

THE FUTURE OF COMMUNITY
BANKING IS **NOW!**
LET'S GET STARTED...



2025

ANNUAL SUMMER CONFERENCE
& INVESTMENT CONFERENCE

PROGRAM

JUNE 8-12 SANDESTIN GOLF & BEACH RESORT

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 39th 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.





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ABOUT THE

CONFERENCE



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.



CLOSING CEREMONIES

“THE FUTURE IS WORTH IT!” - A NIGHT WITH SUPERHEROES

The Closing Ceremonies will be Tuesday, June 10 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 Soly Y Luna 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 11 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 8, 2025

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 9, 2025

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

8:30 - 11:15 am **ALM WORKSHOPS** (FOR **CURRENT** FNBB CAPITAL MARKETS ALM CUSTOMERS)
Dogwood, Elderberry & 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 10, 2025

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

8:00 - 8:45 am **ALM WORKSHOP** (FOR **PROSPECTIVE** FNBB CAPITAL MARKETS ALM CUSTOMERS)
Elderberry Rooms – Hotel Effie, 2nd level

9:00 - 10:45 am **ALM WORKSHOPS** (FOR **CURRENT** FNBB CAPITAL MARKETS ALM CUSTOMERS)
Dogwood, Elderberry & Longleaf Rooms – Hotel Effie, 2nd level

8:00 - 11:15 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 10, 2025 - CLOSING CEREMONIES

6:30 - 11:00 pm **CLOSING CEREMONIES - ADULTS**
THEME: “THE FUTURE IS WORTH IT” - A NIGHT WITH SUPERHEROS

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: Foyer – Baytowne Conference Center

Activities: The Village of Baytowne Wharf (Backup: Bayside Ballroom)

AGES 13 YEARS OLD AND UP

Registration and Dinner: Foyer - Baytowne Conference Center Breezeway

Activities: Baytowne Marina - Sunset and Dolphin Cruise Party (Backup: Bayside Ballroom)

WEDNESDAY, JUNE 11, 2025

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 12, 2025

10:00 am **CHECK OUT** | No planned activities

MEETING AGENDA &

SPEAKERS

MONDAY, JUNE 9, 2025

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 USING PORTFOLIO MANAGEMENT CONCEPTS TO FIND VALUE AND LIMIT RISKS

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

9:30 - 9:45 am BREAK

9:45 - 11:00 am THE TRUMP ECONOMY: THE GOOD, THE BAD, AND THE UNKNOWN

JOHN TAMNY, Founder and President of the Parkview Institute, Editor of RealClearMarkets, Senior Fellow at the Market Institute, and Senior Economic Advisor, Applied Finance Group



Using Portfolio Management Concepts to Find Value and Limit Risks

TODD PATRICK, CFA

*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 has 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.



The Trump Economy: The Good, the Bad, and the Unknown

JOHN TAMNY

*Founder and President of the Parkview Institute, Editor of RealClearMarkets, Senior Fellow at
the Market Institute, Senior Economic Adviser, Applied Finance Group*

John Tamny is Founder and President of the Parkview Institute, editor of RealClearMarkets, senior fellow at the Market Institute, and Senior Economic Adviser to mutual fund firm Applied Finance Group. He frequently writes about the securities markets, along with tax, trade and monetary policy issues that impact those markets for a variety of publications including the Wall Street Journal, Forbes, and RealClearMarkets.

Tamny is the author of eight books. His latest is *The Deficit Delusion: Why Everything Left, Right and Supply-Side Tell You About the National Debt Is Wrong*. His others are *Bringing Adam Smith Into the American Home: A Case Against Home Ownership*, *The Money Confusion*, *When Politicians Panicked: The New Coronavirus*, *Expert Opinion*, and *a Tragic Lapse of Reason*, *Popular Economics*, *Who Needs the Fed?*, *The End of Work*, and *They're Both Wrong: A Policy Guide for America's Frustrated Independent Thinkers*.

Tamny received his BA in political science at the University of Texas at Austin, and his MBA at Vanderbilt's Owen Graduate School of Management.

Navigating the Data Frontier: Perspectives on Access, Use, and Strategy



STUART CAPPS

Enterprise Account Executive, KlariVis

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 KlariVis, 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.



GILL HUNDLEY

Chief Administrative & Risk Officer, KlariVis

Gill is our "Resident Career Banker." Her expansive 25+

year career in banking covers such diverse functional areas as risk management, lending, credit, operations, compliance, technology, strategic planning, and project management. As a past C-Suite financial institution executive, she understands the information executives need to make timely and informed decisions that drive revenue, manage risks, and streamline operations. She is an integral member of the KlariVis business intelligence development team and leads the administrative and risk functions for the firm.

A graduate of Roanoke College, Gill holds the Institute of Certified Banking's Certified Regulatory Compliance Manager designation as well as the Certified Regulatory Vendor Program Management designation.



New Administration / New Congress - What Does That Mean for Banking?

SUSAN SULLIVAN KINNEY

Senior Vice President Congressional Relations, Independent Community Bankers of America

Susan Sullivan Kinney is the Senior Vice President of Congressional Relations at the Independent Community Bankers of America® (ICBA), where she plays a key role in advocating for community banks before key members of Congress and banking regulatory agencies. Her areas of focus include regulatory relief, deposit insurance, payments, fintech, digital assets, and cybersecurity and data privacy.

With over 15 years of experience in advocacy, Susan has worked extensively on financial services issues at both state and federal levels. Before joining ICBA in March 2020, she held various advocacy roles at the American Financial Services Association, most recently serving as Director of Congressional and Political Affairs. In this role, she lobbied on consumer lending issues and managed political operations for the association.

Susan holds a Bachelor of Arts in International Relations and Political Science from Rollins College in Winter Park, Florida, and is a Certified Consumer Credit Compliance Professional. She also serves as co-chair of the Financial Services Task Force of Women in Government Relations.



Fraud at Your Fingertips: Social Engineering in Mobile Banking

STEVEN ATNIP, CISSP

Principal Consultant, Dark Web Threat Hunting, Verizon Business Group

Steven is a Principal Consultant for Verizon Threat Research Advisory Center (VTRAC). His focus is in SMS Mobile Fraud, Dark Web Hunting, Threat Intelligence, and Identity Protection. Steven has worked as a Cyber Intelligence Analyst and Dark Web Hunter throughout the telecoms and financial industry for over 10 years. He formerly served in Naval Intelligence for 8 years, to include the National Geospatial Intelligence Agency (NGA), Office of Naval Intelligence, and Combined Joint Task Force – Horn of Africa. He holds a masters in National Security, bachelors in Intelligence Studies, and CISSP certification.



TUESDAY, JUNE 10, 2025

8:00 - 8:15 am

OPENING REMARKS

Magnolia Ballroom - Baytowne Conference Center, 1st Level

CHARLES MORRIS, Regional Market President, First National Bankers Bank

8:15 - 9:00 am

NAVIGATING THE DATA FRONTIER: PERSPECTIVES ON ACCESS, USE, AND STRATEGY

GILL HUNDLEY, CRCM, Chief Operating & Risk Officer, KlariVis

STUART CAPPS, Enterprise Account Executive, KlariVis

MODERATED PANEL DISCUSSION

ADAM CARLSON, CPA, SVP & CFO, PriorityOne Bank, Magee, MS

FRANCES DUFRENE, EVP/Retail Banking, Bonvenu Bank, N.A., Bossier City, LA

GAVIN LANGSTON, SVP, IT Director, Fidelity Bank, Metairie, LA

SAM SCALICI, Sr. Managing Director, COO, Oakworth Capital Bank, Birmingham, AL

9:00 - 9:45 am

NEW ADMINISTRATION / NEW CONGRESS - WHAT DOES THAT MEAN FOR BANKING?

SUSAN SULLIVAN KINNEY, Senior Vice President - Congressional Relations, Independent Community Bankers of America

9:45 - 10:00 am

BREAK

10:00 - 11:00 am

FRAUD AT YOUR FINGERTIPS: SOCIAL ENGINEERING IN MOBILE BANKING

STEVEN ATNIP, CISSP, Principal Consultant, Dark Web Treat Hunting, Verizon Business Group

11:15 - 12:15 pm

CFO ROUNDTABLE OPEN DISCUSSION

Juniper Ballroom 2 - Hotel Effie, 1st Level

MODERATOR: STEVEN CHAMPNEY, Chief Financial Officer, First National Bankers Bankshares, Inc.

MEETING AGENDA & SPEAKERS

MEETING AGENDA & SPEAKERS

WEDNESDAY, JUNE 11, 2025

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 ARTIFICIAL INTELLIGENCE AND THE INDUSTRY

ANJELICA DORTCH, Vice President, Operational Risk & Cybersecurity Policy, Independent Community Bankers of America

9:00 - 9:45 am REAL TIME PAYMENTS

NASEER NASIM, President & CEO, Aptys Solutions, LLC

9:45 - 10:00 am BREAK

10:00 - 11:00 am A MORNING WITH TIM TEBOW

TIM TEBOW, Nationally-Acclaimed Quarterback, Analyst for ESPN, and Bestselling Author



Artificial Intelligence and the Industry

ANJELICA DORTCH

Vice President, Operational Risk & Cybersecurity Policy, Independent Community Bankers of America

Anjelica Dortch serves as Vice President of Operational Risk & Cybersecurity Policy at ICBA. In this role, she represents the association and champions its policy positions on cybersecurity, artificial intelligence, and operational risk-related legislation and regulations.

Prior to joining ICBA, Ms. Dortch served as Senior Director and Head of Global Cybersecurity Policy at SAP, where she oversaw cybersecurity, artificial intelligence, and workforce policy portfolios. She also led the development of tech policy positions at IBM within the Government and Regulatory Affairs team, focusing on artificial intelligence, cybersecurity, and intellectual property.

Earlier in her career, Ms. Dortch spent a decade in U.S. federal service with various agencies, including the Executive Office of the President. As a Senior Technology Advisor under Trump and Obama, she coordinated key tech policy initiatives across the U.S. government, contributing to national strategies such as the 2018 National Cyber Strategy, the Presidential Executive Order on America's Cybersecurity Workforce, the U.S. Federal Cloud Computing Strategy (Cloud Smart), and the Administration's Report on Artificial Intelligence.

Ms. Dortch's contributions have been widely recognized with honors including DC Top Lobbyist Award, White House Special Achievement Award, Women Leading for Impact Award, University of Maryland Outstanding Alumnus Award, and Federal Computer Week's Rising Star Award. She holds a Bachelor of Arts in Philosophy and a Master of Science in Financial Management and Information Systems from the University of Maryland.



Real Time Payments

NASEER NASIM

President & CEO, Aptys Solutions, LLC

With over 35 years of experience in transformational leadership, Naseer Nasim is a visionary leader recognized for driving profitable and sustainable growth through innovation and excellence in culture, people, and processes.

A seasoned technology executive, Naseer has played a pivotal role in the banking and financial services industry, delivering record-breaking financial results, expanding market share, and elevating customer satisfaction. His career spans leadership roles at global powerhouses like Fiserv, Finastra, publicly traded companies like Umpqua Bancorp, Independent Financial Network, California State Bank as well as private firms and dynamic startups, including Baker Hill and Bluepoint, and more. Across these organizations, Naseer has consistently delivered transformative results, turning challenges into opportunities for growth.

As CEO of Aptys, Naseer has harnessed his expertise in payments, banking, and technology to position the organization as a leader in real-time payments.

Widely regarded as an expert in technology innovation, Naseer is passionate about empowering clients to succeed in the rapidly evolving banking technology landscape. His pursuit of excellence continues to make a profound impact on the industry, inspiring both organizations and individuals to achieve their full potential.

A Morning with Tim Tebow

TIM TEBOW

Nationally Acclaimed Quarterback, Analyst for ESPN, Bestselling Author

Tim Tebow is a two-time national champion, Heisman Trophy winner, College Football Hall of Fame inductee, first-round NFL draft pick, and a former professional baseball player. The five-time New York Times best-selling author, speaker, and college football analyst is most passionate about his work with the Tim Tebow Foundation, whose mission is to bring faith, hope and love to those needing a brighter day in their darkest hour of need. The foundation is currently fighting for some of the most vulnerable people around the world in over 90 countries and counting. Tim is married to Demi-Leigh Tebow, a speaker, author, entrepreneur, and Miss Universe 2017. Tim and Demi live in Jacksonville, Florida, with their three dogs, Chunk, Kobe, and Paris.



OUR STAFF



Joseph F. Quinlan, Jr.	Chairman
Joseph F. Quinlan, III	President & CEO
Steven Champney	SVP & Chief Financial Officer
Cheryl Kennedy	SVP & Chief Marketing Officer
Kim Langlois	SVP & Director of Corporate Affairs
Bill Roohi	SVP & Chief Human Resources Officer



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
Joshua Brunt	SVP & Relationship Manager
Michael Malone	SVP & Relationship Manager
Jessica Johnson	SVP & Director of Bank Operations

ALABAMA REGION

Charles Morris	Regional Market President
Jeff Sands	SVP & Correspondent Lending Officer

ARKANSAS REGION

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

FLORIDA REGION

Rose Washofsky	SVP & Relationship Manager
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FNBB

Capital Markets

Chris Corts
Wes Caudell
Skyla Comer
Reaves Crabtree
Todd Davis
Jared Ellis
Edward Hobbs
Scott Kimel
Reid Lynch
Ray Morgan
Todd Patrick
Richard Robey
Timothy Vardaman
Amee Goodhew
Dionne Smith
Caleb Stewart

President
SVP & Investment Sales Representative
SVP & Investment Operations Manager
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Managing Director of Atlanta Division
SVP & Investment Sales Representative
EVP & Director of Operations
SVP & Senior ALM Analyst
SVP & Manager, ALM Client Relations
VP & ALM Senior Analyst I



FNBB

Capital Markets, LLC

Chris Corts

President



FNBB

Services Corp.

Heather Spillman
Drew Booth
Deborah Seymour
M. Hunter Spedale

President
SVP & Managing Director, Loan Review
SVP & Managing Director, Internal Audit
SVP & Managing Director, Compliance Services



FNBB

Insurance Agency, LLC

Delvan Irwin
Maria Wilke

SVP & Manager of Insurance
Officer & Insurance Sales Representative

SANDESTIN RESORT

INFORMATION



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



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.



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.



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.



GOLF

Sandestin's golf resort features four award-winning Destin golf courses:

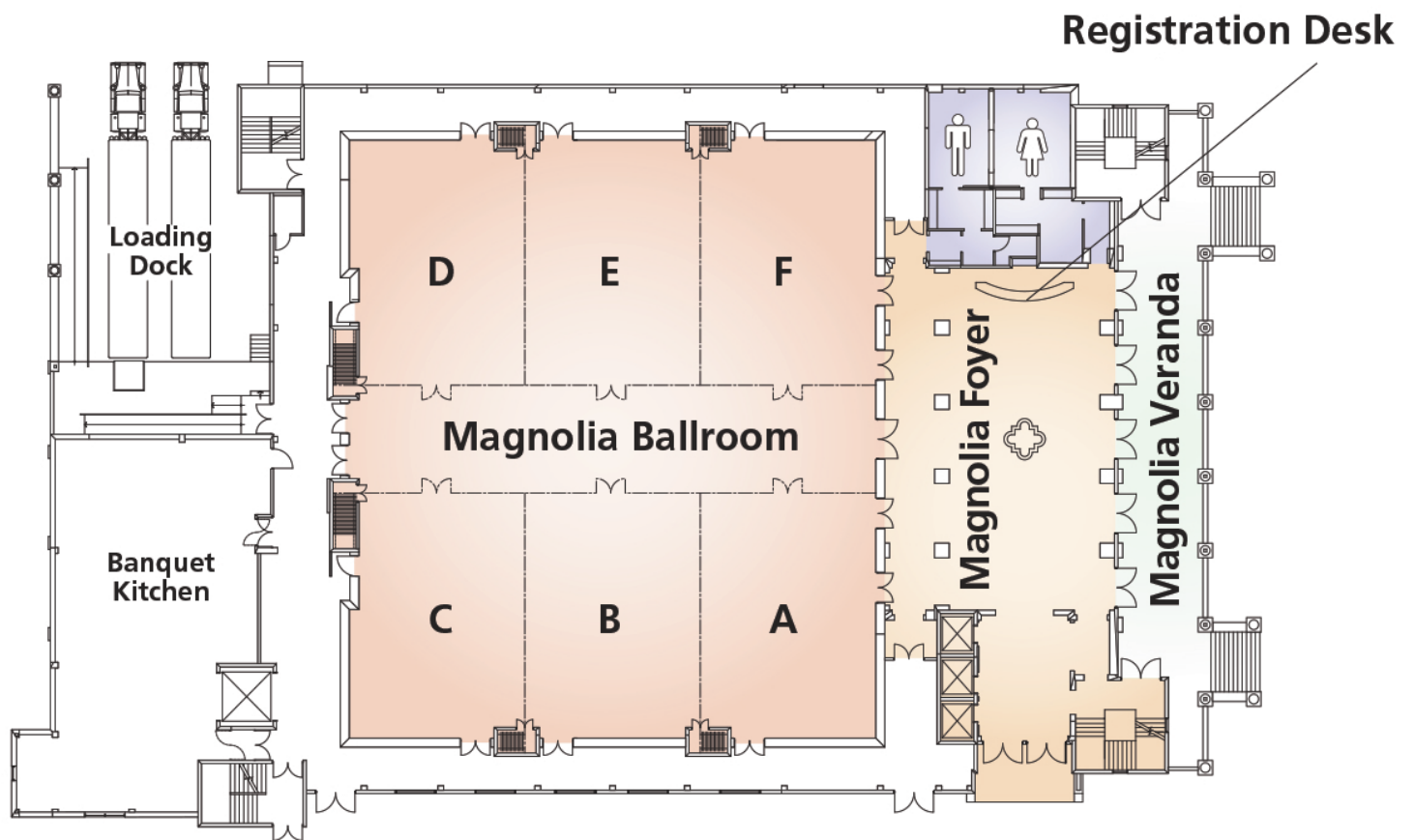
- Baytowne Golf Club
- Burnt Pine Golf Club
- Raven Golf Club
- The Links Course

For advance tee times call 850.267.8211.



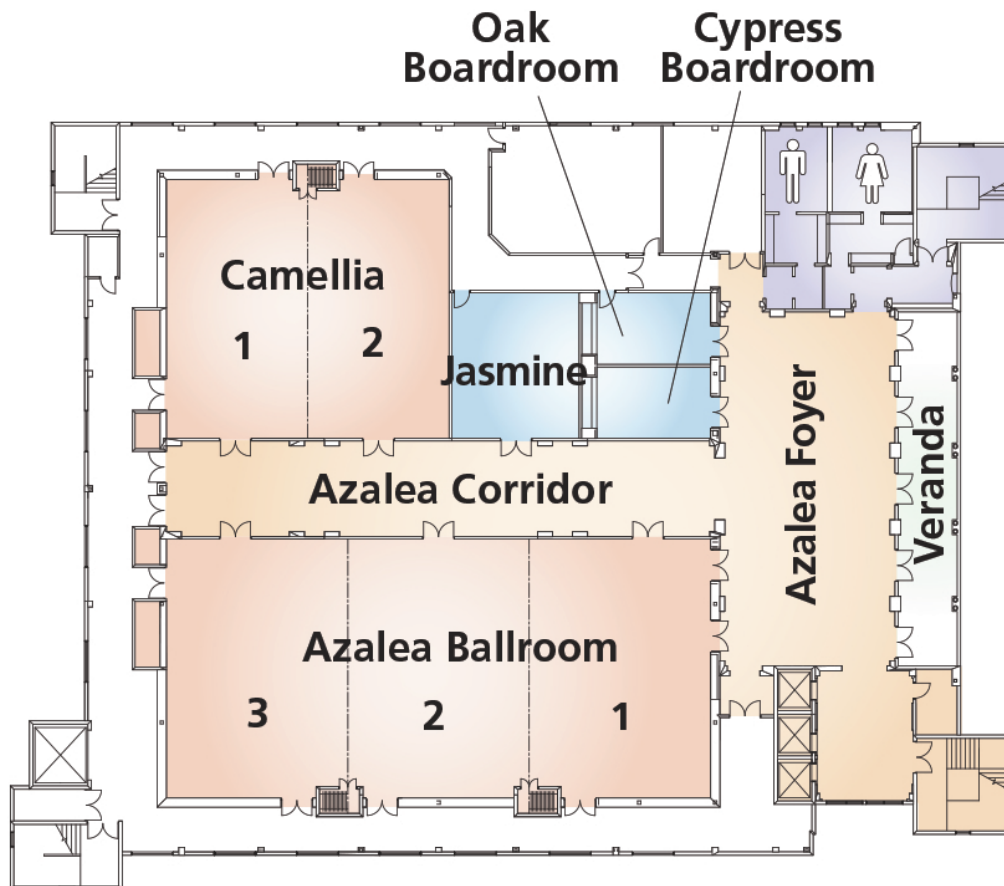
BAYTOWNE CONFERENCE CENTER

1ST LEVEL



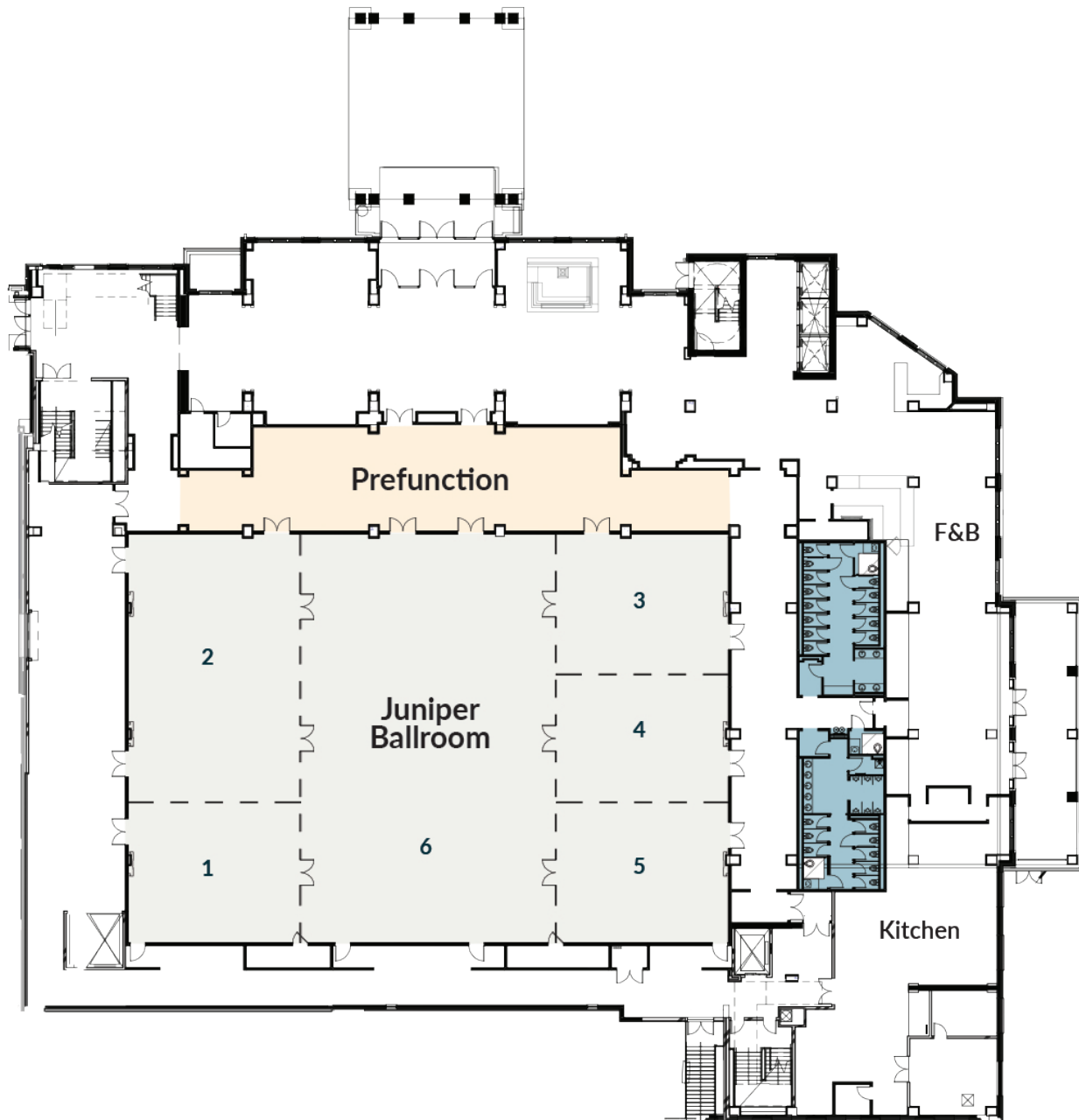
BAYTOWNE CONFERENCE CENTER

2ND LEVEL



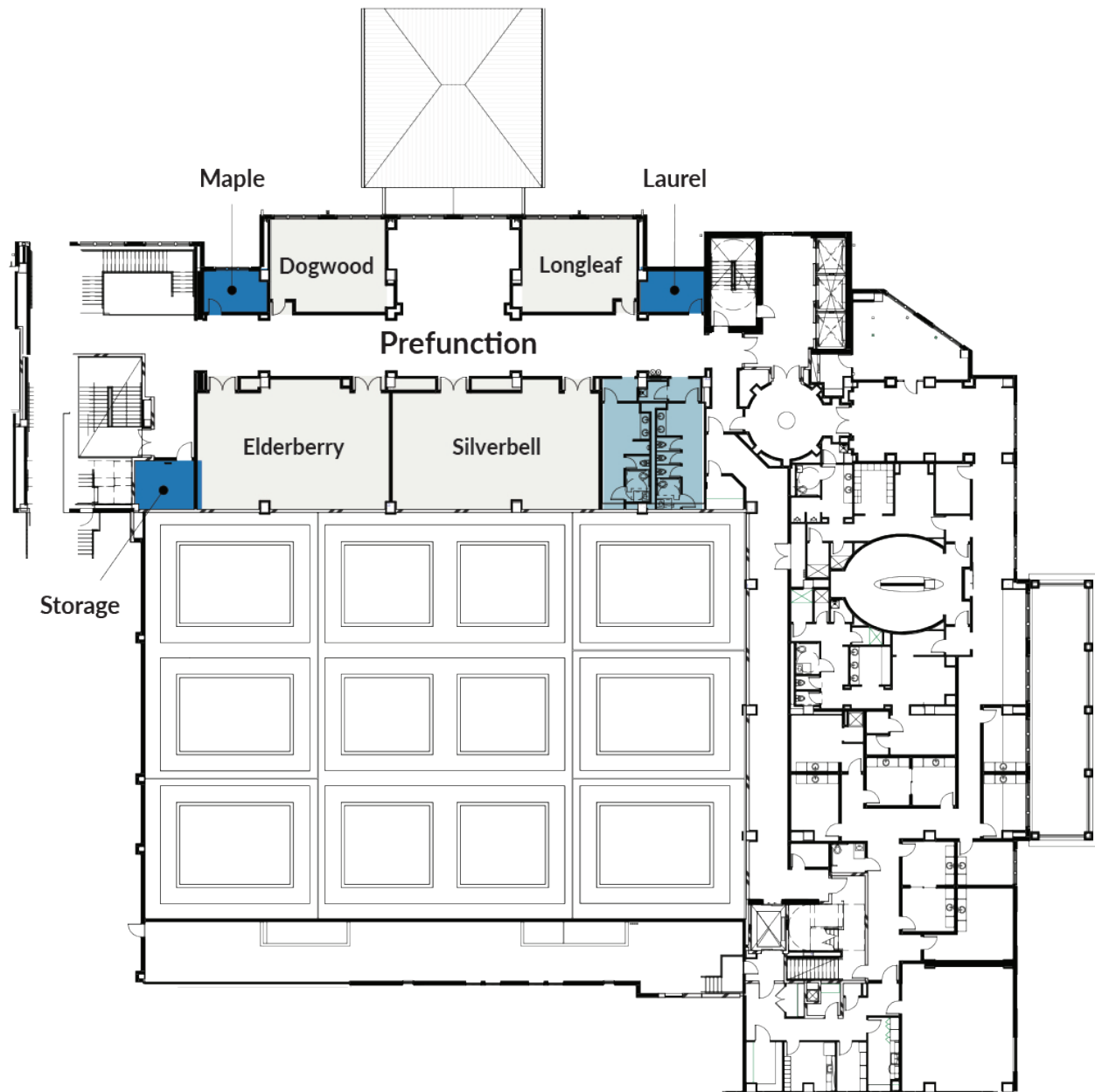
HOTEL EFFIE

1ST LEVEL



HOTEL EFFIE

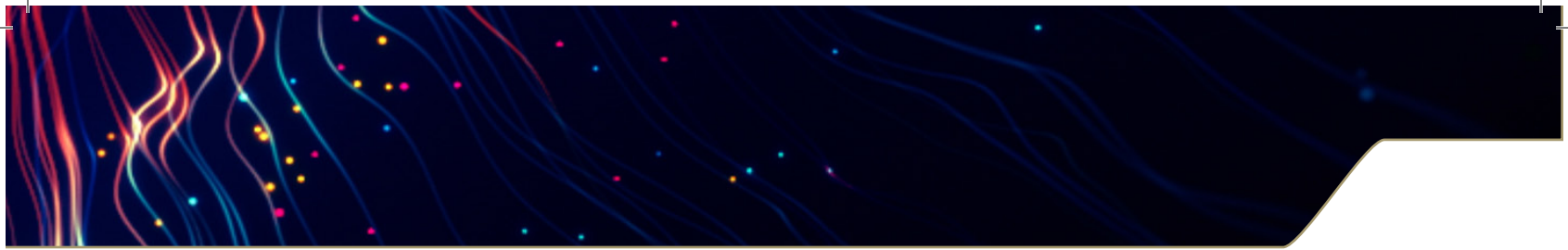
2ND LEVEL



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, Hillary Adkins, Jon Adkins, Blake Burgess, Hollie Burgess, Walker Burgess
DAN ADKISSON The Hardin County Bank Savannah, TN	Latonia Adkisson, Claire Adkisson, Emily Adkisson, Kendall Adkisson, Walker Adkisson
SHANNON AKER Bank of Brookhaven Brookhaven, MS	Robyn Aker, Allison McCaffrey, Anderson McCaffrey, Archie McCaffrey, Asher McCaffrey, Josh McCaffrey
CALVIN "SONNY" ALDRIDGE United Community Bank Gonzales, LA	Elke Aldridge, Bella Aldridge, Ben Aldridge
BARRY ALLEN Tower Community Bank Jasper, TN	Laura Allen
DIANNE AMBROSIER Covington County Bank Collins, MS	Mike Ambrosier
JEFFREY AMBURN Peoples Bank of East Tennessee Madisonville, TN	Christie Amburn
STEVEN ATNIP Verizon Flower Mound, TX	Michelle Atnip, Abigail Atnip, John Atnip, Katherine Atnip
RICKY BARBER First Bank of Alabama Talladega, AL	Tracey Barber
RYAN BARRICK American Bank & Trust Company, Inc. Bowling Green, KY	Kelly Barrick
LUCIE BEELEY Georgia Community Bank Albany, GA	Scott Beeley
DONNA BELLAMY The Citizens Bank of Swainsboro Swainsboro, GA	Tony Bellamy, Layla Clark
RUSTY BENNETT First National Bank of Clarksdale Clarksdale, MS	Julie Bennett
RANDY BERNARD South Louisiana Bank Houma, LA	Dawn Bernard, Sarah Lawrence, Tanner Lawrence
ANTHONY "KIP" BERTRAND Washington State Bank Washington, LA	Holly Bertrand, Brianna Bertrand, Gabbie Bertrand, Hayden Bertrand, Ben Broussard, Anniston Bergeron, Kenneth Kaufman
BILLY BINGHAM United Southern Bank Hopkinsville, KY	Melodie Bingham, Blayke Bingham, Carlie Alvis, Emma Proffitt
ANDREW BOOTH FNBB Services Corp. Baton Rouge, LA	
LYNN BORDELON The Cottonport Bank Cottonport, LA	

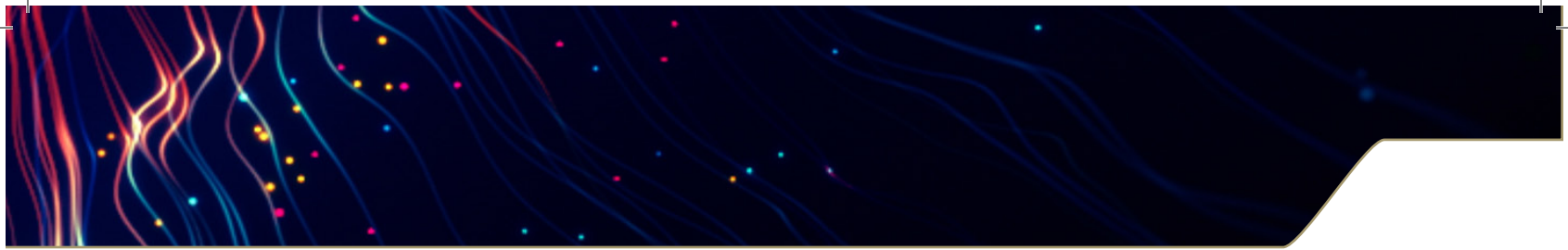


REGISTRANT NAME	GUESTS
BEN BORNE Synergy Bank Houma, LA	Mollie Borne
BLAINE BOUDREAUX The Bank Jennings, LA	Jennifer Boudreaux, Ella Boudreaux, Gracie Boudreaux, Chandler Watkins
JOHN BOYETT First State Bank of the South, Inc. Sulligent, AL	Susan Boyett
MIKELLE BRADY Profit Resources Incorporated Monroe, GA	Amelia Brady, Gibson Brady
WILLIAM CHAN BRINSON Farmers & Merchants Bank Lafayette, AL	Pam Brinson
ANDY BROWN First Bank of Alabama Talladega, AL	Sissy Brown
PAUL BRUMMETT, II JD Bank Jennings, LA	Lori Brummett, Malcolm Fruge, Shell Fruge
JOSHUA BRUNT First National Bankers Bank Ridgeland, MS	Valerie Brunt, Brooks Brunt, Debbie Brunt, Lucy Brunt, Joanne Wright, Tim Wright
GUY CABLE Grand Savings Bank Bentonville, AR	Elizabeth Cable
PATRICK CAMPBELL Resource Bank Covington, LA	Lori Jean Campbell, Callahan Campbell, Ellie Keller, Rory Keller, Taylor Keller, Tim Keller, Madison McPike
STUART CAPPS KlariVis Roanoke, VA	
JENNIFER CARLISLE Data Driven Partners, LLC Little Rock, AR	
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, Caroline Carothers, Davis Elliott, Elizabeth Elliott, Chloe Beth Kleypas
WESLEY CAUDELL FNBB Capital Markets Birmingham, AL	Jordan Caudell, Will Caudell, Cooper Dempsey, William Mummert
STEVEN CHAMPNEY First National Bankers Bankshares, Inc. Baton Rouge, LA	Mary Anne Champney
BRAD CHAPMAN Franklin State Bank & Trust Company Winnsboro, LA	Christy Chapman, Brandon Chapman, Jacey Smith
DALE COLE First Community Bank Batesville, AR	Gayle Cole, Fia Cole, Kathryn Cole
MICHELLE COLEMAN Bank of Edmonson County Brownsville, KY	Penny Jeanne Coleman, Raegan Travelsted
PATRICK COLEMAN Bank of Edmonson County Brownsville, KY	

REGISTRATION

GUEST LIST

REGISTRANT NAME	GUESTS
SKYLA COMER FNBB Capital Markets <i>Baton Rouge, LA</i>	David Comer, Ethan Comer, Greyson Comer
SHANNON COOMBS Commonwealth Community Bank <i>Hartford, KY</i>	
CHRIS CORTS FNBB Capital Markets <i>Birmingham, AL</i>	
JOSEPH COUVILLON Vermilion Bank & Trust Company <i>Kaplan, LA</i>	Rhonda Couvillon, Ross Couvillon, Taylor Couvillon, Emily Romero, Breard Snelling
REAVES CRABTREE FNBB Capital Markets <i>Birmingham, AL</i>	Helen Crabtree
STEVE CRISPINO South Louisiana Bank <i>Houma, LA</i>	Alyssia Hay
CHARLIE CROSS CS Bank <i>Eureka Springs, AR</i>	
ANGELA CUROLE State Bank & Trust Company <i>Golden Meadow, LA</i>	Paul Curole
ANDY DAKIN Bank of Sunset & Trust Company <i>Sunset, LA</i>	
DAVID DAMRON Farmers Bank <i>Nicholasville, KY</i>	Teresa Damron
ALLEN DAVID First National Bankers Bank <i>Baton Rouge, LA</i>	Kristi David, Brenden David, Holden David, Meagan David, Rylee Harvison
BRENT DAVIS Unity Bank of Mississippi <i>Holly Springs, MS</i>	Emma Davis, Bryce Davis, Zoe Davis, Savannah Phillips
NAKIA DAVIS The Commercial Bank <i>Honea Path, SC</i>	Brooke Davis, Brantley Davis, Emerson Davis, Carter Gates, Ryleigh Gates
TODD DAVIS FNBB Capital Markets <i>Atlanta, GA</i>	Lisha Davis
ROBERT DELEIDI CrossCheck Advising Group <i>Omaha, NE</i>	
CARLTON DEVAUGHN FirstState Bank <i>Lineville, AL</i>	Ian Bloodsworth, Renee Bloodsworth, Shannon Bloodsworth, Patrick Brinyark, Alex Koda
ANJELICA DORTCH Independent Community Bankers of America <i>Washington, DC</i>	
ERIC DOSCH First Guaranty Bank <i>Hammond, LA</i>	Olivia Dosch, James Dosch, Sarah Dosch
BORIS DOVER First Community Bank <i>Batesville, AR</i>	Pam Dover, Alana Dover Coburn, Addison Coburn, Avery Coburn, Brandon Coburn
JACKSON DUDLEY Phenix-Girard Bank <i>Phenix City, AL</i>	

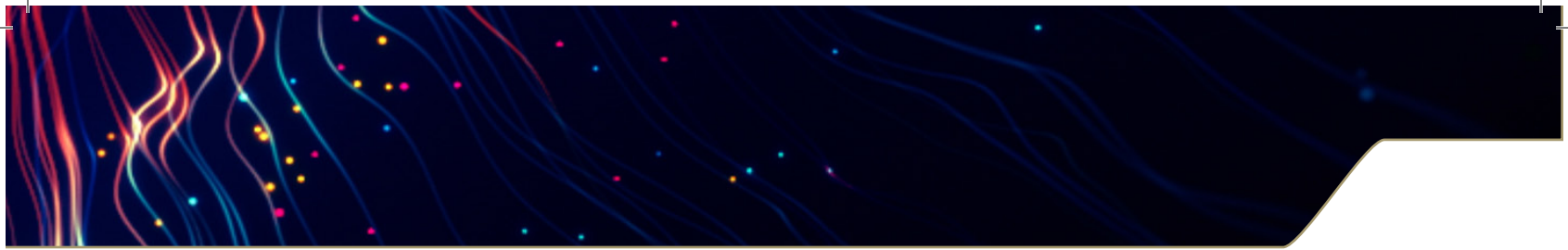


REGISTRANT NAME	GUESTS
BRANDT DUFRENE First National Bank USA Boutte, LA	Glenda Dufrene
BRANDT DUFRENE, JR. First National Bank USA Boutte, LA	Bridgette Dufrene, Laura Dufrene, Mary Dufrene, Sarah Dufrene, Trey Dufrene
FRANCES DUFRENE Bonvenu Bank, N.A. Bossier City, LA	Clara Prufer
JARED ELLIS FNBB Capital Markets Birmingham, AL	Joy Ellis
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
TRACY FOREMAN Community First Bank New Iberia, LA	Everett Foreman, Ethan Foreman, Myles Foreman
DAVID FRANKLIN FirstState Bank Lineville, AL	Jenny Franklin, David Franklin, Felicity Franklin, Gideon Franklin, Marietta Franklin, Rob Franklin, Steven Franklin
NICOLE FRANKS Caldwell Holding Company Columbia, LA	Edward Franks
STEVE FRAZIER CCB Community Bank Andalusia, AL	Terrie Frazier
BRANDON FREEMAN First Bank of Alabama Talladega, AL	Laurie Freeman, Blakely Freeman, Carson Freeman
ROBERT GAGE, IV RiverHills Bank Port Gibson, MS	Jacqueline Gage, John Carson Kelly, Daniel Young
CHARLIE GAINES First Bank of Alabama Talladega, AL	Sharon Gaines
PATRICK GALLOWAY Concordia Bank & Trust Company Vidalia, LA	Cindy Galloway, Desiree Galloway, Jeffrey Galloway, Cole Edmiston, Shannon Edmiston
PAM GIBSON First State Bank of DeKalb County Fort Payne, AL	Phillip Gibson
KIM GILLIE Bank of Wiggins Wiggins, MS	Leo Gillie
AMEE GOODHEW FNBB Capital Markets Birmingham, AL	
JASON GOODMAN The Cecilian Bank Elizabethtown, KY	Heather Goodman
PAUL GOODPASTER The Citizens Bank Morehead, KY	
KYLE GOODWIN First Financial Bank Bessemer, AL	Ashley Goodwin, Caroline Goodwin, Ford Goodwin, Helen Massengale

REGISTRATION

GUEST LIST

REGISTRANT NAME	GUESTS
JON GORDON Troy Bank & Trust Company Troy, AL	
TIMOTHY GRAY Community Bank of Mississippi Flowood, MS	Jeannie Gray, Heidi Gray
VALERIE GRAY Farmers & Merchants Bank Lafayette, AL	Shawn Gray, Samantha Gray, Sydney Gray, Gauge Daniel, Colton Fuller
STEVEN GRESHAM Bank of Holly Springs Holly Springs, MS	
SPENCER GUILBEAU The Cottonport Bank Cottonport, LA	
KEN HALE BOM Bank Natchitoches, LA	Shannon Hale, Drake Hale, Ragan Hale, Alayna Bush
MIM HATTEN Bank of Wiggins Wiggins, MS	Todd Hatten, Becca Anderson, Garrett Anderson, Tristyn Stewart, Ty Stewart
JON HENDERSON First State Bank of DeKalb County Fort Payne, AL	Casey Henderson, Nora Henderson
WILLIAM BRYAN HENDRIX Legacy State Bank Loganville, GA	Debbie Hendrix, Jacob Hendrix, Rachel Hendrix, Michael Baugh
DEREK HETHERINGTON Independent Correspondent Bankers Bank, Inc. Frankfort, KY	Sarah Hetherington, Ella Hetherington, Jon Parker Hetherington
JUSTIN HILL First Security Bank Batesville, MS	Tawana Hill, Teegan Hill
ROBYN HILLMAN Financial Institution Service Corporation West Monroe, LA	
EDWARD HOBBS FNBB Capital Markets Birmingham, AL	Beth Hobbs
KERRY HOLT NobleBank and Trust Anniston, AL	Shanna Holt
SAM HUBBARD Mississippi Department of Banking and Consumer Finance Madison, MS	
CHAD HUDSON FNBC Bank Mountain Home, AR	Anna Hudson
LISA HUGHES Heritage Bank of St. Tammany Covington, LA	Darryl Hughes
GILL HUNDLEY KlariVis Roanoke, VA	
DELVAN IRWIN FNBB Insurance Agency, LLC Ridgeland, MS	Lee Irwin, Hayden Irwin, Ty Irwin, Haley Knight, Matt Knight, Rhett Knight
JESSICA JOHNSON First National Bankers Bank Baton Rouge, LA	Michael Johnson, Ian Johnson, Lana Johnson

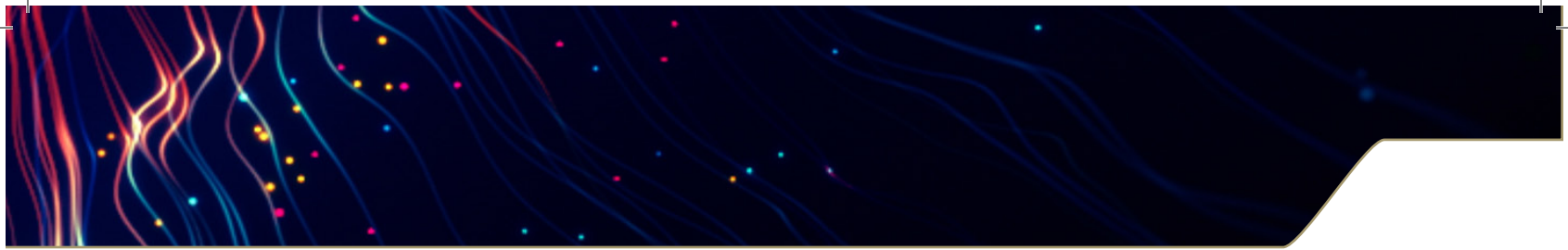


REGISTRANT NAME	GUESTS
ROBERT JOHNSON Bank of Erath Abbeville, LA	Christie Johnson, Bowen Johnson, Cody Johnson, Finley Johnson, Shelby Johnson
P. SCOTT JOLLY Office of Financial Institutions Baton Rouge, LA	Nancy Jolly, Claire Jolly
CHAD JONES First Bank of Alabama Talladega, AL	Elana Jones, Anna Grace Jones, Ryals Jones
JASON JONES Morgantown Bank & Trust Morgantown, KY	Tiffani Jones, Brandon Jones, Maddie Jones, Madison Jones, Monroe Jones, Tousley Jones, Burkley Owens
KEITH JONES First National Bankers Bank Little Rock, AR	Tami Jones, Emilia Jones, Olivia Jones, Robbie Jones, Tori Jones
MICHAEL KEEN RiverHills Bank Vicksburg, MS	Tiffany Keen, Elizabeth Keen, Will Keen, Tinley Jones
RHOSHUNDA KELLY Mississippi Department of Banking Jackson, MS	Michael Kelly, McKinley Kelly, Reagan Kelly, Ann Carlton Aldridge
CHERYL KENNEDY First National Bankers Bankshares, Inc. Baton Rouge, LA	Collins Engle, Holland Engle, Jennifer Engle, Scarlett Engle
JOEY KERN PriorityOne Bank Madison, MS	Mindi Kern, Everett Kern, Mirren Kern
MITCH KEY First Bank of Alabama Wedowee, AL	Cathy Key
JENIFER KIMBROUGH Oakworth Capital Bank Birmingham, AL	William Kimbrough, Henry Kimbrough, Mary Evelyn Kimbrough, Mary Goforth
SCOTT KIMEL FNBB Capital Markets Birmingham, AL	Jenny Kimel
JOEL KING First Financial Bank Bessemer, AL	Denise King, Jacob King, Lauren King, Ruth Cooper
JULIAN KING First Bank of Alabama Talladega, AL	Donna King
SUSAN SULLIVAN KINNEY Independent Community Bankers of America Washington, DC	
SHANNON KIRBY First National Bankers Bank Baton Rouge, LA	Lee Kirby, Hagen Kirby, Kaci Kirby, Kyle Kirby, Trey Kirby, Taylor Bookout
JAMES KISER Citizens Bank & Trust Company of Jackson Jackson, KY	Angie Thomas
JARED KISER Citizens Bank & Trust Company of Jackson Jackson, KY	Toni Stone
BILLY LANGLEY Farmers & Merchants Bank Lafayette, AL	Carla Langley
KIM LANGLOIS First National Bankers Bankshares, Inc. Baton Rouge, LA	Ken Langlois, Hart Lacassagne, Herbie Lacassagne, Hudson Lacassagne, Kenli Lacassagne

REGISTRATION

GUEST LIST

REGISTRANT NAME	GUESTS
GAVIN LANGSTON Fidelity Bank Metairie, LA	Sherry Langston, Gavin Langston II, Walker Langston
GINGER LAURENT Louisiana Bankers Association Baton Rouge, LA	Keith Miller
DANIEL LAWSON Highlands Community Bank Covington, VA	Vicky Lawson, Charlotte Lawson, Jenny Lawson, Lucas Lawson
JIMMY LEBLANC JD Bank Jennings, LA	Heidi Earles
CLAIR LEGER Resource Bank Covington, LA	Marty Leger, Kate Leger, Mary Grace Cazavenette
CONVILLE LEMOINE Bank of St. Francisville St. Francisville, LA	Polly Lemoine
KELLIE SCHNEIDER LETO The Cottonport Bank Cottonport, LA	
WILBUR LIPSEY CLB The Community Bank Jonesville, LA	Julie Lipsey, Summer Lipsey
GARY LITTLEFIELD Gulf Coast Bank & Trust Company Baton Rouge, LA	Debbie Littlefield
LEWIS LOWE Farmers & Merchants Bank Lafayette, AL	Kathy Lowe
MINH LUU The Cottonport Bank Cottonport, LA	
REID LYNCH FNBB Capital Markets Birmingham, AL	Virginia Lynch
PHILLIP MAHER RiverHills Bank Port Gibson, MS	Kayla Maher, Jake Maher, James Maher, Katie Maher
MICHAEL MALONE First National Bankers Bank Baton Rouge, LA	Julie Malone, Ashlyn Malone, Shaylin Georgen
SUSANNAH MARSHALL Arkansas State Banking Department Little Rock, AR	Wilks Marshall
ROBERT MASSENGILL Bank of Brookhaven Brookhaven, MS	Fran Massengill, Gracey Massengill, Robert Massengill
BRANT MATHIEU Guaranty Bank & Trust Company of Delhi Delhi, LA	Cindy Mathieu, Allison Sceroler, Craig Sceroler
KRISTI MAXWELL Merchants & Marine Bank Pascagoula, MS	David Maxwell, Anna Claire Burge, Cora Claire Burge, Justin Burge, Margot Burge
LAURA MCALEXANDER Centennial Bank Trezevant, TN	Roger McAlexander
JOE MCCLUNG CS Bank Eureka Springs, AR	

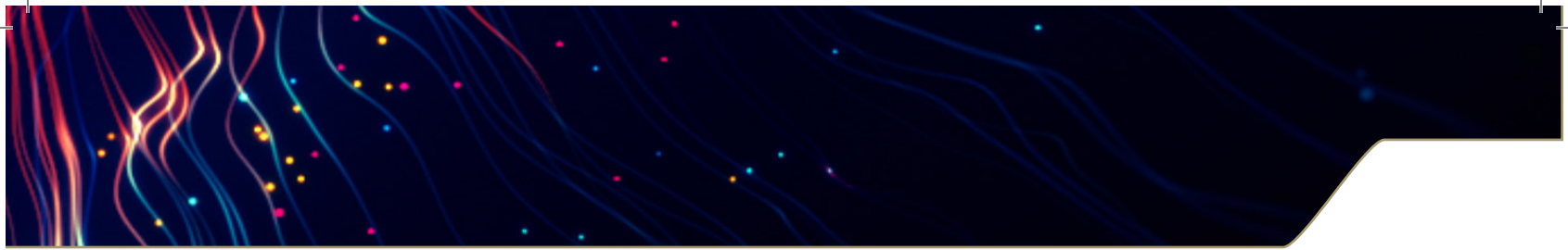


REGISTRANT NAME	GUESTS
KEITH MCCULLOUGH NobleBank and Trust Anniston, AL	Leigh Ann McCullough
MARK MCDUGAL Tower Community Bank Jasper, TN	Misty McDougal
RUSH MCKELVEY Farmers & Merchants Bank Lafayette, AL	Lisa McKelvey
SEAN MEADOWS Merchants & Farmers Bank Clinton, MS	Jessica Meadows, Abby Meadows, Blakely Westbrook, Parker Westbrook, Sarah Grace Westbrook
LEO MICKENHEIM Citizens Savings Bank Bogalusa, LA	Judi Mickenheim, Graham Mickenheim, Jason Mickenheim, Lauren Mickenheim, Mary Grace Mickenheim, Michael Mickenheim, Aaron Blom, Isabella Blom, Jennifer Blom, Mackenzie Blom, Samuel Blom, Jon Woods, Kelli Woods, Olivia Woods, Ross Woods
LEE MILAM Whitesville State Bank Whitesville, WV	Jada Milam
LAUREN MIZELL Century Bank Lucedale, MS	Tyler Mizell, Elizabeth Mizell, Emmie Grace Mizell, Everly Mizell
PAX MOGENSEN First National Bankers Bank Baton Rouge, LA	Jennifer Mogenson, Alex Mogenson, Gray Mogenson
GREG MORGAN First Bank of Alabama Talladega, AL	Brooke Morgan, Caroline Morgan, Conner Morgan
RAY MORGAN FNBB Capital Markets Shreveport, LA	Karen Morgan, Ella Morgan, Micah Morgan, Brandon Maggio, Lindsey Maggio, Carsyn Seaford, Cooper Seaford
CHARLES MORRIS First National Bankers Bank Birmingham, AL	Renea Morris
DONALD MORRISON American Bank Covington, LA	Ellen Morrison
RAY MUGGRIDGE Bank of Camilla Camilla, GA	Nancy Muggridge
JOHN MULHERN Caldwell Holding Company Columbia, LA	Laura Mulhern
NASEER NASIM Aptys Solutions, LLC Plano, TX	
JOEL NEELY RiverHills Bank Madison, MS	Jessica Neely, Cole Neely, Macy Neely, Mary Dogan Neely, Pate Collins
BILL NEWMAN First Bank of Alabama Talladega, AL	Norma Newman
JOHN NICHOLS First National Bank in DeRidder DeRidder, LA	Jennifer Nichols
JAY O'NEAL First State Bank De Queen, AR	Allana O'Neal

REGISTRATION

GUEST LIST

REGISTRANT NAME	GUESTS
LIZ OWEN The Citizens Bank of Philadelphia Philadelphia, MS	Chris Owen, Miles Owen, Will Owen
SAM PATE Citizens Bank & Trust Guntersville, AL	Ashlyn Pate
DHARMIN PATEL Arkansas State Bank Department Little Rock, AR	Pratima Patel, Diya Patel, Esha Patel
JASON PATOUT Gulf Coast Bank Abbeville, LA	Janine Patout, Chandler Patout, Presley Patout, Sawyer Patout, Marc Vezy, Patricia Vezy
TODD PATRICK FNBB Capital Markets Atlanta, GA	
BILL PATTERSON Quantum Risk Management & Solution, LLC Franklin, TN	
GREG PAWLEY The Cecilian Bank Elizabethtown, KY	Susan Pawley
CHRISTINA PERRY Citizens First Bank The Villages, FL	Joshua Perry, June Perry
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, Michelle Lovett
RONNIE PETREE The Bank Jennings, LA	Bonnie Petree
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
JEREMY PUNCH South Lafourche Bank & Trust Company LaRose, LA	Maggie Punch, Sophie Punch, Thomas Punch, Josh Guidry
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
TODD RAUCH American Bank Covington, LA	Katie Rauch, Gavin Rauch, Madison Rauch, Max Rauch
MICHELLE REESOR First Community Bank Batesville, AR	Jerry Reesor, Auggie Reesor, Cameron Reesor, Hannah Reesor, Opal Jane Reesor
TROY RICHARDS Guaranty Bank & Trust Company of Delhi Delhi, LA	Amy Richards, Eliza Richards, Langdon Richards, Larkin Richards

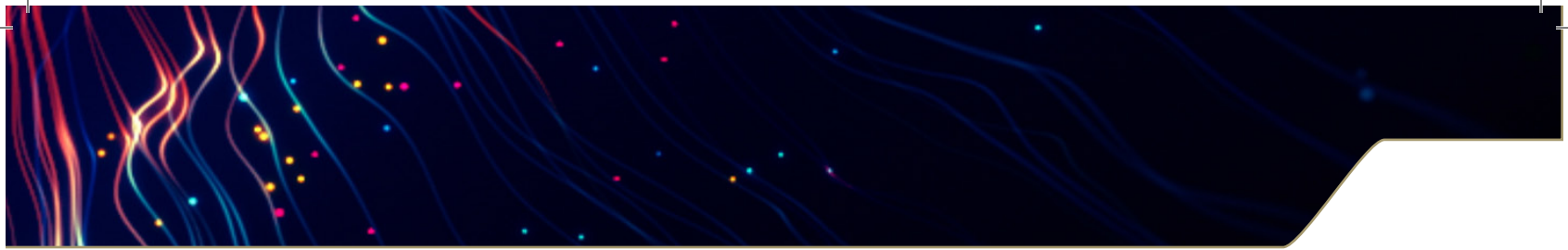


REGISTRANT NAME	GUESTS
ABBY RICHE' United Community Bank Gonzales, LA	Mike Riche'
RICHARD ROBey FNBB Capital Markets Birmingham, AL	Marla Robey, Brooke Robey, Cassady Robey, Luke Robey, Raley Robey, Richard Robey,Jr., Will Robey
DREW ROE Metro Bank Birmingham, AL	Chrissy Roe, Haylee Roe, Jacob Roe, Holly Huddleston
KEVIN ROMERO Rayne State Bank & Trust Company Lafayette, LA	Mandy Romero, Caroline Romero, Luke Romero, Molly Romero
BILL ROOHI First National Bankers Bankshares, Inc. Baton Rouge, LA	Alma Roohi
SUSIE ROWE Washington State Bank Washington, LA	Robert Rowe, Hailie Rowe
ANTHONY "A.J." ROY The Cottonport Bank Cottonport, LA	
JEFF SANDS First National Bankers Bank Birmingham, AL	Terri Sands
SAM SCALICI, JR. Oakworth Capital Bank Birmingham, AL	
TODD SCRUGGS Bank of the James Lynchburg, VA	Adrienne Scruggs
DEBORAH SEYMOUR FNBB Services Corp. Hattiesburg, MS	Dennis Seymour
REBECCA SISCO Independent Correspondent Bankers' Bank, Inc. Frankfort, KY	Ed Sisco, Elijah Sisco, Sophia Sisco
AMANDA SMART Cross Keys Bank Monroe, LA	Glenn Smart
ADRIAN SMITH First Security Bank Batesville, MS	Jodi Smith
DIONNE SMITH FNBB Capital Markets Baton Rouge, LA	Brian Smith
MARTY SNOWDEN Citizens Bank & Trust Co. of Jackson Jackson, KY	Olivia Withers, Zach Withers
TOMMY SPEARS First Bank of Alabama Talladega, AL	Kay Spears
M. HUNTER SPEDALE FNBB Services Corp. Baton Rouge, LA	Kristen Spedale, Linda Spedale, Olivia Spedale,
PATRICK SPENCER Financial Institution Service Corp West Monroe, LA	Pam Spencer, Molly Underwood, Peyton Underwood
HEATHER SPILLMAN FNBB Services Corp. Baton Rouge, LA	Don Spillman, Emily Holden, Harrison Holden, Barrow Clement

REGISTRATION

GUEST LIST

REGISTRANT NAME	GUESTS
DAVID STAFFORD Oconee Federal Savings & Loan Seneca, SC	Wendy Stafford, Landon Stafford, Peyton Stafford
CALEB STEWART FNBB Capital Markets Baton Rouge, LA	Bailey Stewart
CHEVIS SWETMAN The Peoples Bank Biloxi, MS	Marcia Swetman
JASON TAYLOR First Community Bank Batesville, AR	Brook Taylor, Kennedi Taylor, Steele Taylor, Betty Wilroy
MARK TAYLOR The Citizens Bank of Philadelphia Philadelphia, MS	Amy Taylor, Emma Taylor, Maggie Taylor
TOTSIE TEMPANARO Plaquemine Bank & Trust Company Plaquemine, LA	Sophia Tempanaro, Stacy Oubre
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
TOM TRAHAN Bank of Commerce & Trust Company Crowley, LA	Susan Trahan, Cecilia McMillon, Michael McMillon, Simone McMillon, Stella McMillon
TAMRA TRULL The Citizens Bank of Winfield Winfield, AL	
STANLEY TUCKER Farmers & Merchants Bank Lafayette, AL	Amy Tucker
NANCY TURNER West Alabama Bank & Trust Reform, AL	Terry Turner, Avery Turner
MALLORY VAN DOVER Data Driven Partners, LLC Little Rock, AR	
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, Jack Vidrine, Robert Pressler
BEVERLY WALLEY Bank of Wiggins Wiggins, MS	Leonard Walley
BRADLEY WARD CrossCheck Advising Group, LLC Little Rock, AR	Brooks Ward



REGISTRANT NAME	GUESTS
ROSE WASHOFSKY First National Bankers Bank Holly Springs, NC	Rick Washofsky, Kendell Washofsky, Spencer Washofsky
BEN WATSON Cross Keys Bank St. Joseph, LA	Linda Watson, Philip Watson, Elizabeth Watson
FOREST WHATLEY Oakworth Capital Bank Birmingham, AL	Leigh Whatley, Forest Whatley, Ann Mc Queen Whatley
DANA WHITAKER Heritage Bank of St. Tammany Covington, LA	Robert Whitaker, Trace Crane
MARIA WILKE FNBB Capital Markets Paducah, KY	Eddie Spraggs, Bennett Wilke, Max Petty
PRENTISS WILKS United Community Bank Raceland, LA	Shanna Wilks, Blanche Wilks, Elise Wilks, Prentiss Wilks, Jr., Skeeter Wilks
CHRIS WILLCOX Bonvenu Bank, N.A. Bossier City, LA	Lauren Willcox
ALLEN WILLIAMS First Community Bank Jonesboro, AR	Danna Williams, Cooper Williams
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, Grace Bauer, Easton Benton, Kenzie McCullar
JIM WOODYEAR Covington County Bank Collins, MS	Sarah Woodyear, Emilee Woodyear, JT Woodyear, Liam Woodyear
JILL ZIMMERMAN Farmers-Merchants Bank & Trust Breaux Bridge, LA	Guy Zimmerman, Charli Webre, Chase Webre, Jan Webre, Toby Webre
JOHN ZOLLINGER Home Bank, N.A. New Orleans, LA	Tina Zollinger



THANKS FOR JOINING
US THIS YEAR!

WE HOPE TO SEE YOU
AGAIN NEXT YEAR.

JUNE 7-11,
2026