



2010 BOARD COMMITTEES

Audit Committee

Paul M. Fleetwood, III Chairman
Joseph D. Crocker
Hugh R. Gaither
Boyd C. Wilson, Jr., CPA

Asset Management Committee

Boyd C. Wilson, Jr., CPA Chairman
R. Scott Anderson
Joseph D. Crocker
Le N. Erwin

Compensation Committee

Hugh R. Gaither Chairman
Joseph D. Crocker
Le N. Erwin
Paul M. Fleetwood, III

Independent Directors Committee

John N. Bray Chairman
Joseph D. Crocker
Le N. Erwin
Paul M. Fleetwood, III
Hugh R. Gaither
Boyd C. Wilson, Jr., CPA

Loan Committee

John N. Bray Chairman
R. Scott Anderson
Paul M. Fleetwood, III
Boyd C. Wilson, Jr., CPA

Nominating and Corporate Governance Committee

Boyd C. Wilson, Jr., CPA Chairman
John N. Bray
Le N. Erwin
Hugh R. Gaither

Directors Committee

Paul M. Fleetwood, III Chairman
John N. Bray
Hugh R. Gaither
Boyd C. Wilson, Jr. CPA