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Senior Management

James H. Blanchard

Chairman of the Board and Chief Executive Officer

William B. Turner

Chairman of the Executive Committee

John T. Oliver, Jr.

Vice Chairman of the Executive Committee

James D. Yancey

Vice Chairman of the Board

Richard E. Anthony

Vice Chairman of the Board

Walter M. Deriso, Jr.

Vice Chairman of the Board

Stephen L. Burts, Jr.

President

G. Sanders Griffith, III

Senior Executive Vice President, General Counsel and Secretary

Thomas J. Prescott

Executive Vice President and Chief Financial Officer

Jay C. McClung

Executive Vice President Credit Administration

Calvin Smyre

Executive Vice President

Corporate Affairs

F. Stevenson Brice

Director of Strategic Research Initiatives

Nancy C. Buntin

Senior Vice President Community Affairs

Steven C. Evans

Senior Vice President Benefits/Employment Attorney

Charles G. Harbour

Senior Vice President General Auditor

Joseph M. Lowery

Senior Vice President Asset Liability Management

Kathleen A. Martin

Senior Vice President Modernization Director

Kathleen Moates

Senior Vice President Deputy General Counsel

Lucius D. Morton

Senior Vice President Loan Administration

Patrick A. Reynolds

Senior Vice President Investor Relations

Robert W. Robbins

Senior Vice President

Sales

Directors

Richard E. Anthony

Vice Chairman of the Board Synovus Financial Corp. Chairman of the Board

First Commercial Bank

Joe E. Beverly

Chairman of the Board

Mason H. Lampton

Chairman of the Board and President The Hardaway Company

John L. Moulton*

Vice Chairman of the Board Security Bank and Trust Company President Commercial Bank Vice Chairman of the Board (Retired) Synovus Financial Corp.

Richard H. Bickerstaff*

Manager

Broken Arrow Land Company L.L.C.

James H. Blanchard

Chairman of the Board and Chief Executive Officer Synovus Financial Corp. Chairman of the Executive Committee Total System Services, Inc.

Richard Y. Bradley

Attorney at Law Bradley & Hatcher

Stephen L. Burts, Jr.

President

Synovus Financial Corp.

Lovick P. Corn*

Advisory Director W. C. Bradley Co.

Walter M. Deriso, Jr.

Vice Chairman of the Board Synovus Financial Corp. Chairman of the Board Security Bank and Trust Company

C. Edward Floyd, M.D.

Floyd Medical Associates, P.A.

Gardiner W. Garrard, Jr.

President

The Jordan Company

Roy M. Greene, Sr.*

Chairman of the Board and President Greene Communications, Inc.

V. Nathaniel Hansford

Professor and Dean Emeritus University of Alabama School of Law

John P. Illges, III

Senior Vice President

The Robinson-Humphrey Company, Inc.

Moulton, Lane and Hardin, Inc.

Elizabeth C. Ogie

Director

W.C. Bradley Co.

John T. Oliver, Jr.

Vice Chairman of the Executive Committee Synovus Financial Corp. Chairman of the Board First National Bank

H. Lynn Page

Vice Chairman of the Board (Retired) Synovus Financial Corp. Columbus Bank and Trust Company Total System Services, Inc.

Robert V. Royall

Chairman of the Board
The National Bank of South Carolina
Secretary of Commerce
State of South Carolina

Melvin T. Stith, Ph.D.

Dean of the College of Business Florida State University

Loyce W. Turner*

Chairman of the Board
First State Bank and Trust Company
State Senator - Lowndes County, Georgia
William B. Turner
Chairman of the Executive Committee
Synovus Financial Corp.
Chairman of the Executive Committee
Columbus Bank and Trust Company
Advisory Director
W. C. Bradley Co.

George C. Woodruff, Jr.

Real Estate and Personal Investments

James D. Yancey

Vice Chairman of the Board Synovus Financial Corp. Columbus Bank and Trust Company

~Emeritus	Director

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