



4 DECADES OF PERSONALIZED AND OUTSTANDING
SERVICE BEYOND COMPARISON

2024 **ANNUAL SUMMER CONFERENCE
& INVESTMENT CONFERENCE**

JUNE 9-13 SANDESTIN GOLF & BEACH RESORT

PROGRAM

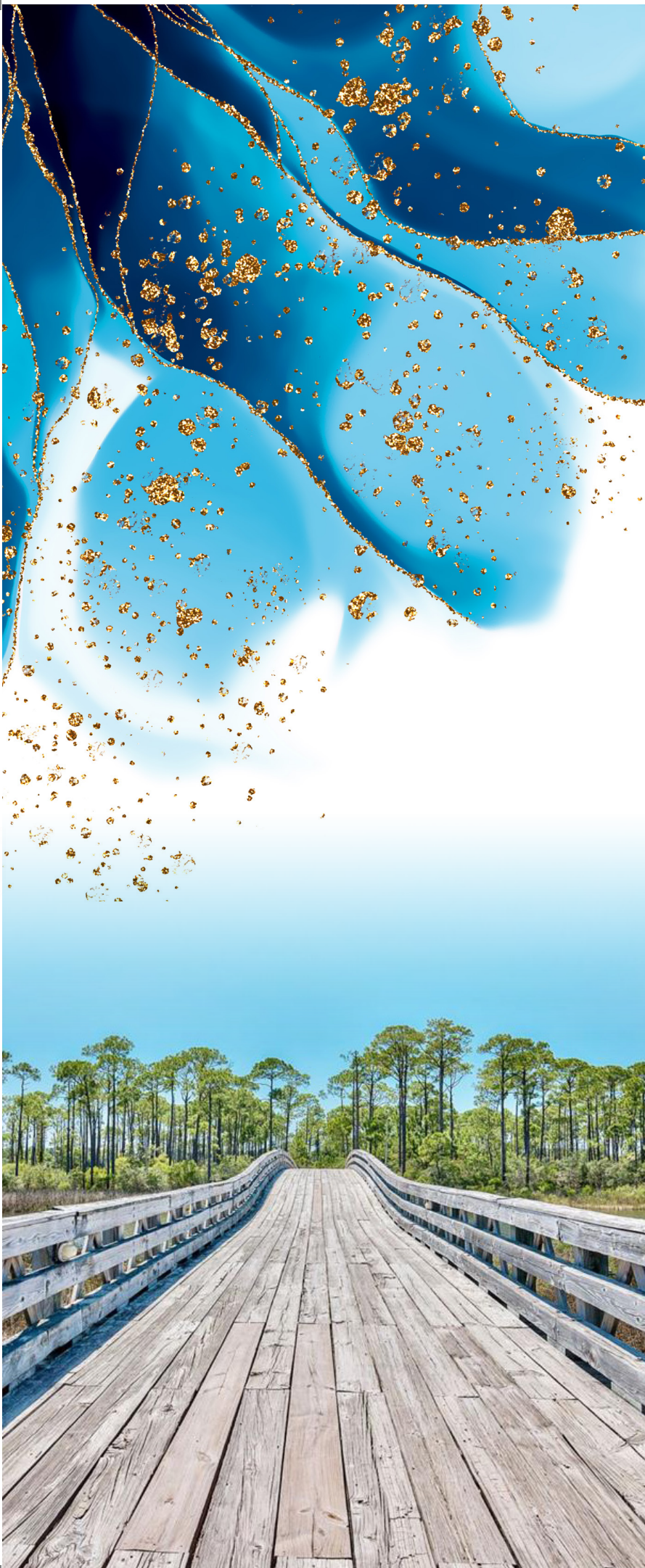
GLAD YOU JOINED US THIS YEAR! **LET'S GET SOCIAL**

Like and follow us on social media – we can't wait to see pictures of you and your family enjoying the meetings and entertainment!

#FNBBSummerConference



WE'RE READY TO CONNECT WITH YOU!



WELCOME

Welcome to our 38th Annual Summer Conference and Investment Conference. We are delighted to have you and your family with us. It is wonderful to see familiar faces again and we are excited to welcome newcomers to our conference. Our staff and affiliates are here to help make your stay comfortable and enjoyable. Please let us know if you need anything.

We have made every effort to acknowledge all registrants in this program. However, if registrations were made after the deadline, your bank or company may not be included in this book. We apologize if you are not mentioned.

This year promises to be better than ever, so please relax and enjoy your time in beautiful Sandestin.



4 DECADES OF PERSONALIZED AND OUTSTANDING
SERVICE BEYOND COMPARISON



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CONFERENCE WEBSITE

Go to our conference website <https://www.bankers-bank.com/conference/summer-conference> from your mobile device or tablet to view the Conference Agenda, Meeting Agenda, Current Attendee and Guest List, Meeting Presentations, Sandestin Information and Conference Critique.



BADGES

Please wear your name badge to all meetings and social activities. You may request a replacement or new badge during the business meeting hours at the FNBB, Inc. Registration Desk or by contacting Kim Langlois or Shannon Kirby.



DRESS CODE

The recommended dress code for the Welcome Reception and Business Meetings is resort casual attire. Attire includes casual shorts, slacks, or capri pants for women and casual shorts, slacks and collared shirts for men.

The recommended dress code for the Closing Ceremonies is Resort Elegant attire. Attire includes maxi dresses, skirts, jumpsuits for women and casual slacks and collared shirts for men.



BUSINESS MEETINGS

Our business meetings are held in the Magnolia Ballroom in the Baytowne Conference Center. They begin at 8:00 AM each day. Please see the detailed agenda for more information.



SOCIAL ACTIVITIES

Our social activities are held throughout the Sandestin property, concentrating in the Baytowne Village area. Please refer to the conference agenda for exact locations and times. Badges must be worn to all functions in order to be served.



ABOUT THE CONFERENCE



CLOSING CEREMONIES | CELEBRATING THE 80'S

The Closing Ceremonies will be Tuesday, June 11 from 6:30 PM to 11:00 PM. Adults will enjoy cocktails and dinner in the Juniper Ballroom on the 1st level of Hotel Effie, and entertainment will immediately follow in the Magnolia Ballroom on the 1st level of the Baytowne Conference Center. We will provide assigned seating for dinner, please check the back of your name badge for the table number.

There will be separate activities for the children ages 4 to 17 years old from 6:30 PM to 9:30 PM. See specific age group activities below:

AGES 4 – 9 YEARS OLD (SUPERVISED WITH RESTRICTIONS)

Registration, Dinner, and Activities: Azalea I, II, III, Camellia I & II – Baytowne Conference Center, 2nd level

*****CHILDREN AGES 4 TO 9 MUST BE PICKED UP BY 9:30 PM *****

Activities will be located on the 2nd level of the conference center and require a parent's signature to enter and exit the function. They will eat dinner in the Camellia I Ballroom and be entertained with an obstacle course and bounce house. Also, there will be X-box games, a magic show, face painting, balloon animals, arts and crafts, popcorn and a movie. This group of children will be supervised by Sandestin staff at all times. No children under the age of 4 years old will be accepted into this function.

AGES 10 – 12 YEARS OLD (SUPERVISED WITH RESTRICTIONS)

Registration and Dinner: Magnolia Ballroom Foyer – Baytowne Conference Center | Activities: The Village of Baytowne Wharf

This group will participate in activities in The Village of Baytowne Wharf such as: Blast Arcade, Lazer Maze, Ropes Course, and Carousel. The Village of Baytowne Wharf firework show begins at 9:15 PM. The group will return to the Baytowne Conference Center at 9:30 PM and can join the adults in the Magnolia Ballroom.

AGES 13 YEARS OLD AND UP (SUPERVISED WITH NO RESTRICTIONS)

Registration: Baytowne Conference Center Breezeway | Dinner: Magnolia Foyer, Baytowne Conference Center | Activities: Baytowne Marina

This group will walk to the Baytowne Marina. Activities will include: a Dolphin Cruise aboard a private Corinthian Catamaran with music and karaoke. The party ends at 9:30 PM and teens can join the adults in the Magnolia Ballroom at the Baytowne Conference Center.

Please note that it is the parent's decision as to what group the child stays with. If you want your child supervised at all times and unable to leave the function, they must be signed in with the Sandestin staff.

BEACH CHAIRS


FNBB, Inc. has reserved 150 sets of beach chairs for Wednesday, June 12 from 8:00 AM to 5:00 PM. They will be located to the west (right) of The Beach House, between the boardwalks of Beachside Towers I and Beachside Towers II. The beach chairs will be labeled with tags "Reserved for FNBB, Inc." Coolers with drinks for adults and children will also be provided and will be located in the center of the beach chair layout designated for FNBB, Inc. Bracelets are required for the group to access the beach chairs and drinks, and will be available at the FNBB, Inc. Registration Desk in the Baytowne Conference Center Tuesday and Wednesday morning.



CONFERENCE AGENDA

SUNDAY, JUNE 9, 2024

1:00 – 5:00 pm **REGISTRATION** | The Grand Sandestin Lobby

6:00 – 8:00 pm **WELCOME RECEPTION** | Beach (Magnolia Ballroom backup)
 Sea turtle nesting season is from May to October. The Sea Turtle Protection Ordinance establishes guidelines for local government that control beachfront lighting to protect hatching sea turtles. In an effort to comply with this ordinance, the Welcome Reception will be from 6:00 pm to 8:00 pm on Sunday evening.

MONDAY, JUNE 10, 2024

7:00 – 9:30 am **BREAKFAST** | Juniper Ballroom 1,2,6 – Hotel Effie, 1st level

7:30 am – 12:00 pm **ALM WORKSHOPS** | Dogwood & Longleaf Rooms – Hotel Effie, 2nd level

8:00 – 11:00 am **BUSINESS MEETING** | Magnolia Ballroom – Baytowne Conference Center, 1st level

10:00 – 11:30 am **BINGO** | Hotel Effie, 1st level
ADULTS: Juniper Ballroom 1,2,6 – 1st level
AGES 17 – 20 YEARS OLD: Juniper Ballroom 3 – 1st level
AGES 12 – 16 YEARS OLD: Juniper Ballroom 4 – 1st level
AGES 7 – 11 YEARS OLD: Juniper Ballroom 5 – 1st level
AGES 4 – 6 YEARS OLD: Grand Lawn (Magnolia Breezeway backup)

1:00 – 6:00 pm **GOLF TOURNAMENT** | Baytowne and Raven Golf Courses

1:00 – 4:00 pm **PICKLEBALL TOURNAMENT** | Sandestin Tennis Complex

TUESDAY, JUNE 11, 2024

7:00 – 9:30 am **BREAKFAST** | Juniper Ballroom 1,2,6 – Hotel Effie, 1st level

7:30 – 11:00 am **ALM WORKSHOPS** | Dogwood & Longleaf Rooms – Hotel Effie, 2nd level

8:00 – 11:00 am **BUSINESS MEETING** | Magnolia Ballroom – Baytowne Conference Center, 1st level

11:15 am – 12:15 pm **CFO ROUNDTABLE** | Juniper Ballroom 3,4 – Hotel Effie, 1st level



TUESDAY, JUNE 11, 2024 - CLOSING CEREMONIES

6:30 - 11:00 pm CLOSING CEREMONIES - ADULTS | THEME: CELEBRATING THE 80'S

6:30 pm *Cocktails & Dinner:* Juniper Ballroom – Hotel Effie, 1st level

8:00 – 11:00 pm *Entertainment:* Magnolia Ballroom – Baytowne Conference Center

6:30 – 9:30 pm CLOSING CEREMONIES - CHILDREN

AGES 4 – 9 YEARS OLD

Registration, Dinner, and Activities: Azalea I, II, III, Camellia I & II – Baytowne Conference Center, 2nd level

***Children ages 4 to 9 must be picked up by 9:30 PM ***

AGES 10 – 12 YEARS OLD

Registration and Dinner: Magnolia Ballroom Foyer – Baytowne Conference Center

Activities: The Village of Baytowne Wharf

AGES 13 YEARS OLD AND UP

Registration: Baytowne Conference Center Breezeway

Dinner: Magnolia Foyer, Baytowne Conference Center

Activities: Baytowne Marina

WEDNESDAY, JUNE 12, 2024

7:00 – 9:30 am BREAKFAST | Juniper Ballroom 1,2,6 – Hotel Effie, 1st level


8:00 – 11:00 am BUSINESS MEETING | Magnolia Ballroom – Baytowne Conference Center, 1st level

8:00 am – 5:00 pm DAY AT THE BEACH | Beach to the right of The Beach House

THURSDAY, JUNE 13, 2024

10:00 am CHECK OUT | No planned activities





MEETING AGENDA &
SPEAKERS

MONDAY, JUNE 10, 2024

8:00 – 8:30 am OPENING REMARKS

Magnolia Ballroom - Baytowne Conference Center, 1st Level

8:00 – 8:15 am **JOE QUINLAN**, *Chairman, First National Bankers Bankshares, Inc.*

JOEY QUINLAN, *President and CEO, First National Bankers Bankshares, Inc.*

8:15 – 8:30 am **CHRIS CORTS**, *President, FNBB Capital Markets & FNBB Capital Markets, LLC*

8:30 – 9:30 am THE ECONOMIC, POLITICAL AND BUSINESS CLIMATE

ROGER C. TUTTEROW, PH.D., *Professor of Economics & Director, Econometric Center, Department of Economics, Finance & Quantitative Analysis, Michael J. Coles College of Business, Kennesaw State University*

9:30 – 9:45 am BREAK

9:45 – 10:15 am MANAGING SECONDARY & TERTIARY FUNDING SOURCES

BILL PATTERSON, *Founder and Principal, Quantum Risk Management & Solutions, LLC*

10:15 – 11:00 am CONNECTING YOUR BALANCE SHEET AND IRR TO THE ECONOMIC CYCLE

TODD PATRICK, CFA, *Senior Vice President, Managing Director of Capital Markets, Atlanta Division*

Visit the conference website for complete individual speaker biographies
<https://www.bankers-bank.com/conference/summer-conference>



The Economic, Political and Business Climate

ROGER C. TUTTEROW, Ph.D.

Professor of Economics & Director, Econometric Center, Department of Economics, Finance & Quantitative Analysis, Michael J. Coles College of Business, Kennesaw State University

Roger Tutterow's analysis of the economic, business and political environments have been featured in a variety of media including Wall Street Journal, Financial Times, and USA Today, just to name a few. In addition to his work in academia, Dr. Tutterow has served as a consultant on financial economics and statistical modeling for corporate clients ranging from Fortune 500 companies to closely held businesses. He has provided expert testimony on economic, financial and statistical matters in state and federal court, before the Georgia General Assembly and before the Georgia Public Service Commission. Dr. Tutterow has given several hundred speeches to professional groups in 23 states and Canada on a variety of topics in the economic, business and political arenas.



Managing Secondary & Tertiary Funding Sources

BILL PATTERSON

Founder and Principal, Quantum Risk Management & Solutions, LLC

Bill Patterson co-founded Quantum Risk Management & Solutions LLC with Dearborn Capital Principal Andrew VanVulpen in 2008. The primary mission was to merge the experience of former bankers and consultants with a risk management background. With a low cost structure we are able to provide high level consulting engagements at a reasonable cost.

Founder Bill Patterson has started his career in 1993 as an Asset / Liability Analyst for Morgan Keegan & Co after graduating from the University of Alabama with a degree in Finance and concentration in Bank Administration. He was hired as a Funds Manager and Treasurer for First Liberty Bank in Macon Georgia which was later acquired by BB&T. At First Liberty he managed several hundred million in investments, wholesale funding, off-balance sheet hedging, over \$2 Billion in balance sheet risk, tax credit investments and sat on both ALCO and Secondary Marketing Committees.

After First Liberty, he worked in commercial lending for The Peoples Bank & Trust Company (Now Trustmark Bank) where he became the Secured Lending Division Manager. He met Professional Bank Services (Now ProBank Austin) at the Graduate School of Banking at LSU and joined their team in 2003 where he became a Senior Consultant. He performed and led many consulting engagements at Professional Banking Services in areas ranging from Loan Review to Management Studies and ALM Reviews. He founded Quantum Risk Management & Consulting in 2008 to focus more time on Interest Rate Risk and Liquidity Risk while still performing credit risk engagements for both Professional Bank Services and Crowe Horwath LLC.

Patterson went to work for UMB Investment Banking in 2011 to concentrate on Institutional Bond Sales while remaining active in Liquidity and Interest Rate Risk Management Consulting. After a brief additional stint in Investment Banking with Commerce Street Capital he rekindled the Quantum Risk Management & Solutions LLC to focus on his consulting relationships.



Connecting Your Balance Sheet and IRR to the Economic Cycle

TODD PATRICK

Senior Vice President, Managing Director of Capital Markets, Atlanta Division, FNBB Capital Markets

Todd Patrick has been working with financial institutions in the securities industry since 1995. He actively participates with helping institutions manage their investment portfolios, funding needs, and interest rate risks. He has extensive knowledge in these fields along with the economic climate and balance sheet management strategies. Todd has spoken at numerous investment conferences and has served on the faculty of various banking schools. He is currently on the faculty of the University of Wisconsin's Graduate School of Banking and the Financial Managers School. In addition, he had led internal training sessions at institutions like the OCC, FDIC, and the FHLB. Todd is a Chartered Financial Analyst (CFA) and holds licenses with the MSRB and FINRA.

Visit the conference website for complete individual speaker biographies
<https://www.bankers-bank.com/conference/summer-conference>



Cyber Attacks: From Notification to Financial Recovery

JOSEPH TESS

Managing Director – Disputes, Claims, & Investigations Group, STOUT

Joe is a Managing Director in Stout's Dispute, Claims and Investigations practice. Joe has over 20 years of experience specializing in forensic accounting, expert testimony, litigation support and complex claims consulting.

Joe has extensive experience analyzing complex financial and economic issues related to commercial disputes and transactions. Joe has assisted clients and their counsel with business interruption calculations, cyber insurance claims, forensic accounting, damages quantification, insurance allocation modeling, mass tort claim estimations, decision modeling, and developing negotiation/settlement strategies.

Joe's clients include leading public and private corporations and many Fortune 500 companies in a wide range of industries, including ecommerce, oil and gas, energy generation and distribution, healthcare, chemical production, hospitality, renewable energy, paints and coatings and manufacturing working directly with executive level employees, internal and external counsel, auditors, brokers and outside stakeholders.

Prior to joining Stout, Joe was a Managing Director and founding member at The Claro Group. Prior to Claro Joe worked in Insurance Claims Consulting practice at LECG.



Cyber Attacks: From Notification to Financial Recovery

HILLARY HARLAN

Managing Director – Disputes, Claims, Regulatory Compliance & Financial Crimes, STOUT

Hillary Harlan specializes in regulatory compliance, complex claims and reimbursement analysis, litigation support, investigations, and monitorships. Her clients include healthcare entities, providers, payors, and law firms.

Hillary has served at the executive level as VP Chief Compliance Officer, with oversight for regulatory compliance with an emphasis on HIPAA/FERPA privacy and security, false claims, stark, anti-kickback/anti-referral, and fraud, waste, and abuse. Additionally, she has had executive oversight for risk management, governance, and legal services.

Hillary has experience in long-term care, acute care and ambulatory care, home health and hospice, pharmacy (inpatient and retail), healthcare technology, and healthcare M&A.

Prior to joining Stout, Hillary served an executive role at the third largest health system in Western Pennsylvania, facilitating the merger of two community health systems (five hospitals and over 1,000 employed providers). Hillary has also served an executive compliance role with McKesson, Inc. (Business Performance Services), which provided third-party revenue cycle management, claims adjudication, third-party administration services, proprietary technology, and physician management (MSO) services.



Strategies for Sustainable Earnings Growth

MICHAEL HOLT

Partner, Profit Resources Incorporated (PRI)

Along with being an owner and partner of our firm, Mike's extensive banking and consulting experience have established him as a lead profitability enhancement expert for community financial institutions. Coupling adept analytical skill with project management application cultivated throughout his 17-year career, Mike is a knowledgeable and valuable resource for projects of all types. Specifically, he brings expertise in non-interest income enhancement, debit card interchange enhancement, EFT processing and PIN network evaluation & contract negotiation, account-level and relationship profitability analyses, service delivery modeling, marketing analyses, and other general data analytics. Mike's work as both a consultant and a PRI partner exemplifies the detail-oriented reputation of our company.



Data is King, But Actionable Data Holds the Keys to the Kingdom

STUART CAPPS

Enterprise Account Executive, KlairVis

Stuart Capps is a seasoned Enterprise Account Executive with over 12 years of valuable experience collaborating with Financial Institutions. His expertise spans across Core and Data Processing, Cyber Risk and Compliance, and Organizational Accountability. Currently, Stuart holds a tenured position at KlairVis, the industry's preferred enterprise dashboard and data analytics platform.

Recognized for his unwavering integrity and deep understanding of community banking, Stuart has become a trusted advisor to his clients. He is not only well-versed in the intricacies of the financial sector but is also committed to fostering meaningful relationships with his banking community.

In addition to his role, Stuart is a sought-after speaker who has shared his insights at various conferences and events. His passion lies in shaping perspectives and encouraging alternative ways of thinking. Stuart brings a wealth of knowledge to any discussion, making him an asset for those seeking a thought-provoking exploration of data analytics, organizational oversight, and individual accountability.

Expressing gratitude to organizers, Stuart looks forward to engaging with the audience and contributing to a meaningful exchange of ideas.

TUESDAY, JUNE 11, 2024

8:00 – 8:05 am **OPENING REMARKS**
Magnolia Ballroom - Baytowne Conference Center, 1st Level
HEATHER SPILLMAN, *President, FNBB Services Corp.*

8:05 – 8:45 am **CYBER ATTACKS: FROM NOTIFICATION TO FINANCIAL RECOVERY**
JOSEPH TESS, *Managing Director - Disputes, Claims, & Investigations Group, STOUT*
HILLARY HARLAN, *Managing Director - Disputes, Claims, Regulatory Compliance & Financial Crimes, STOUT*

8:45 – 9:15 am **STRATEGIES FOR SUSTAINABLE EARNINGS GROWTH**
MICHAEL HOLT, *Partner, Profit Resources Incorporated (PRI)*

9:15 – 9:45 **DATA IS KING, BUT ACTIONABLE DATA HOLDS THE KEYS TO THE KINGDOM**
STUART CAPPS, *Enterprise Account Executive, KlariVis*

9:45 – 10:00 am **BREAK**

10:00 – 11:00 am **REGIONAL ECONOMIC UPDATE**
LOREN C. SCOTT, PH.D., *Loren C. Scott and Associates, Inc.*

11:15 am – 12:15 pm **CFO ROUNDTABLE OPEN DISCUSSION**
Juniper Ballroom 2 – Hotel Effie, 1st Level
MODERATOR: STEVEN CHAMPNEY, *Chief Financial Officer, First National Bankers Bank*

MEETING AGENDA & SPEAKERS



Regional Economic Update
LOREN C. SCOTT, Ph.D.
Loren C. Scott and Associates, Inc.

Loren C. Scott, Ph. D. was a member of the Economics Department faculty at Louisiana State University from 1969 to 1998, where he rose through the ranks from Assistant Professor to the holder of the Freeport-McMoran endowed Chair of Economics. He is presently Professor Emeritus of Economics at LSU. Dr. Scott is co-developer of the Louisiana econometric model, a model used for providing annual forecasts of the Louisiana economy, which are released each fall. He was a coinvestigator on over \$1 million in grant research at LSU and is the author of over 75 articles and technical reports in addition to reports written for consulting clients.

MEETING AGENDA & SPEAKERS

WEDNESDAY, JUNE 12, 2024

8:00 – 8:15 am **OPENING REMARKS**

Magnolia Ballroom - Baytowne Conference Center, 1st Level

PAX MOGENSON, *President & CEO, First National Bankers Bank*

8:15 – 9:00 am **ARE YOU READY TO BANK LIKE IT'S 2064?**

DAVID L. PETERSON, *Chief Innovation Officer, First National Bankers Bank*

9:00 – 9:50 am **CAPITOL PERSPECTIVE: AN UPDATE ON WASHINGTON**

H. LENWOOD BROOKS, V, *Director and Vice President of Government and Industry Relations, Federal Home Loan Bank*

9:50 – 10:00 am **BREAK**

10:00 – 11:15 am **A GEOPOLITICAL DISCUSSION**

PETER ZEIHAN, *American Author and Geopolitical Strategist*



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Are You Ready to Bank Like It's 2064?

DAVID L. PETERSON

Chief Innovation Officer | First National Bankers Bank

David Peterson has inspired countless audiences to rethink how innovation happens in their organization. His insight and actionable content helps leaders foster a culture of innovation that encourages workforce diversity and instills accountability for driving growth. As the Chief Innovation Officer of First National Bankers Bank (FNBB) of Baton Rouge LA, David is a tireless advocate for rethinking the role of innovation in a corporate setting. David understands the critical need to combat status quo thinking to achieve sustainable profits and competitiveness in any industry. He shares real world strategies and tools to foster a creative mindset, convert creativity into innovation and empowers attendees to be innovative where they are regardless of job function or title. Peterson's Innovation Driven Growth (IDG) content focuses on assisting enterprises in igniting enterprise-wide innovation.



David Peterson leads a group of FNBB employees representing the young Millennial and Gen Z generations who meets monthly. This group performed research collecting data and statistics that illustrates the challenge banks face in attracting and keeping younger customers. They created a white paper that provides tangible options for how a bank might choose to change course on the technology, marketing and advocacy elements they would deploy to ensure they were strategically planning for the future of their institution. Scan the QR code to download a copy of the white paper.



Capitol Perspective: An Update on Washington

H. LENWOOD BROOKS, V

Director and Vice President of Government and Industry Relations Federal Home Loan Bank

Lenwood Brooks V, a seasoned public policy veteran and former senior executive at a federal financial regulatory agency, joined the Federal Home Loan Bank of Dallas in 2023 as its Director and Vice President of Government and Industry Relations.

Prior to his current role, Brooks held the position of Chief of Staff at the National Credit Union Administration under Chairman Rodney E. Hood. The NCUA, responsible for chartering and insuring credit unions across the United States, oversees a system that safeguards more than \$2 trillion in assets. In his role, Brooks was responsible for managing an annual budget exceeding \$350 million and leading a workforce of about 1,200 full-time staff members.

Before his tenure at the NCUA, Brooks was a Vice President at the Securities Industry and Financial Markets Association, Washington's leading trade association for Wall Street, where he led teams in developing and implementing comprehensive external affairs and media relations strategies to support efficient capital markets.

Brooks' professional journey commenced on Capitol Hill, where he served under then-Congressman and now Senator Roger F. Wicker. As a key member of the team, Brooks served as a senior advisor to Senator Wicker, with a focus on the period when the Senator was on the Senate Banking Committee.

Originally from Jackson, Mississippi, Lenwood is a graduate of Ole Miss. He currently resides in Fort Worth, Texas.



A Geopolitical Discussion

PETER ZEIHAN

American Author and Geopolitical Strategist

Peter Zeihan is a geopolitical strategist, which is a fancy way of saying he helps people understand how the world works. Peter combines an expert understanding of demography, economics, energy, politics, technology, and security to help clients best prepare for an uncertain future.

Over the course of his career, Peter has worked for the US State Department in Australia, the DC think tank community, and helped develop the analytical models for Stratfor, one of the world's premier private intelligence companies. Peter founded his own firm — Zeihan on Geopolitics — in 2012 in order to provide a select group of clients with direct, custom analytical products. Today those clients represent a vast array of sectors including energy majors, financial institutions, business associations, agricultural interests, universities and the U.S. military.

With a keen eye toward what will drive tomorrow's headlines, his irreverent approach transforms topics that are normally dense and heavy into accessible, relevant takeaways for audiences of all types.

Peter is a critically-acclaimed author whose first two books — *The Accidental Superpower* and *The Absent Superpower* — have been recommended by Mitt Romney, Fareed Zakaria and Ian Bremmer. His latest third title, *Disunited Nations: The Scramble for Power in an Ungoverned World* became available in March 2020.

Peter's fourth book, *The End of the World is Just the Beginning: Mapping the Collapse of Globalization*, became available in June 2022.

OUR STAFF

FNBB, Inc.

FIRST NATIONAL BANKERS
BANKSHARES, INC.

Joseph F. Quinlan, Jr.	Chairman
Joseph F. Quinlan, III	President & CEO
Steven Champney	SVP & Chief Financial Officer
Carolyn Dyer	EVP & Enterprise Project Manager
Cheryl Kennedy	SVP & Chief Marketing Officer
Kim Langlois	SVP & Director of Corporate Affairs

Pax Mogenson	President & CEO
Allen David	SVP & Chief Credit Risk Officer
David Peterson	SVP & Chief Innovation Officer

Louisiana/Mississippi Region

Shannon Kirby	SVP & Administration Manager
Craig Eversole	SVP & Correspondent Lending Officer
Andrea Randall	SVP & Correspondent Lending Officer
Joshua Brunt	SVP & Relationship Manager
Michael Malone	SVP & Relationship Manager

Alabama Region

Charles Morris	Regional Market President
Jeff Sands	SVP & Correspondent Lending Officer
Jonathan Simon	SVP & Correspondent Lending Officer
Jeff Hudson	SVP & Relationship Manager
Charles Kown	SVP & Relationship Manager
Andrew Nichol	SVP & Relationship Manager
Maria Wilke	Officer & Relationship Manager

Arkansas Region

Jay Wisener	Regional Market President
Keith Jones	SVP & Correspondent Lending Officer
Herbert Thomas	SVP & Relationship Manager

Florida Region

Charlie Brinkley	Regional Market President
Rob Trott	SVP & Relationship Manager
Rose Washofsky	SVP & Relationship Manager

FNBB

First National Bankers Bank



FNBB
Capital Markets

Chris Corts	President
Jim Black	SVP & Investment Sales Representative
Wes Caudell	SVP & Investment Sales Representative
Reaves Crabtree	SVP & Investment Sales Representative
Todd Davis	SVP & Investment Sales Representative
Jared Ellis	SVP & Investment Sales Representative
Edward Hobbs	SVP & Investment Sales Representative
Scott Kimel	SVP & Investment Sales Representative
Reid Lynch	SVP & Investment Sales Representative
Ray Morgan	SVP & Investment Sales Representative
Todd Patrick	SVP & Managing Director of Atlanta Division
Richard Robey	SVP & Investment Sales Representative
Chris Smith	SVP & Investment Sales Representative
Timothy Vardaman	EVP & Director of Operations
Amee Goodhew	SVP & Senior ALM Analyst
Dionne Smith	SVP & Manager, ALM Client Relations

FNBB
Capital Markets, LLC

Chris Corts	President
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FNBB
Services Corp.

Heather Spillman	President
M. Hunter Spedale	SVP & Managing Director - Compliance Services

FNBB
Insurance Agency, LLC

Delvan Irwin	SVP & Manager of Insurance
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RESERVATIONS

Sandestin Beach Resort Check-in is at 4:00 PM. Check-out is 10:00 AM. Individuals checking out after the designated 10:00 AM departure time will be assessed a damage fee equal to one-half of the room rate, plus applicable tax.



AMENITIES

As a Sandestin® Golf and Beach Resort guest, you will receive complimentary unlimited health club access for adults and a 4-hour bicycle rental daily for two. Also included are 1-hour of kayaking (seasonal), 1-hour of boogie board (seasonal), and 1-hour of tennis courts each day per unit (after the hours of 11 am). Also, registered guests are entitled to resort transportation to/from designated stops. Please download our app for the resort tram schedule and live map.



RESORT FITNESS CENTER

The Sandestin Fitness Center is located above Sandestin's Linkside Conference Center. Specialized services and equipment supported by certified instructors promote total body enhancement in a safe, effective and comfortable training environment. Call 850.267.6464 for more information.

Sandestin Golf and Beach Resort guests simply present their Resort Key Card for free access to the Sandestin Fitness Center. Guests must be 18 years old to enter alone; guests ages 16 thru 17 must be escorted by a parent; guests under 16 are not permitted.



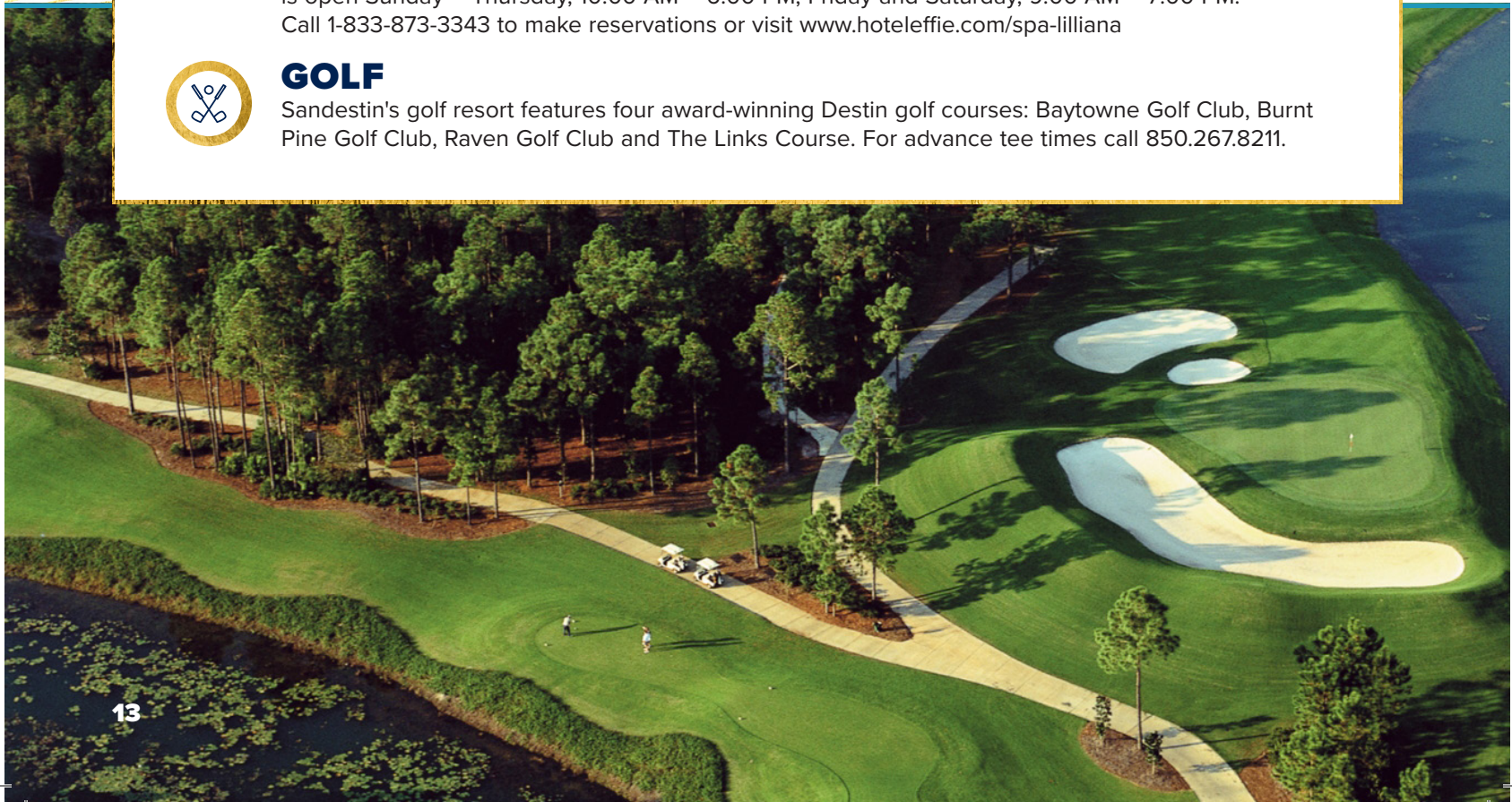
SPA

Spa Lilliana is located within Hotel Effie and features special treatments designed to rejuvenate, restore and relax. Facials, scrubs, massages, manicures and pedicures are all available. The spa is open Sunday – Thursday, 10:00 AM – 6:00 PM, Friday and Saturday, 9:00 AM – 7:00 PM. Call 1-833-873-3343 to make reservations or visit www.hoteleffie.com/spa-lilliana



GOLF

Sandestin's golf resort features four award-winning Destin golf courses: Baytowne Golf Club, Burnt Pine Golf Club, Raven Golf Club and The Links Course. For advance tee times call 850.267.8211.



SANDESTIN RESORT INFORMATION



HOUSEKEEPING SERVICES

In an effort to be sensitive to each guest's position and preference, Sandestin Golf and Beach Resort do not offer daily housekeeping services as a standard. Guests that wish to receive daily service may request this prior to arrival with Reservations or alert the Front Desk personnel at check-in or via our texting platform. Guests that do not wish to have daily service may use the texting platform to request services such as towel or amenity replenishment and requested items will be delivered to their room. Hotel Effie provides daily housekeeping service.



WATER SPORTS

If it's fun and it floats, you'll most likely find it at the Baytowne Marina. Choose from WaveRunners, snorkel and scuba gear, kayaks, boogie boards and pontoon boats. For more information call 850.267.7777.



THE VILLAGE OF BAYTOWNE WHARF

The Village of Baytowne Wharf is the gathering place for everyone visiting Sandestin. Discover and explore the many charming shops, exciting night life, and dine at a different restaurant or eatery every day.



TRANSPORTATION/PARKING

TRAM SERVICE: The fast, easy, and fun way to get around Sandestin Golf and Beach Resort is also free for guests! Park your car and forget about it, our tram system will take you virtually anywhere on the resort, from the beach to the bay and everywhere in between: The Village of Baytowne Wharf, tennis courts, golf courses, Sandestin Spa and Fitness Center, and more. The tram runs on two continuous loops, departing each stop approximately every 30 minutes or less. View the tram route and location in real time on our app.

HOURS OF OPERATION: 8:30am – 12:00am / Sunday – Thursday
8:30am – 2:00am / Friday – Saturday

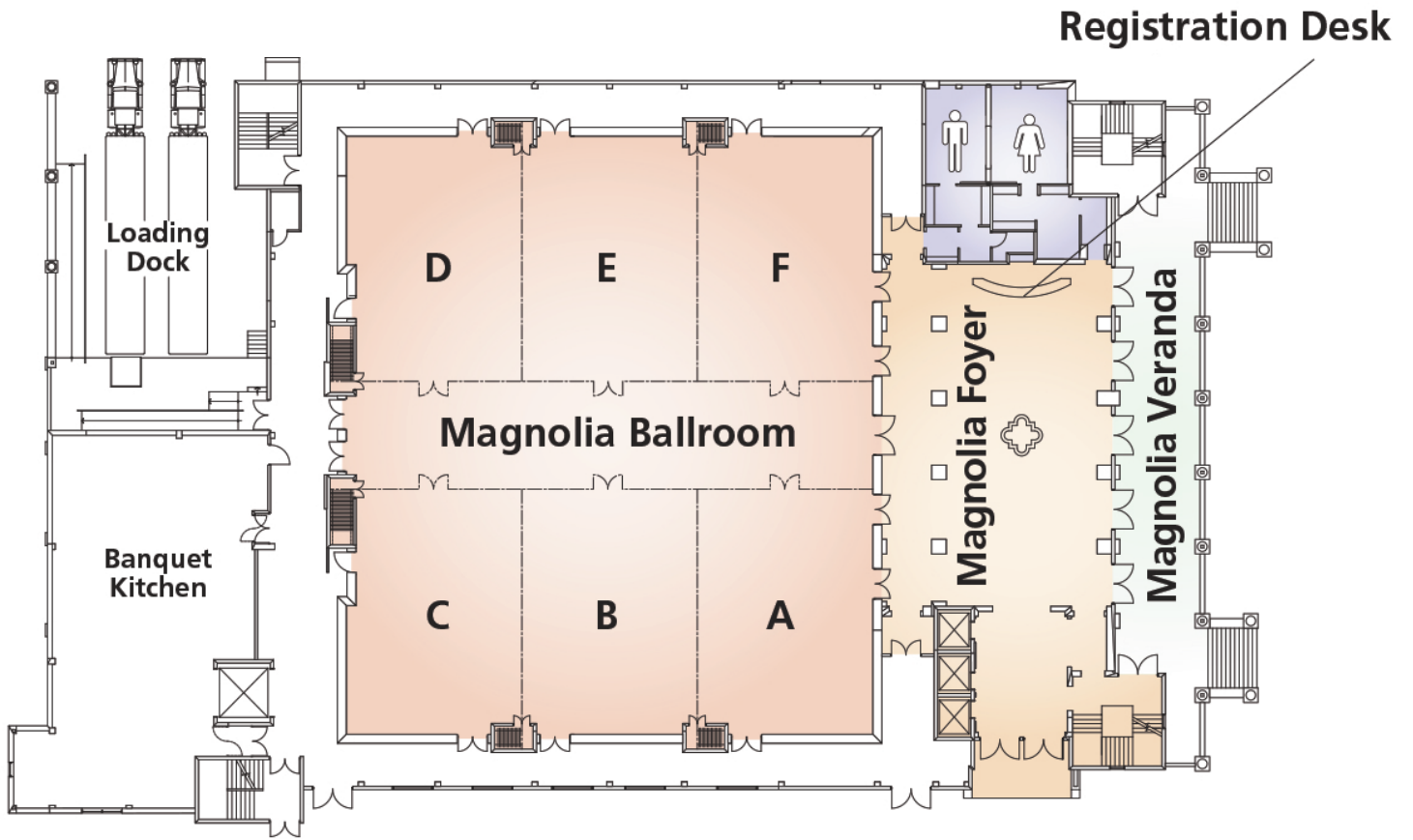
PARKING: General parking for those not staying in Hotel Effie, The Village or The Grand Complex is available in The Grand Sandestin parking lot which now extends to the entrance of the Inspiration by Fairmont. General parking is limited and the use of the Sandestin Tram Service is suggested.



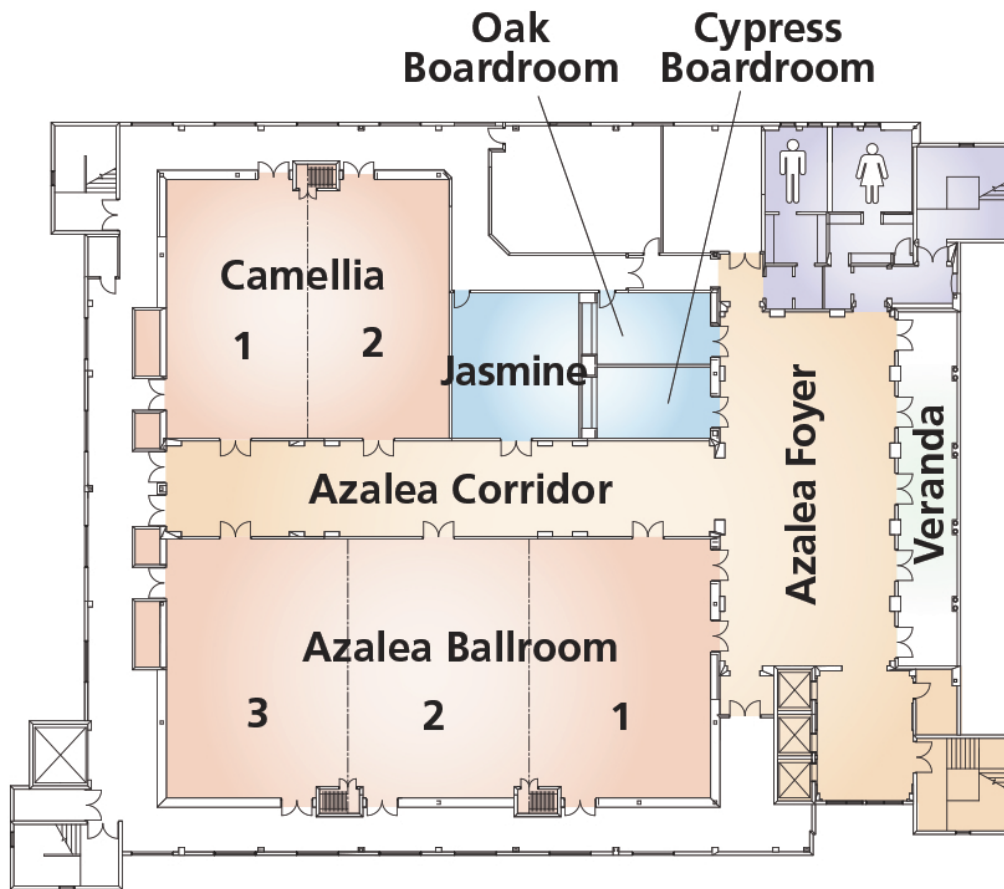
SANDESTIN APP

Put the best of Sandestin Golf and Beach Resort in the palm of your hand with our full-featured app. Use our resort app to find restaurants, shops and activities, or schedule a tee time at one of our championship golf courses. You'll also find our app to be a great resource for other uses too, including getting information such as hours of operation, club membership, real estate contacts and tracking our resort trams in real-time. Search for "Explore Sandestin" in iTunes (Apple users) or Google Marketplace (Android users) to download it today.

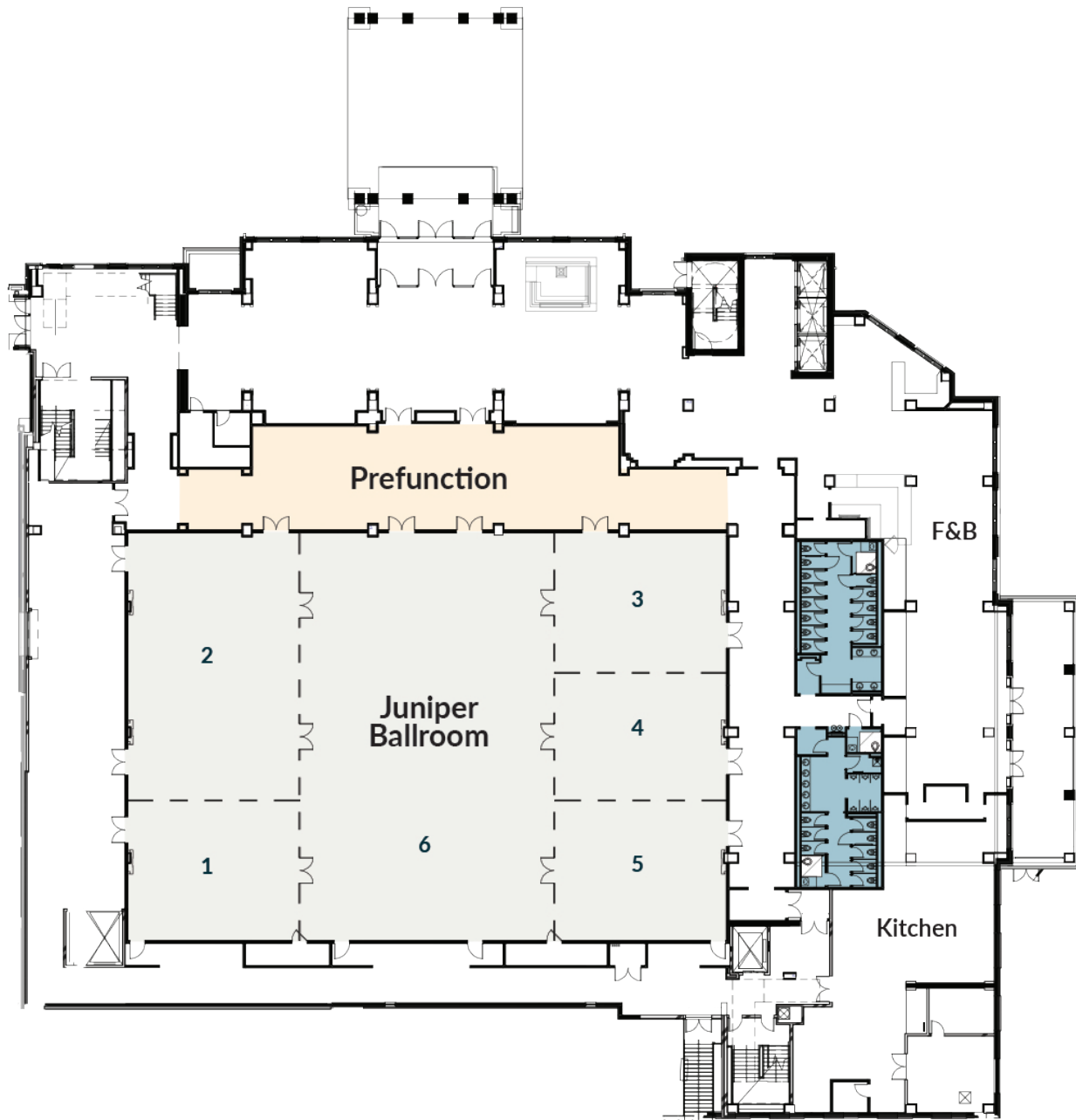
BAYTOWNE CONFERENCE CENTER - 1ST LEVEL



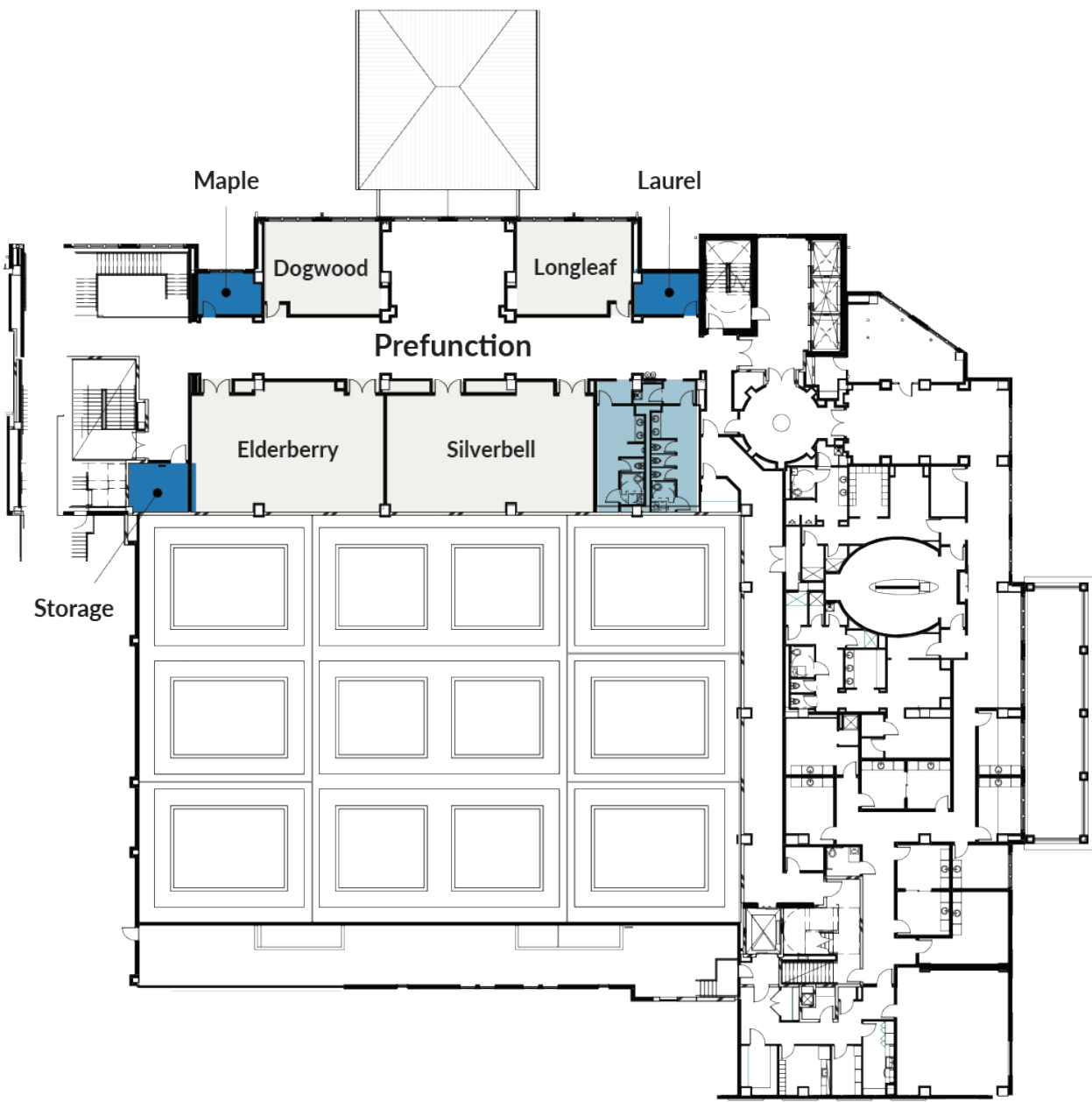
BAYTOWNE CONFERENCE CENTER - 2ND LEVEL



HOTEL EFFIE - 1ST LEVEL

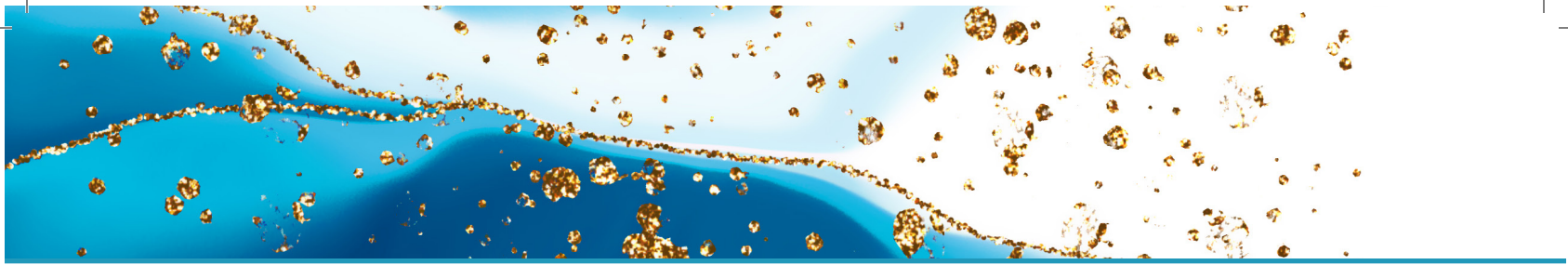


HOTEL EFFIE - 2ND LEVEL



REGISTRATION/GUEST LIST

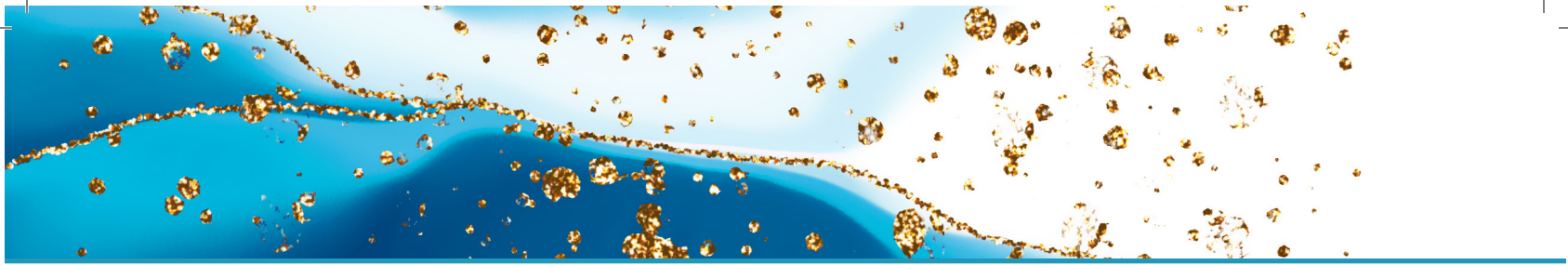
REGISTRANT NAME	GUESTS
Billy Acred INSOUTH Bank Brownsville, TN	Sandy Acred, Drake Maness, Kenzie Maness
Danny Adkins Citizens Bank of Americus Americus, GA	Lisa Adkins, Hannah Adkins, Jon Adkins, Hollie Burgess, Hillary Henley
Shannon Aker Bank of Brookhaven Brookhaven, MS	Robyn Aker, Justin Franciskato, Leslie Franciskato, Allison McCaffrey, Anderson McCaffrey, Archie McCaffrey, Asher McCaffrey, Josh McCaffrey
Brooke Alberson Piggott State Bank Piggott, AR	Shawn Alberson, Henley Alberson, Gretchen Simpson
Calvin "Sonny" Aldridge United Community Bank Gonzales, LA	Elke Aldridge, Ben Aldridge, Bella Aldridge
Dianne Ambrosier Covington County Bank Collins, MS	Mike Ambrosier
Ricky Barber First Bank of Alabama Talladega, AL	Tracey Barber
Robert Barnes PriorityOne Bank Magee, MS	Melissa Barnes, Alex Anderson, Barnes Baker, Brad Baker, Kade Ruth Baker, Laura James Baker, Leo Baker, Whitney Baker, Kaylea Barr, Lauralyn Barr, Meredith Barr, Sutton Barr
Donna Batchelor CB&S Bank Russellville, AL	John Batchelor, Kelsee Therrien
Greg Batchelor CB&S Bank Russellville, AL	
Ted Bellard Catalyst Bank Opelousas, LA	Melanie Bellard
Rusty Bennett First National Bank of Clarksdale Clarksdale, MS	Julie Bennett
Randy Bernard South Louisiana Bank Houma, LA	Dawn Bernard
Anthony "Kip" Bertrand Washington State Bank Washington, LA	Holly Bertrand, Brianna Bertrand, Gabbie Bertrand, Hayden Bertrand
Billy Bingham United Southern Bank Hopkinsville, KY	Melodie Bingham, Blayke Bingham, Will Bingham
Jim Black FNBB Capital Markets Birmingham, AL	
Brad Bolton Community Spirit Bank Red Bay, AL	Julie Bolton, Bailey Bolton Brooklyn Yancey, Charlee Brooke Yancey, Lane Yancey
Blaine Boudreaux The Bank Jennings, LA	Jennifer Boudreaux
John Boyett First State Bank of the South, Inc. Sulligent, AL	Susan Boyett
Shane Bridges Cross Keys Bank Monroe, LA	Lori Bridges, Ella Grace Bratton
Charlie Brinkley First National Bankers Bank Lake Mary, FL	
William Brinson Farmers & Merchants Bank Lafayette, AL	Pam Brinson



REGISTRANT NAME	GUESTS
Andy Brown First Bank of Alabama Talladega, AL	Sissy Brown
Joshua Brunt First National Bankers Bank Ridgeland, MS	Valerie Brunt, Brooks Brunt, Debbie Brunt, Casey Brunt, Lucy Brunt, Joanne Wright, Tim Wright
Andrew Burns American Bank Covington, LA	Erica Eckert, Beau Eckert, Macie Eckert
Daniele Buzzerio Commerce Bank & Trust Winter Park, FL	Anthony Buzzerio, Brianna Buzzerio
Jay Campbell Fredonia Valley Bank Fredonia, KY	Cassie Campbell, Cynthia Campbell, Jayne Campbell
Patrick Campbell Resource Bank Covington, LA	Lori Jean Campbell, Ellie Keller, Rory Keller, Taylor Keller, Tim Keller, Callahan McPike, Madison McPike
Adam Carlson PriorityOne Bank Magee, MS	Carrie Ann Carlson, Barrett Carlson, Brandt Carlson, Langley Carlson
Chris Carothers The Citizens Bank of Winfield Winfield, AL	Brandi Carothers, Allie Carothers, Becky Carothers, Caroline Carothers, Karly Carothers, Russell Carothers, Davis Elliott, Elizabeth Elliott
Wesley Caudell FNBB Capital Markets Birmingham, AL	Jordan Caudell, Hayes Caudell, Will Caudell, William Mummert
Steven Champney First National Bankers Bank Baton Rouge, LA	Mary Anne Champney, Mary Catherine Champney, Will Champney, Maddie Diez
Brad Chapman Franklin State Bank & Trust Company Winnsboro, LA	Christy Chapman, Blake Chapman, Brandon Chapman, Jacey Smith
Dale Cole First Community Bank Batesville, AR	Gayle Cole
Shannon Coombs Commonwealth Community Bank Hartford, KY	
Chris Corts FNBB Capital Markets Birmingham, AL	
Reaves Crabtree FNBB Capital Markets Birmingham, AL	Helen Crabtree
Tammy Crain Beauregard Federal Savings Bank DeRidder, LA	Greg Crain
Steve Crispino South Louisiana Bank Houma, LA	Alyssia Hay
Charlie Cross CS Bank Eureka Springs, AR	
Angela Curole State Bank & Trust Company Golden Meadow, LA	Paul Curole, Adalynn Serigny, Amie Serigny, Eliana Serigny
Andy Dakin Bank of Sunset & Trust Company Sunset, LA	Kim Dakin
Allen David First National Bankers Bank Baton Rouge, LA	Kristi David, Brenden David, Holden David, Rylee Harvison, Meagan Holdridge
Brent Davis Unity Bank of Mississippi Olive Branch, MS	Priscilla Davis, Bryce Davis, Zoe Davis, Savannah Phillips, Cameron Williams
Todd Davis FNBB Capital Markets Atlanta, GA	Lisha Davis, Estelle Davis, Myers Davis

REGISTRATION/GUEST LIST

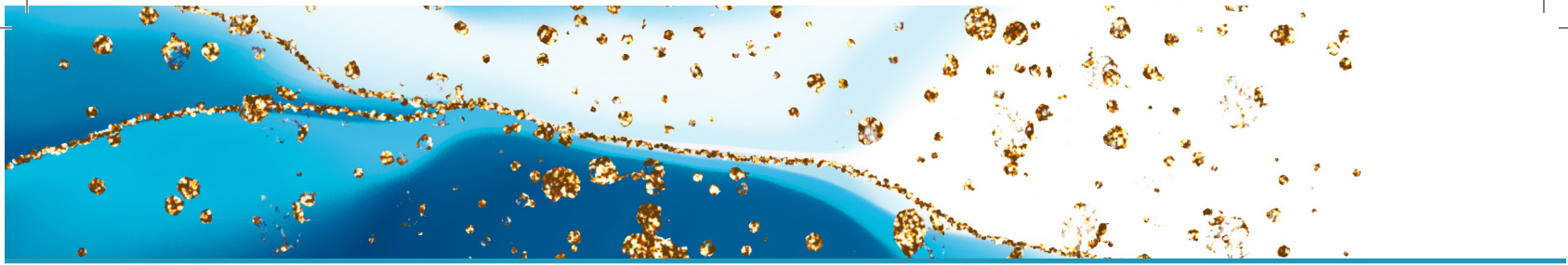
REGISTRANT NAME	GUESTS
Robert Deleidi CrossCheck Advising Group Omaha, NE	
Carlton DeVaughn FirstState Bank Lineville, AL	Ian Bloodsworth, Renee Bloodsworth, Shannon Bloodsworth, Alex Koda, Anthony Wilson
Jason Dorough Metro Bank Pell City, AL	Cara Dorough, Bryant Dorough, Grace Dorough
David Dotherow Winter Park National Bank Winter Park, FL	
Boris Dover First Community Bank Batesville, AR	Pam Dover, Alana Dover Coburn, Addison Coburn, Avery Coburn, Brandon Coburn
John Ducrest b1BANK Baton Rouge, LA	Becky Ducrest, Matt Ducrest, Mike Ducrest, Aaron Hollier, Maxine Hollier
Jackson Dudley Phenix-Girard Bank Phenix City, AL	Jonathan Hart
Brandt Dufrene First National Bank USA Boutte, LA	Glenda Dufrene, Eliza Morin, Cassidy Schroder
Brandt Dufrene, Jr. First National Bank USA Boutte, LA	Bridgette Dufrene, Laura Dufrene, Mary Dufrene, Sarah Dufrene, Trey Dufrene
Carolyn Dyer First National Bankers Bankshares, Inc. Baton Rouge, LA	Larry Dyer, Danny Bedel, Kathleen Bedel
Stephen Eberhart First Fidelity Bank Fort Payne, AL	Brenda Eberhart
Darryl Ellerbee Delta Bank Tallulah, LA	Abby Ellerbee, Cooper Ellerbee, Henry Ellerbee, Kathleen Ellerbee
Jared Ellis FNBB Capital Markets Birmingham, AL	Joy Ellis, Henry Ellis, Olivia Ellis, Haynes Jonas, Luke Jonas, Mallory Jonas
Curtis Evatt Oconee Federal Savings & Loan Seneca, SC	Alice Evatt, Amelia Evatt, Thomas Evatt, Paula Cartledge
Craig Eversole First National Bankers Bank Ridgeland, MS	Amy Eversole, Anna Grace Eversole, Will Eversole, Beth Savage
Russell Fava First National Bank of Clarksdale Clarksdale, MS	Kimberly Fava
Mark Ferguson First Security Bank Searcy, AR	Julie Ferguson
Will Finney West Alabama Bank & Trust Northport, AL	Brooke Finney, Andi Moore
Tracy Foreman Community First Bank New Iberia, LA	Everett Foreman, Ethan Foreman, Myles Foreman
Steve Foster FirstState Bank Lineville, AL	Gail Foster
David Franklin FirstState Bank Lineville, AL	Jenny Franklin, Adam Franklin, Ethan Franklin, Hannah Franklin
Steve Frazier CCB Community Bank Andalusia, AL	Terrie Frazier
Brandon Freeman First Bank of Alabama Talladega, AL	Laurie Freeman, Blakely Freeman, Carson Freeman



REGISTRANT NAME	GUESTS
Jason Freyou Plaquemine Bank & Trust Company Plaquemine, LA	Cindy Freyou
Chris Fuller Cross Keys Bank Monroe, LA	
Robert Gage RiverHills Bank Port Gibson, MS	Jacquelyn Gage, Jordan Owens, Katherine Swindell
Charlie Gaines First Bank of Alabama Talladega, AL	Sharon Gaines
Patrick Galloway Concordia Bank & Trust Company Vidalia, LA	Cindy Galloway
Pam Gibson First State Bank of DeKalb County Fort Payne, AL	Phillip Gibson
Kim Gillie Bank of Wiggins Wiggins, MS	Leo Gillie, Erica Johnson, Kendall Johnson, Taylor Grace Johnson
Alexandria Gladden Signature Bank of Arkansas Fayetteville, AR	Kingsley Gladden, Will Gladden, Teri Head
Amee Goodhew FNBB Capital Markets Birmingham, AL	Jan McGuire
Jason Goodman The Cecilian Bank Elizabethtown, KY	Heather Goodman
Kyle Goodwin First Financial Bank Bessemer, AL	Ashley Goodwin, Caroline Goodwin, Ford Goodwin, Olive Borden, Hudson Naile
Jon Gordon Troy Bank & Trust Company Troy, AL	
Steven Green HNB First Bank Headland, AL	Nicole Green, Christian Green, Owen Green, William Green
Jason Grooters New Republic Bank Charlotte, NC	Jenifer Grooters
Ken Hale BOM Bank Natchitoches, LA	Shannon Hale, Drake Hale, Ragan Hale, Alayna Bush
Chris Harper The Commercial Bank of Ozark Ozark, AL	Jolie Harper
Mim Hatten Bank of Wiggins Wiggins, MS	Todd Hatten, Becca Anderson, Garrett Anderson, Tristyn Stewart, Ty Stewart
Heath Heisler Homeland Federal Savings Bank Columbia, LA	
Jon Henderson First State Bank of DeKalb County Fort Payne, AL	Casey Henderson
William Bryan Hendrix Legacy State Bank Loganville, GA	Debbie Hendrix, Jacob Hendrix
Justin Hill First Security Bank Batesville, MS	Tawana Hill, Teegan Hill
Edward Hobbs FNBB Capital Markets Birmingham, AL	Beth Hobbs
Gary Holemon Robertson Banking Company Demopolis, AL	Janice Holemon

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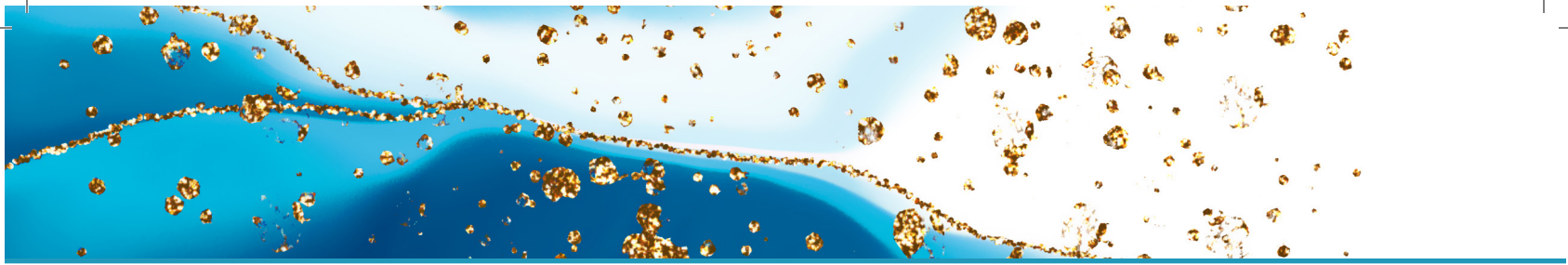
REGISTRANT NAME	GUESTS
Kerry Holt NobleBank and Trust Anniston, AL	Shanna Holt, Daniel Holt
Michael Holt Profit Resources Incorporated New Albany, GA	Ashley Holt, Britton Holt, Kenna Holt
Tim Holt Profit Resources Incorporated Lakewood Ranch, FL	Debbie Holt
Sam Hubbard MS Department of Banking and Consumer Finance Jackson, MS	
Jeff Hudson First National Bankers Bank Memphis, TN	
Jamin Hujik Southern Bank Spartanburg, SC	Stephanie Hujik, Chloe Hujik, Porter Hujik
Delvan Irwin FNBB Insurance Agency, LLC Ridgeland, MS	Lee Irwin, Hayden Irwin, Ty Irwin, Haley Knight, Matt Knight
Chris Ishee Covington County Bank Collins, MS	Jennifer Ishee, Elise Ishee, Kara Ishee, Richard Nichols, Lauren Nicholson, Maddax Nicholson, Sawyer Nicholson, Angie Smith, Robert Smith
Robert Johnson Bank of Erath Abbeville, LA	Christie Johnson, Bowen Johnson, Finley Johnson, Shelby Johnson, Seth Nogel
William "Bill" Johnson Basile State Bank Basile, LA	Renee' Johnson
P. Scott Jolly Office of Financial Institutions Baton Rouge, LA	Nancy Jolly, Claire Jolly
Chad Jones First Bank of Alabama Talladega, AL	Elana Jones, Anna Grace Jones, Ryals Jones
Curt Jones Magnolia State Bank Hattiesburg, MS	Leslie Jones, Warner Jones, Wyatt Jones, Ethan McCoy
Jason Jones Morgantown Bank & Trust Morgantown, KY	Tiffani Jones, Madison Jones
Keith Jones First National Bankers Bank Little Rock, AR	Tami Jones, Emmy Jones, Olivia Jones, Robbie Jones, Tori Jones
Bryon Jordan First State Bank Waynesboro, MS	Linda Jordan
Michael Keen RiverHills Bank Vicksburg, MS	Tiffany Keen, Elizabeth Keen, Will Keen, Matthew Pitre, Emily Reed
Rhoshunda Kelly Mississippi Department of Banking Jackson, MS	Mike Kelly, McKinley Kelly, Reagan Kelly
Barry Kennedy First Southern State Bank Stevenson, AL	Leigh Ann Kennedy, Ellie Kennedy
Cheryl Kennedy First National Bankers Bankshares, Inc. Baton Rouge, LA	Collins Engle, Holland Engle, Jennifer Engle, Scarlett Engle
Joey Kern PriorityOne Ridgeland, MS	Mindi Kern, Everett Kern, Mirren Kern
Mitch Key First Bank of Alabama Wedowee, AL	Cathy Key



REGISTRANT NAME	GUESTS
Todd Kidder Catalyst Bank Opelousas, LA	Suzanne Kidder
Alan Kilfoyle Metro Bank Pell City, AL	Leah Kilfoyle, Liam Kilfoyle
Jenifer Kimbrough Oakworth Capital Bank Birmingham, AL	William Kimbrough, Henry Kimbrough, Mary Goforth
Scott Kimel FNBB Capital Markets Birmingham, AL	Jenny Kimel, Jared Miller, Madison Miller
Joel King First Financial Bank Bessemer, AL	Denise King, Jacob King, Lauren King, Theresa McKnight
Julian King First Bank of Alabama Talladega, AL	Donna King
Shannon Kirby First National Bankers Bank Baton Rouge, LA	Lee Kirby, Hagen Kirby, Kaci Kirby, Kyle Kirby, Trey Kirby
James Kiser Citizens Bank & Trust Company of Jackson Jackson, KY	Angie Thomas
Jared Kiser Citizens Bank & Trust Company of Jackson Jackson, KY	Toni Stone
Kirk Kleiser Catalyst Bank Opelousas, LA	Marina Kleiser
Cody Knight Piggott State Bank Piggott, AR	Cassie Knight, Aubrey Knight, Madelyn Knight
Richard Knight Metro Bank Pell City, AL	Laura Knight
Charles Kown First National Bankers Bank Baton Rouge, LA	
Craig Lebouef Catalyst Bank Opelousas, LA	Melanie Lebouef
Fred Lafleur Catalyst Bank Opelousas, LA	Connie Lafleur
Kim Langlois First National Bankers Bankshares, Inc. Baton Rouge, LA	Ken Langlois, Claire Langlois, Koby Langlois, Hart Lacassagne, Herbie Lacassagne, Hudson Lacassagne, Kenli Lacassagne, Nettie Michel
Ginger Laurent Louisiana Bankers Association Baton Rouge, LA	
Dennis Ledbetter Homeland Federal Savings Bank Columbia, LA	
Jerry Ledet Synergy Bank Houma, LA	Susan Ledet, Emily Ledet, Devin Sedotal
Clair Leger Resource Bank Covington, LA	Marty Leger, Kate Leger, Mary Grace Cazavenette
Conville Lemoine Bank of St. Francisville St. Francisville, LA	Polly Lemoine
Gary Littlefield Gulf Coast Bank & Trust Company Baton Rouge, LA	Debbie Littlefield
Manny Long First National Bank of Pasco Dade City, FL	Cathy Long

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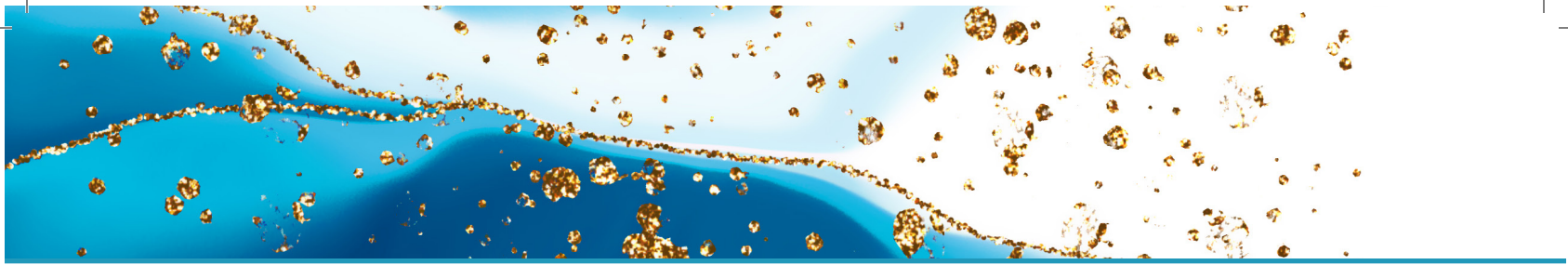
REGISTRANT NAME	GUESTS
Lewis Lowe Farmers & Merchants Bank Lafayette, AL	Kathy Lowe
Doug Luce Century Bank Lucedale, MS	Judy Luce
Rabun Luster First National Bank of Clarksdale Clarksdale, MS	Ann-Fisher Luster
Reid Lynch FNBB Capital Markets Birmingham, AL	Virginia Lynch
Sonny MacArthur Wipfli Atlanta, GA	Liz MacArthur, Morgan Crowley
Phillip Maher RiverHills Bank Port Gibson, MS	Kayla Maher, Jake Maher, James Maher, Katie Claire Maher
Michael Malone First National Bankers Bank Baton Rouge, LA	Julie Malone, Ashlyn Malone, Shaylin Georgen
Kris Mangum Magnolia State Bank Hattiesburg, MS	Jennifer Mangum, Kristofer Mangum
Andrew Manning Cullman Savings Bank Cullman, AL	Kayla Manning, Kinsley Manning, Kloey Manning
Mark Marionneaux Bank of Zachary Zachary, LA	Alicia Marionneaux, Kaylea Marionneaux, Paige Marionneaux, Andrea Poisso
Tim Maples First Bank Southern Pines, NC	Tracy Maples
Susannah Marshall Arkansas State Banking Department Little Rock, AR	
Robert Massengill Bank of Brookhaven Brookhaven, MS	Fran Massengill, Robert Massengill
Brant Mathieu Guaranty Bank & Trust Company of Delhi Delhi, LA	Cindy Mathieu, Bobbie Mathieu
Brad Mattingly Springfield State Bank Springfield, KY	Elizabeth Mattingly, Andrew Mattingly, Syndie Mattingly
Kristi Maxwell Merchants & Marine Bank Pascagoula, MS	David Maxwell, Anna Claire Burge, Cora Claire Burge, Justin Burge
Laura McAlexander Centennial Bank Huntingdon, TN	Roger McAlexander
Kent McBrayer Franklin Bank & Trust Company Bowling Green, KY	Tracy McBrayer
Joe McClung CS Bank Eureka Springs, AR	
Tim McCraney HNB First Bank Headland, AL	Janet McCraney, Julia McCraney
Greg McKee The Citizens Bank of Philadelphia Philadelphia, MS	Linda McKee
Alton McRee American Bank Covington, LA	Joan McRee
Sean Meadows Merchants & Farmers Bank Clinton, MS	Jessica Meadows, Abby Meadows



REGISTRANT NAME	GUESTS
Leo Mickenheim Citizens Savings Bank Bogalusa, LA	Judi Mickenheim, Graham Mickenheim, Jason Mickenheim, Lauren Mickenheim, Mary Grace Mickenheim, Michael Mickenheim, Isabella Blom, Jennifer Blom, Mackenzie Blom, Samuel Blom, Jon Woods, Jon Ross Woods, Kelli Woods, Olivia Woods
Meredith Miller Guaranty Bank & Trust Company of Delhi Delhi, LA	Bailey Miller, Cooper Miller, Mason Miller
Lauren Mizell Century Bank Lucedale, MS	Tyler Mizell, Elizabeth Mizell, Emmie Grace Mizell, Everly Mizell
Pax Mogenson First National Bankers Bank Baton Rouge, LA	Jennifer Mogenson, Alex Mogenson
Greg Morgan First Bank of Alabama Talladega, AL	Brooke Morgan, Caroline Morgan, Conner Morgan
Ray Morgan FNBB Capital Markets Shreveport, LA	Karen Morgan
Charles Morris First National Bankers Bank Birmingham, AL	Renea Morris
Brady Mouton Washington State Bank Washington, LA	Lizette Mouton, Ben Broussard, John Michael Brown, Kenneth Kaufman
John Mulhern Caldwell Holding Company Columbia, LA	Laura Mulhern
Tyler Murchison BOM Bank Natchitoches, LA	Sally Murchison, Ava Murchison, Farrah Murchison, Lane Murchison, Ava Bijeaux
Crystal Murphy Financial Institution Service Corp West Monroe, LA	Shannon Murphy, Hanley Murphy, Danielle Owens
Joel Neely RiverHills Bank Madison, MS	Jessica Neely, Cole Neely, Macy Neely, Mary Dogan Neely, William Henson
Bill Newman First Bank of Alabama Talladega, AL	Norma Newman
Andrew Nichol FNBB Capital Markets Birmingham, AL	
Liz Owen The Citizens Bank of Philadelphia Philadelphia, MS	Chris Owen, Miles Owen, Will Owen
Virginia Owen Bank of Holly Springs Holly Springs, MS	Douglas Owen
Chris Padgett Arkansas Community Bankers Little Rock, AR	
Stephen Panepinto Plaquemine Bank & Trust Company Plaquemine, LA	Jeanne Panepinto, Blake Brown, Isabelle Graham
Sam Pate Citizens Bank & Trust Guntersville, AL	Terri Pate, Ashlyn Pate
Dharmin Patel Arkansas State Banking Department Little Rock, AR	Pratima Patel, Diya Patel
Jason Patout Gulf Coast Bank Abbeville, LA	Janine Patout, Chandler Patout, Presley Patout, Sawyer Patout
Patrick Patout Gulf Coast Bank Abbeville, LA	Vickie Patout, Rachel Patout

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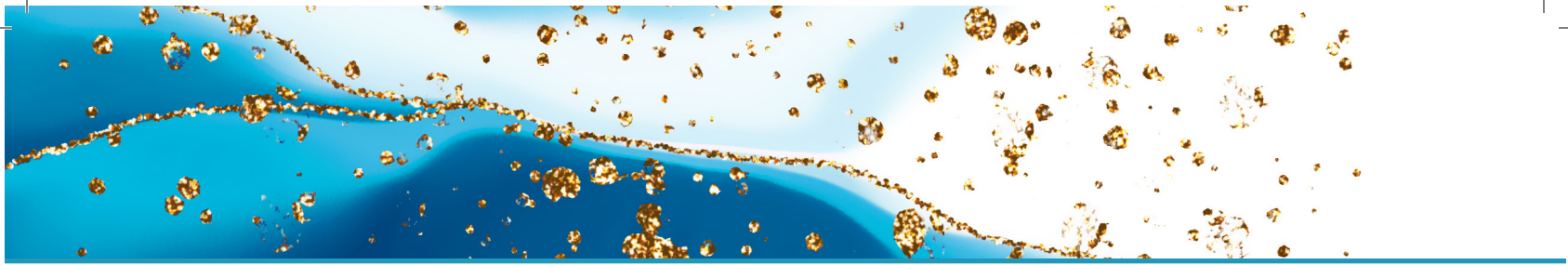
REGISTRANT NAME	GUESTS
Todd Patrick FNBB Capital Markets Atlanta, GA	
Greg Pawley The Cecilian Bank Elizabethtown, KY	Susan Pawley
Lee Pedigo Legends Bank Clarksville, TN	Ryan Pedigo
Mike Perry INSOUTH Bank Brownsville, TN	Lisa Perry, Jacob Ellington, Lainey Ellington, Lauren Ellington, Molly Kate Ellington
David Peterson First National Bankers Bank Baton Rouge, LA	Cora Peterson, Erin Peterson, Kurt Peterson, Liam Peterson
Timothy Prevost Rayne State Bank & Trust Company Lafayette, LA	Jami Prevost, Jackson Prevost, Madison Prevost
Michelle Prilliman Farmers-Merchants Bank & Trust Breaux Bridge, LA	Jeff Prilliman
David Prince INSOUTH Bank Brownsville, TN	Amy Prince, Addison Prince, Mia Prince
Jeremy Punch South Lafourche Bank & Trust Company LaRose, LA	Maggie Punch, Sophie Punch, Thomas Punch
Joe Quinlan First National Bankers Bankshares, Inc. Baton Rouge, LA	Suzanne Quinlan
Joey Quinlan First National Bankers Bankshares, Inc. Baton Rouge, LA	Wendy Quinlan, Ross Quinlan, Tiffany Bacon
Clark Rainwater SouthPoint Bank Birmingham, AL	Dayla Rainwater
Andrea Randall First National Bankers Bank Baton Rouge, LA	
Todd Rauch American Bank Covington, LA	Katie Rauch, Gavin Rauch, Madison Rauch, Max Rauch
Michelle Reesor First Community Bank Batesville, AR	Jerry Reesor, Cameron Reesor, Hannah Reesor
Travis Renfrow American Bank & Trust Company, Inc. Bowling Green, KY	Liz Renfrow, Aiden Renfrow, Isabel Renfrow, Sofia Renfrow
Troy Richards Guaranty Bank & Trust Company of Delhi Delhi, LA	Amy Richards, Eliza Richards, Langdon Richards, Larkin Richards
Abby Riche United Community Bank Gonzales, LA	
Michael Riche United Community Bank Gonzales, LA	Teal Riche
Richard Robey FNBB Capital Markets Birmingham, AL	
Drew Roe Metro Bank Birmingham, AL	Chrissy Roe, Haylee Roe, Jacob Roe
Kevin Romero Rayne State Bank & Trust Company Lafayette, LA	Mandy Romero, Caroline Romero, Luke Romero, Molly Romero
Taylor Rousey Casey County Bank Liberty, KY	Marie Rousey, Ella Rousey



REGISTRANT NAME	GUESTS
Anthony "A.J." Roy The Cottonport Bank Mansura, LA	Julie Roy
Jeff Sands First National Bankers Bank Birmingham, AL	Terri Sands
Loren Scott Loren C. Scott & Associates, Inc. Baton Rouge, LA	Ethan Christian, Kelly Christian, Maddie Christian, Ryan Christian, Dale Gaskin, Lauren Gaskin, Loren Gaskin, Piper Joe Gaskin, Stacy Gaskin, Taylor Gaskin
Matt Scruggins Catalyst Bank Opelousas, LA	Penny Scruggins
Todd Scruggs Bank of the James Lynchburg, VA	Adrienne Scruggs
Sue Shaffer Profit Resources Incorporated Collierville, TN	Chuck Shaffer
Nathan Shows Magnolia State Bank Hattiesburg, MS	Mary Anna Shows, Anna Lynn Shows, Brent Shows, Hailey Liles
Jonathan Simon First National Bankers Bank Birmingham, AL	
Amanda Smart Cross Keys Bank Monroe, LA	Glenn Smart
Adrian Smith First Security Bank Batesville, MS	Jodi Smith, Avery Smith
Chris Smith FNBB Capital Markets Atlanta, GA	Sarah Smith
Dionne Smith FNBB Capital Markets Baton Rouge, LA	Brian Smith
Steve Smith SouthPoint Bank Birmingham, AL	
Marty Snowden Citizens Bank & Trust Co. of Jackson Jackson, KY	Meredith Crowe, Tanner Crowe, Olivia Withers, Zach Withers
William Sones Bank of Brookhaven Brookhaven, MS	Theresa Sones
Tommy Spears First Bank of Alabama Talladega, AL	Kay Spears
M. Hunter Spedale FNBB Services Corp. Baton Rouge, LA	Kristen Spedale, Olivia Spedale
Patrick Spencer Financial Institution Service Corp West Monroe, LA	Pam Spencer, Molly Spencer, Paige Spencer
Heather Spillman FNBB Services Corp. Baton Rouge, LA	Don Spillman
David Stafford Oconee Federal Savings & Loan Seneca, SC	Wendy Stafford, Landon Stafford, Cooper Cook
Katrina Stephens Cullman Savings Bank Cullman, AL	Mark Stephens, Annabelle Stephens, John Mark Stephens
Chevis Swetman The Peoples Bank Biloxi, MS	Marcia Swetman, Andrew Swetman, Tanner Swetman

REGISTRATION/GUEST LIST

REGISTRANT NAME	GUESTS
Jason Taylor First Community Bank Batesville, AR	Brook Taylor, Kennedy Taylor, Steele Taylor, Betty Wilroy
Mark Taylor The Citizens Bank of Philadelphia Philadelphia, MS	Amy Taylor, Emma Taylor, Maggie Taylor
Jason Tennant CS Bank Eureka Springs, AR	
Chad Thomas First Bank of Alabama Talladega, AL	Matt Pierce
Herbert Thomas First National Bankers Bank Little Rock, AR	Libby Thomas, Nathan Thomas
J.J. Thoms Magnolia State Bank Petal, MS	Leigh Ann Thoms
Blake Tolbird First National Bankers Bank Baton Rouge, LA	Luke Morris
Henry Torres Planters Bank & Trust Company Indianola, MS	Norma Torres, Ben Torres, Isabella Torres, Sophia Torres
Chris Touchet The Bank Jennings, LA	Keli Touchet, Eli Touchet
Robert Touchette First National Bank in DeRidder DeRidder, LA	Annette Touchette
Tom Trahan Bank of Commerce & Trust Company Crowley, LA	Susan Bordelon
Rob Trott First National Bankers Bank Lake Mary, FL	Gigi Trott, Brooklyn Dawson, Jean Miller
Stanley Tucker Farmers & Merchants Bank Lafayette, AL	Amy Tucker
Nancy Turner West Alabama Bank & Trust Reform, AL	Terry Turner, Amelia Turner, Avery Turner
Scott Uselton First National Bank of Middle Tennessee McMinnville, TN	Robbie Uselton, Sydney Uselton, Davis Witt
Peter vanLingen Century Bank Lucedale, MS	Laurie vanLingen
Pieter van Vuuren First National Bank of Middle Tennessee McMinnville, TN	Jennifer van Vuuren
Timothy Vardaman FNBB Capital Markets Birmingham, AL	
Zachary Viator Rayne State Bank & Trust Company Rayne, LA	Summer Viator, Adleigh Viator, Harris Viator, Ryleigh Viator
Brent Vidrine Bank of Sunset & Trust Company Sunset, LA	Celeste Vidrine
Heidi Waddell Peoples Bank of Middle Tennessee Shelbyville, TN	Dan Waddell, Mackenzie Waddell
Bill Walker Franklin State Bank & Trust Company Winnsboro, LA	Paula Walker, Gracie Walker, Maddie Walker, Nikki Walker, Ryan Walker
Beverly Walley Bank of Wiggins Wiggins, MS	Leonard Walley



REGISTRANT NAME	GUESTS
Bradley Ward CrossCheck Advising Group, LLC Little Rock, AR	
Rose Washofsky First National Bankers Bank Lake Mary, FL	Rick Washofsky, Spencer Washofsky
Ben Watson Cross Keys Bank St. Joseph, LA	Linda Watson, Philip Watson
Layne Weeks Century Next Bank Ruston, LA	
Forest Whatley Oakworth Capital Bank Birmingham, AL	Leigh Whatley
Maria Wilke FNBB Capital Markets Paducah, KY	Eddie Spraggs, Grace-Elizabeth Wilke
Jonathan Wilkerson CG Bank London, KY	Kristy Wilkerson, Carson Wilkerson, Grayson Wilkerson, Hudson Wilkerson
Prentiss Wilks United Community Bank Raceland, LA	Shanna Wilks, Blanche Wilks, Elise Wilks, Prentiss Wilks, Jr., Skeeter Wilks
Allen Williams First Community Bank Jonesboro, AR	Danna Williams, Cooper Williams
Brad Williams Local Bank Tuscaloosa, AL	Melinda Williams
Larry Wilson First Arkansas Bank & Trust Jacksonville, AR	Wendy Wilson
Mark Wilson First Arkansas Bank & Trust Jacksonville, AR	Rebel Wilson, Flynn Wilson, Storm Wilson
Michael Wilson Caldwell Holding Company Columbia, LA	Brandy Wilson
Barry Winford PriorityOne Bank Brandon, MS	Christy Winford
Jay Wisener First National Bankers Bank Little Rock, AR	Tish Wisener, Gavin Bauer, Karoline Bauer, Easton Benton, Zan Mian
David Wood First Community Bank Batesville, AR	Pam Wood
Joe Zanco Catalyst Bank Opelousas, LA	Ashley Zanco
Jill Zimmerman Farmers-Merchants Bank & Trust Breaux Bridge, LA	Guy Zimmerman
John Zollinger Home Bank, N.A. New Orleans, LA	Tina Zollinger

A vertical decorative panel on the left side of the page. It features a gradient of blue colors, from light to dark, with wavy, organic patterns. Scattered throughout are numerous small, gold-colored, circular and irregular shapes that resemble confetti or glitter.

THANKS FOR JOINING US THIS YEAR!

**WE HOPE TO SEE YOU
AGAIN NEXT YEAR.**

JUNE 8-12
2025