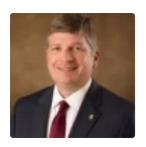
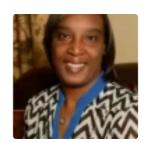


DIRECTORY



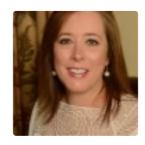
Brad E. Barber President and CEO 819 E. Shotwell Street Bainbridge, GA 39818 bbarber@fnbdc.com



Shea Campbell
Assistant VP of Mortgage & Ret ail Loans
819 E. Shotwell Street
Bainbridge, GA 39818
scampbell@fnbdc.com
plus.preapp1003.com/Shea-Ca
mpbell



Christian Carlee



Kristy Cox Vice President Mortgage Lender 600 North Broad Street Cairo, GA 39828 kcox@fnbdc.com plus.preapp1003.com/Kristy-C ox



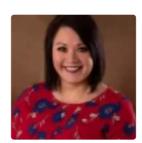
Marc DeMott Senior Vice President Market Pr esident 26 South Main Street Moultrie, GA 31768 mdemott@fnbdc.com



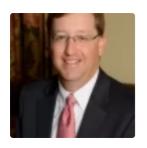
Julie Hanner Market President O: (229) 886-9683 jhanner@fnbdc.com



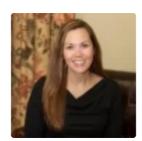
Kristy Harrell Senior Vice President Chief Ope rations Officer 819 East Shotwell Street Bainbridge, GA 39819 kharrell@fnbdc.com



Marybell Hernandez Vice President Mortgage Lender 26 South Main Street Moultrie, GA 31768 mhernandez@fnbdc.com plus.preapp1003.com/Marybell -Hernandez



Bert Hines Senior Vice President/ Market P resident 819 E. Shotwell Street Bainbridge, GA 39818 bhines@fnbdc.com



Stephanie Ivey
Assistant Vice President Compliance & BSA Officer
819 E. Shotwell Street
Bainbridge, GA 39818
sivey@fnbdc.com



Donna H. Kelley Senior Vice President/ Chief Fin ancial Officer 819 E. Shotwell Street Bainbridge, GA 39818 dkelley@fnbdc.com



Gail Maxwell Senior Vice President Business and Retail Loans 600 North Broad Street Cairo, GA 39828 gmaxwell@fnbdc.com



Lee A. Northcutt
Executive Vice President/ Chief
Lending Officer
819 E. Shotwell Street
Bainbridge, GA 39818
Inorthcutt@fnbdc.com



Barry Pollock
Executive Vice President/ Mark
et President
600 North Broad Street
Cairo, GA 39828
bpollock@fnbdc.com

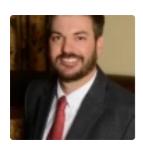


Lorenda S. Smith
Senior Vice President Director R
etail & Marketing
819 East Shotwell Street
Bainbridge, GA 39819
lsmith@fnbdc.com



Chip Wells Vice President Business and Ret ail Loans 600 North Broad Street Cairo, GA 39828 cwells@fnbdc.com

Directory



Stephen G. Whittaker Senior Vice President Chief Cre dit Officer 819 E. Shotwell Street Bainbridge, GA 39818 swhittaker@fnbdc.com