kerrie
Heckethorn**

Chairman: Kerrie
 Heckethorn, Senior
 Vice President/Human
 Resources, First
 Citizens National Bank,
 Dyersburg

East

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 Vice President/Human
 Resources, BankEast,
 Knoxville

Catherine Nave, Vice President, Human
 Resources Director, Tennessee State Bank,
 Pigeon Forge
Daryle W. Keck, President/CEO, First
 Peoples Bank of Tennessee, Jefferson City
Loretta Pierce, Senior Vice President/
 Compliance and Audit, Carter County
 Bank, Elizabethton
Gracie Bishop, Senior Vice President/
 Human Resources, Home Federal Bank of
 Tennessee, Knoxville
Sidney Breaux, CEO, SouthEast Bank &
 Trust, Athens

Middle

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 Development Officer, First Farmers and
 Merchants Bank, Columbia
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 CFO, American Bank & Trust of the
 Cumberland, Cookeville
Dianne Law, Senior Vice President, The
 Farmers Bank, Portland
Tracy Griggs, Human Resources Director,
 First National Bank of Pulaski, Pulaski
Sherry Clendenon, Training and
 Compliance Officer, Security Federal
 Savings Bank of McMinnville,
 McMinnville
Jacki Quick, Education Manager, Fifth
 Third Bank, Nashville
Eddie J. Alford, Jr., Vice President/Training
 and Development, Pinnacle Financial
 Partners, Inc, Mount Juliet

West

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 BancorpSouth Bank, Jackson
Dawn Tittle, Director of Training, First

State Bank, Union City
Linda Ozier, Assistant Vice President
 Training, FirstBank, Lexington
Kevin Nieman, Chief Learning Officer,
 First Horizons National Corporation,
 Memphis
Pamela R. V. Jones, Vice President, Tri-
 State Bank of Memphis, Memphis
Michael W. Hagan, President/CEO,
 Reelfoot Bank, Union City

Human Resources Committee



**Catherine
Nave**

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 Human Resources
 Director, Tennessee State
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 President/Human
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 Clifton
Bonnie Autry, Vice
 President, Carroll Bank

and Trust, Huntingdon
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 Chief Human Resources Officer, First State
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 Chattanooga
Michelle Davis, Vice President/Human
 Resources Director, Southern Heritage
 Bank, Cleveland
Debbie Durham, Vice President/Human
 Resources, First Volunteer Bank of
 Tennessee, Chattanooga
Sharon Jones, Vice President, Human
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 Resources, Legends Bank, Clarksville
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 Products & Services, Inc, Nashville
Nancy Locke, Vice President, Human
 Resources & Marketing Manager, The
 First National Bank of McMinnville,
 McMinnville
Renee Morris, Vice President/Human
 Resources Director, Farmers and
 Merchants Bank, Trezevant
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 Human Resources, Mountain National
 Bank, Sevierville
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 President/Executive Administrative
 Assistant/Customer Services Manager,
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 Clarksville
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 Mendelson, PC, Nashville
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 Miller & Martin, PLLC, Nashville

Fran Turner, Vice President Human
 Resources, Northeast Tennessee Region,
 BancorpSouth Bank, Jackson
R. Eddie Wayland, Attorney/Partner, King
 & Ballow, Nashville
Laurie Willoughby, Human Resources
 Manager, The Hardin County Bank,
 Savannah

Technology Committee



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 Managed Security
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 Madisonville
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 Technology Officer/Information Security
 Officer, Legends Bank, Clarksville
Mark Brown, Information Security Officer,
 Pinnacle National Bank, Nashville
Jeff Cummings, Vice President, The Hardin
 County Bank, Savannah
Randy Dover, Vice President/Information
 Technology Officer, Cornerstone
 Community Bank, Chattanooga
Steve DuPerrieu, Director of Product
 Marketing, Computer Services, Inc,
 Paducah, KY
Mike Garland, Information Technology
 Manager, Franklin Synergy Bank, Franklin
Scott Harrison, Senior Vice President/
 Information Technology Manager, First
 Volunteer Bank of Tennessee, Chattanooga
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 Operations Officer, First Citizens National
 Bank, Dyersburg
Lisa Lyman, Vice President/Correspondent
 Banking Department, Fifth Third Bank,
 Cincinnati, OH
Madeline McDonald, Senior Vice
 President/Chief Information Officer,
 Financial Federal Savings Bank, Memphis
Abby Moore, Assistant Vice President/
 Information Security Officer, MidSouth
 Bank, Murfreesboro
Jodi Moore, Senior Account Executive,
 Federal Reserve Bank of Atlanta, Nashville
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 Chief Financial Officer, Commerce Union
 Bank, Springfield
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 Tennessee at Martin, Martin
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 Technology Officer, Citizens State Bank,
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 Assurance & Consulting, KraftCPAs
 PLLC, Nashville
Terry Solina, Vice President/Executive
 Account Manager, Fiserv, Mount Juliet
Cerone "Cy" Sturdivant, Senior Auditor,
 Crowell & Crowell, PLLC, Franklin

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Bank Fraud/Security Committee



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Jeffrey L. Cunningham, President/CEO, Athens Federal Community Bank, Athens
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Ronnie Gross, Regional Security Manager, Regions Financial Corporation, Memphis
Carye Herbert, Vice President/Security Officer, Cadence Bank, NA, Memphis
Mickie Hodge, Executive Vice President/Chief Administrative Officer/Chief Operations Officer, The Farmers Bank, Portland
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Don Long, Security Officer, Athens Federal Community Bank, Athens
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Jennifer Nunley, Senior Vice President, Security Bank, Dyersburg
Christopher Oakes, Loan Review Officer, Andrew Johnson Bank, Greeneville
Scott Perkins, Security Manager, Bank of America, NA, Nashville
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Gina Pruitt, Managing Director, Information Systems Assurance and Consulting, KraftCPAs PLLC, Nashville
Devin Ralston, Banking Officer/IT, The

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Donna Stone, Chairman, First Community Bank of Bedford County, Shelbyville
Jamie Sweeney, Vice President, Pinnacle National Bank, Murfreesboro
Scott Williams, Partner, Rudy, Wood, Winstead & Williams, PLLC, Nashville
Paul Willson, Chairman/CEO, Citizens National Bank, Athens

Bank Lawyers Committee



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Julian Bibb, Stites & Harbison, PLLC, Nashville
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James Dewhirst, Southeast Bank & Trust, Athens
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Jeffery C. Gerrish, Gerrish McCreary Smith, PC, Memphis
Emily B. Gray, The Hardin County Bank, Savannah
Steve Greer, Greer and Greer Attorneys, Paris
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Richard Manson, Citizens Savings Bank & Trust Company, Nashville
David Marttala, The First National Bank of McMinnville, McMinnville
Marlee Mitchell, Waller Lansden Dortch & Davis, LLP, Nashville
Heather Morgan, SmartBank, Pigeon Forge
John E. Murdock, III, Bradley Arant Boulton Cummings LLP, Nashville
Jerry Newsome, Littler Mendelson, PC, Atlanta, GA
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Robert Perry, Civic Bank & Trust, Nashville
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B. Timothy Pirtle, Regions Bank, McMinnville
Anna Pray, Associate Attorney, BB&T, Louisville, KY
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Brian Ragan, Reynolds, Potter, Ragan & Vandivort, PLC, Dickson
Frank Reeves, Hix & Gray, PLC, Nashville
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Jerry Spore, Spragins, Barnett & Cobb, PLC, Jackson
T. Stephen C. Taylor, Bass, Berry & Sims, PLC, Nashville
Bob Thompson, Bass, Berry & Sims, PLC, Nashville
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R. Eddie Wayland, King & Ballow, Nashville
Ernest B. Williams, IV, Attorney, Ernest B. Williams, IV, PLLC, Nashville
Laurel Williams, Burch, Porter, & Johnson, PLLC, Memphis
Scott C. Williams, Rudy, Wood, Winstead & Williams, PLLC, Nashville

Virginia B. Wilson, Butler, Snow, O'Mara, Stevens & Cannada, PLLC, Memphis

BankPac Committee



Lee Moss

Chairman: Lee Moss, Chairman/CEO, MidSouth Bank, Murfreesboro
Treasurer: Mark Hayes, Chairman/CEO, First National Bank of Pulaski, Pulaski
Past Chairman: Ron DeBerry, President/CEO, Commerce Union Bank, Springfield

East

Tom Hughes, President/COO, SouthEast Bank & Trust, Athens
Daryle Keck, President/CEO, First Peoples Bank of Tennessee, Jefferson City
Allen McClary, President/CEO, Union Bank, Jellico

Middle

John Barker, Executive Vice President/COO, Citizens Tri-County Bank, Dunlap
Philip Calahan, Executive Vice President/Chief Credit Officer, Peoples Bank & Trust Company, Manchester
James T. Martin, CEO, Putnam 1st Mercantile Bank, Cookeville

West

Hunt Campbell, Chairman/President/CEO, First Alliance Bank, Cordova
Gene Henson, President-North Region, Trustmark National Bank, Germantown
Tony Gregory, Chief Banking Officer, First State Bank, Union City
Bruce Reed, Executive Vice President/Chief Credit Officer, Commercial Bank & Trust Co, Paris

Disaster Response Committee



Ronnie G. Smith

Chairman: Ronnie G. Smith, CBCP, Vice President, Business Continuity, First Horizon National Corporation, Memphis
David Barnes, Senior Vice President/COO/CFO, Civic Bank & Trust, Nashville
Jodie Bull, Business

Continuity Manager, Home Federal Bank of Tennessee, Knoxville
Carla Clay, Vice President, The First National Bank of Manchester, Manchester
Clark Cummings, Senior Vice President, FirstBank, Nashville
Brenda C. Daugherty, Vice President/Internal Auditor, Citizens Tri-County Bank, Dunlap
Dan Dellinger, Executive Vice President,

Reliant Bank, Brentwood
Mark A. duBarry, Vice President, Wilson Bank & Trust, Lebanon
Phillip B. Haumiller, Executive Vice President, Bank of Tennessee, Kingsport
Billy Helton, III, Assistant Vice President, Lawrenceburg Federal Bank, Lawrenceburg
Steve Holt, Senior Vice President/CIO, Andrew Johnson Bank, Greeneville
Mark Horobetz, Branch Manager, Merchants and Farmers Bank, Cordova
Jo Hughes, CFSSP, Vice President/Security Officer, F&M Bank, Clarksville
Mary Ann Hurst, Internal Auditor/Loan Review Officer, Reelfoot Bank, Union City
Virginia Kibble, Senior Vice President, Southern Heritage Bank, Cleveland
Lynda King, Executive Vice President/Risk Management, First State Bank, Union City
Bobbie Kocurek, Assistant Vice President, Community Bank & Trust, Ashland City
Jacqueline Kyle, CFE, Assistant Vice President/Corporate Investigator, BB&T, Knoxville
Dianne Law, Senior Vice President/COO, The Farmers Bank, Portland
Denise Lineberry, Assistant Cashier, Peoples Bank, Clifton
Don Long, Assistant Vice President/Security, Athens Federal Community Bank, Athens
Judy Long, Executive Vice President, First Citizens National Bank, Dyersburg
Frances Lowrance, Vice President, The Farmers & Merchants Bank, Dyer
Matt McBryde, Senior Information Officer, Reliant Bank, Brentwood
Eric McDaniel, Senior Vice President, Jefferson Federal Bank, Morristown
Mike McGregor, Executive Vice President/CFO, First South Bank, Jackson
Kristi Miller, Senior Financial Analyst, Fifth Third Bank, Nashville
Erica Pritchard, Risk Management and Audit, Decatur County Bank, Decaturville
Devin Ralston, Vice President, The Community Bank of East Tennessee, Clinton
Jessica Rich, Executive Vice President/COO, BankEast, Knoxville
Elizabeth Sievers, IT Officer, TriStar Bank, Dickson
Tom Stumb, President/CEO, Nashville Bank and Trust Company, Nashville
Tim Tomlinson, IT Officer, The Farmers Bank, Portland



David Verble

President/CEO, First National Bank, Lenoir City
Wynne E. Baker, KraftCPAs PLLC, Nashville

Government Relations Committee

Chairman: David Verble, President/CEO, Citizens National Bank, Sevierville
C. David Allen,

Executive Vice President, First Century Bank, Powell
Thomas E. Bates, Jr, President/COO, Legends Bank, Clarksville
H. Glenn Barker, Chairman/CEO, Citizens Tri-County Bank, Dunlap
Walter Birdwell, Chairman, Citizens Bank, Carthage
William D. Buckley, II, President, Northeast Region, BancorpSouth Bank, Jackson
Hunt Campbell, President/CEO, First Alliance Bank, Cordova
William Y. Carroll, Jr, President, SmartBank, Pigeon Forge
Barry Cary, President, Farmers and Merchants Bank, Trezevant
William J. Chase, Jr, President/CEO, Triumph Bank, Germantown
Jim Clayton, President, Clayton Bank and Trust, Knoxville
Deborah Cole, President/CEO, Citizens Savings Bank and Trust Company, Nashville
Jeffrey L. Cunningham, President/CEO, Athens Federal Community Bank, Athens
Ron DeBerry, President/CEO, Commerce Union Bank, Springfield
Dan Dellinger, Executive Vice President, Reliant Bank, Brentwood
John David Douglas, President/CEO, The Somerville Bank & Trust Company, Somerville
Bill Dudney, President, Citizens Bank, Kingsport
Thomas B. Duncan, President/CEO, Union Bank, Jamestown
Kathryn R. Edge, Attorney, Miller & Martin, PLLC, Nashville
James A. England, Chairman/CEO, Decatur County Bank, Decaturville
Jay England, President, Decatur County Bank, Parsons
Charles Ennis, Chairman, Patriot Bank, Millington
Richard Exley, President, Memphis Division, Community Bank, North Mississippi, Memphis
Ken Farmer, President, Middle Tennessee Division, BancorpSouth, Brentwood
Wes Farragut, Vice President, Mountain National Bank, Sevierville
C. Craig Fitzhugh, President/CEO, Bank of Ripley, Ripley
R. Molitor Ford, Jr, Vice Chairman/CEO, Commercial Bank & Trust Co, Memphis
Michael Giammalvo, Crowe Horwath LLP, Brentwood
Autry Gobbell, Chairman, Peoples Bank, Clifton
Tony Gregory, Chief Banking Officer, First State Bank, Union City
Michael Hagan, President/CEO, Reelfoot Bank, Union City
Roy Harmon, Chairman/President/CEO, Bank of Tennessee, Kingsport
R. Rick Hart, President of Tennessee, Renasant Bank, Nashville
David Hayes, President/CEO, Security Bank, Dyersburg
Mark Hayes, President/CEO, First National Bank of Pulaski, Pulaski

Gene Henson, President-North Region, Trustmark National Bank, Germantown
Ralph Henson, Executive Vice President, First Citizens National Bank, Dyersburg
Keith Herron, Regional President, Regions Bank, Nashville
Logan Hickman, Executive Vice President, Peoples Bank of the South, LaFollette
Herb Hilliard, Executive Vice President, First Tennessee Bank, NA, Memphis
Dan Hogan, President/CEO, Fifth Third Bank, Nashville
Chris Holmes, Chief Banking Officer, FirstBank, Nashville
Jeff Hudson, West Tennessee President, Renasant Bank, Germantown
Frank Hughes, President, Cornerstone Community Bank, Chattanooga
Brandon Hull, President/CEO, Greenville Federal Bank, FSB, Greenville
Chris Jerrolds, President/CEO, Central Bank, Savannah
John Jordan, President/CEO, The Community Bank of East Tennessee, Clinton
Gary Keys, Executive Vice President, Citizens Bank, New Tazewell
Gregg Lansky, Senior Vice President/Corporate Tax, First Tennessee Bank, NA, Memphis
Fred Lawson, Chairman/CEO, BankEast, Knoxville
Terry Lee, President, Commercial Bank, Harrogate
Mark Loudermilk, President/CEO, Foothills Bank & Trust, Maryville
D.W. McGaughey, Vice President of Private Banking, Trustmark National Bank, Memphis
Gordon Majors, President/CEO, The Hardin County Bank, Savannah
Jim Martin, CEO, Putnam 1st Mercantile Bank, Cookeville
Barry Matthews, Vice President, First State Bank, Jackson
Ed Mayberry, Vice President/Business Development, Citizens Bank, Gallatin
Mark Miller, Baker Donelson Bearman Caldwell & Berkowitz, PC, Nashville
Steve Miller, Chairman/CEO, Southeast Bank & Trust, Athens
Thomas W. Mitchell, President/CEO, Traditions First Bank, Erin
Robby Moore, Vice President, Bank of Perry County, Lobelville
Lee Moss, Chairman/CEO, MidSouth Bank, Murfreesboro
Jim Penland, Chairman/CEO, First Vision Bank of Tennessee, Tullahoma
Chris Phillips, Vice President, Macon Bank and Trust Company, Lafayette
Joseph Presley, President/CEO, Cumberland Trust and Investment Company, Nashville
Newt Raff, Market President/Northeast, First Tennessee Bank, NA, Johnson City
Steve Rains, President/CEO, Progressive Savings Bank, FSB, Jamestown
Chris Reece, CEO, Johnson County Bank, Mountain City
Phillip Renfro, President/CEO, Community Bank, Lexington

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