

INDIVIDUALLY UNIQUE,
STRONGER TOGETHER



ANNUAL SUMMER CONFERENCE
& INVESTMENT CONFERENCE

2026

JUNE 7-11 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



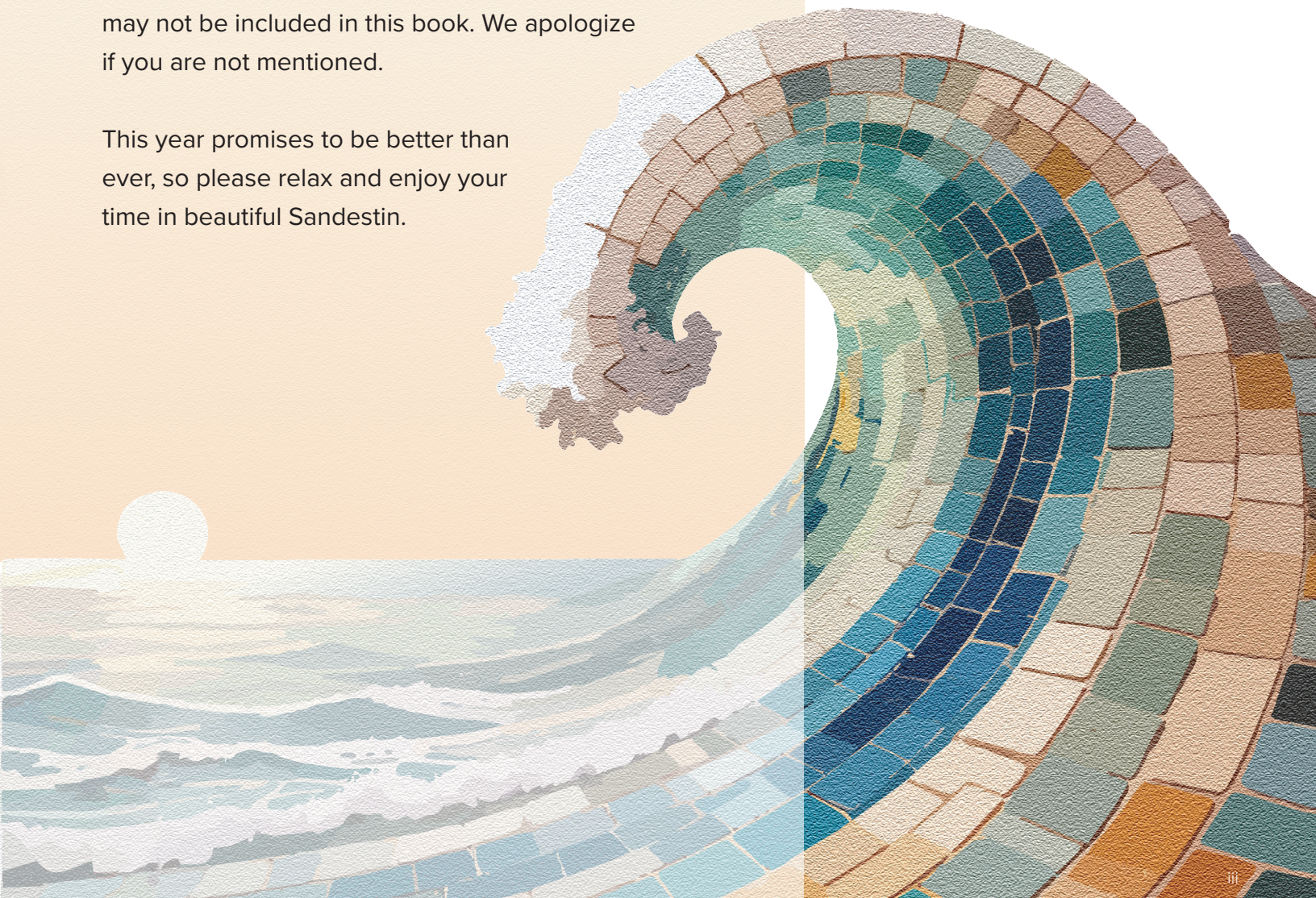
WE'RE READY TO CONNECT WITH YOU!

WELCOME

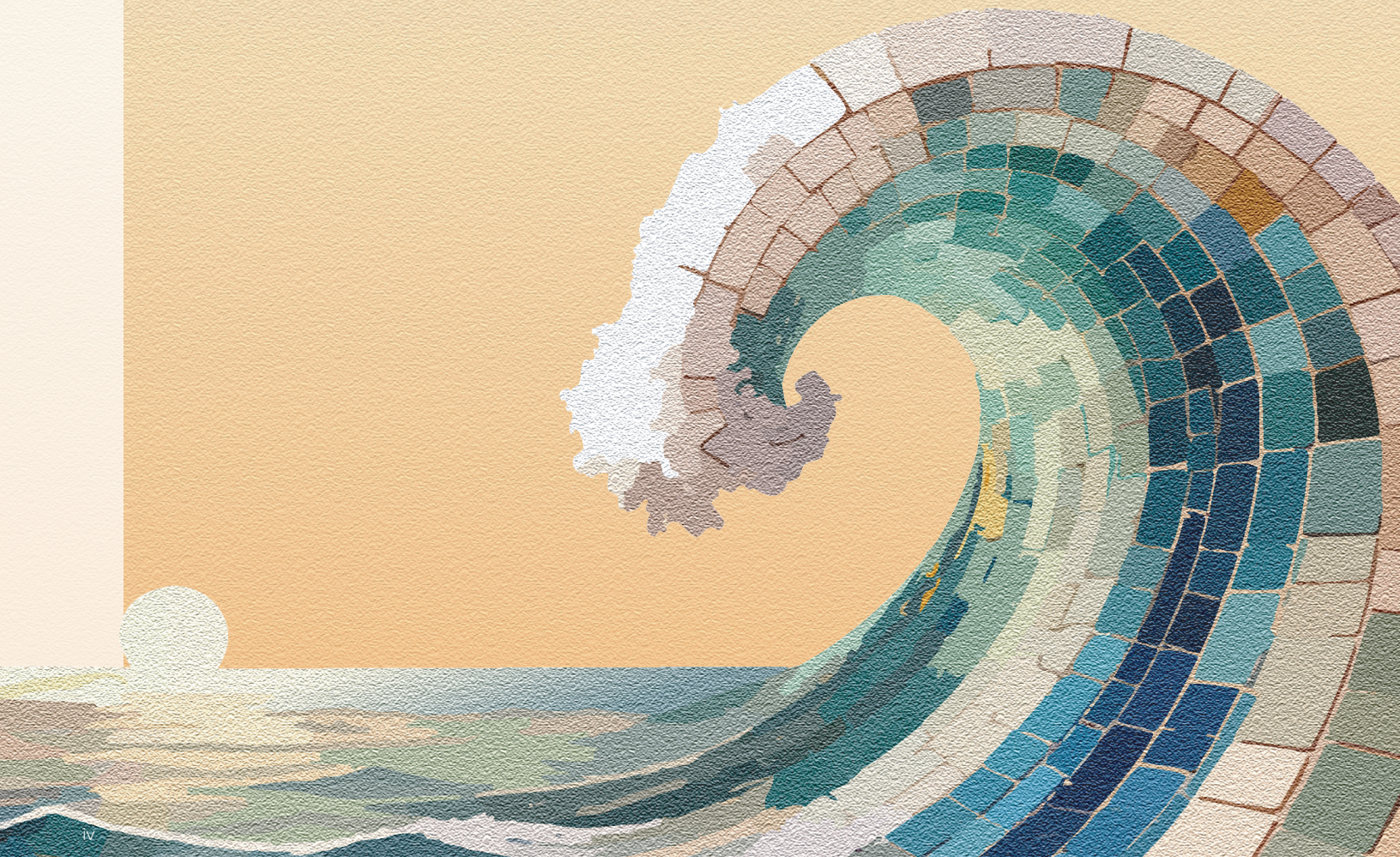
Welcome to our 40th Annual Summer Conference and Investment Conference. We are delighted to have you and your family with us. It is wonderful to see familiar faces again and we are excited to welcome newcomers to our conference. Our staff and affiliates are here to help make your stay comfortable and 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.



INDIVIDUALLY UNIQUE,
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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

“COASTAL NIGHTS & NEON LIGHTS”

The Closing Ceremonies will be Tuesday, June 9 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 the desserts 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 10 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 7, 2026

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

6:00 – 8:00 pm **WELCOME RECEPTION**
Beach (*Backup: Magnolia Ballroom*)



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 8, 2026

7:00 – 9:30 am **BREAKFAST**
Azalea Ballroom, Corridor & Foyer – Baytowne Conference Center, 2nd Level

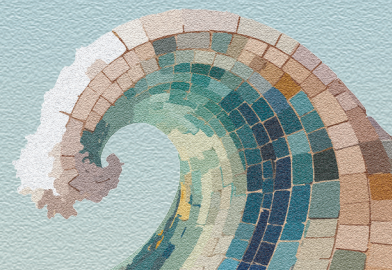
7:30 am – 12:00 pm **ALM WORKSHOPS**
(FOR **CURRENT FNBB CAPITAL MARKETS ALM CUSTOMERS**)
Dogwood, Silverbell & Longleaf Rooms – Hotel Effie, 2nd Level

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

10:00 – 11:30 am **BINGO**
ADULTS: Azalea Ballroom – Baytowne Conference Center, 2nd Level
AGES 17–20: Jasmine – Baytowne Conference Center, 2nd Level
AGES 12–16: Camellia II – Baytowne Conference Center, 2nd Level
AGES 7–11: Camellia I – Baytowne Conference Center, 2nd Level
AGES 4–6: Grand Lawn (*Backup: Magnolia Breezeway*)

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

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



TUESDAY, JUNE 9, 2026

7:00 – 9:30 am BREAKFAST

Azalea Ballroom, Corridor & Foyer – Baytowne Conference Center, 2nd Level

7:15 – 7:45 am BREAKFAST MEETING

Jasmine – Baytowne Conference Center, 2nd Level

7:30 – 11:00 am ALM WORKSHOPS

(FOR **CURRENT** FNBB CAPITAL MARKETS ALM CUSTOMERS)

Dogwood, Silverbell & Longleaf Rooms – Hotel Effie, 2nd Level

8:00 – 9:30 am ALM WORKSHOPS

(FOR **PROSPECTIVE** FNBB CAPITAL MARKETS ALM CUSTOMERS)

Silverbell Room – Hotel Effie, 2nd Level

8:00 – 11:15 am BUSINESS MEETING

Magnolia Ballroom – Baytowne Conference Center, 1st Level

11:30 am – 12:30 pm CFO ROUNDTABLE

Camellia I & II – Baytowne Conference Center, 2nd Level

6:30 – 11:00 pm CLOSING CEREMONIES – ADULTS

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

8:00 pm Desserts & Entertainment: Magnolia Ballroom – Baytowne Conference Center, 1st Level

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

AGES 4–9

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

Registration and Dinner: Foyer – Baytowne Conference Center

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

AGES 13 AND UP

Registration and Dinner: Foyer – Baytowne Conference Center

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

WEDNESDAY, JUNE 10, 2026

7:00 – 9:30 am BREAKFAST

Azalea Ballroom, Corridor & Foyer – Baytowne Conference Center, 2nd 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

MEETING AGENDA & SPEAKERS

MONDAY, JUNE 8, 2026

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 **ECONOMIC OUTLOOK FOR THE U.S. SOUTHEAST**

JEREMY THORNTON, PH.D.

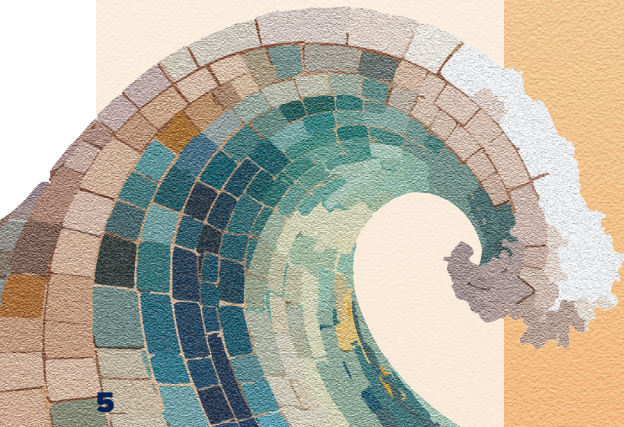
Associate Dean and Dwight Moody Beeson Chair of Business, Professor of Economics, Brock School of Business, Samford University

9:30 – 9:45 am **BREAK**

9:45 – 11:00 am **THE U.S. ECONOMY: The Next 12 Months**

ELLIOT EISENBERG, PH.D.

Economist, GraphsandLaughs, LLC





ECONOMIC OUTLOOK FOR THE US SOUTHEAST

JEREMY THORNTON, PH.D.

Associate Dean and Dwight Moody Beeson Chair of Business, Professor of Economics, Brock School of Business, Samford University

Jeremy Thornton, Ph.D. serves as associate dean and the Dwight Moody Beeson chair of business, professor of economics and the coordinator of the social entrepreneurship program at Brock School of Business. He teaches micro-economic theory, development economics, social entrepreneurship and international economics. Prior to his academic career, Thornton was involved in international economic development. In that role, he facilitated the design micro-finance and anti-poverty programs for civil society organizations in developing countries, primarily Latin America. His projects ranged from micro-lending programs for refugees to medium-sized agricultural and manufacturing operations.

Thornton's current research emphasizes the influence of market competition on nonprofit organizations and financing for social enterprises.



THE US ECONOMY: The Next 12 Months

ELLIOT EISENBERG, PH.D.

Economist, GraphsandLaughs, LLC

Elliot Eisenberg, Ph.D., is an internationally acclaimed economist and public speaker specializing in making the arcana and minutia of economics fun, relevant, and educational. He earned a B.A. in economics with first-class honors from McGill University in Montreal, as well as a Master's and Ph.D. in public administration from Syracuse University. Eisenberg, a former Senior Economist with the National Association of Home Builders in Washington, D.C., is the creator of the multifamily stock index (the first nationally recognized index to track the total return of public firms principally involved in the ownership and management of apartments), the author of more than eighty-five articles, and is a regular consultant to several large real estate professional associations, hedge funds, and investment advisory groups. He has spoken to thousands of business groups and associations, usually as a keynote speaker.

Dr. Eisenberg is the Chief Economist for GraphsandLaughs, LLC, a Miami-based economic consulting firm that serves a variety of clients across the United States. He is a frequent speaker on topics including economic forecasts, the economic impact of industries such as home building and tourism, consequences of government regulation, strategic business development, and other current economic issues.

He authors a daily 70-word commentary on the economy that is delivered to more than 30,000 inboxes daily, as well as a weekly newsletter, Elliot's Economic Express, that is available by subscription.

MEETING AGENDA & SPEAKERS

TUESDAY, JUNE 9, 2026

7:15 – 7:45 am **BREAKFAST MEETING**

Jasmine – Baytowne Conference Center, 1st Level

BEYOND THE CORE: Navigating the Demands for New Technology Against the Backdrop of Audit, Regulatory, and Generational Challenges

JON ICHTER

Chief Operating Officer & Chief Marketing Officer, TS Partners, Inc.

8:00 – 8:05 am **OPENING REMARKS**

Magnolia Ballroom – Baytowne Conference Center, 1st Level

HEATHER SPILLMAN

President, FNBB Services Corp.

8:05 – 9:20 am **RECLAIMING TIME FOR WHAT MATTERS MOST: How AI Creates Capacity for the Relationships that Win and Keep Customers**

FRED REGGIE

Executive Coach and Author, Fred Reggie Coaching

JOHN MUNSELL

Co-Founder and CEO Bizzuka, Inc., AI Consultant & Author

9:20 – 10:00 am **THE FUTURE OF BANKING DIGITAL ASSETS**

DAVID L. PETERSON

Chief Innovation Officer, First National Bankers Bank

10:00 – 10:15 am **BREAK**

10:15 – 11:15 am **12 STRONG: An Extraordinary Mission of Commitment, Purpose, Heroism and Hope**

MARK NUTSCH

Green Beret Commander Portrayed in the Movie “12 Strong” and New York Times Bestseller “Horse Soldiers”, Co-Founder of Horse Soldier Bourbon

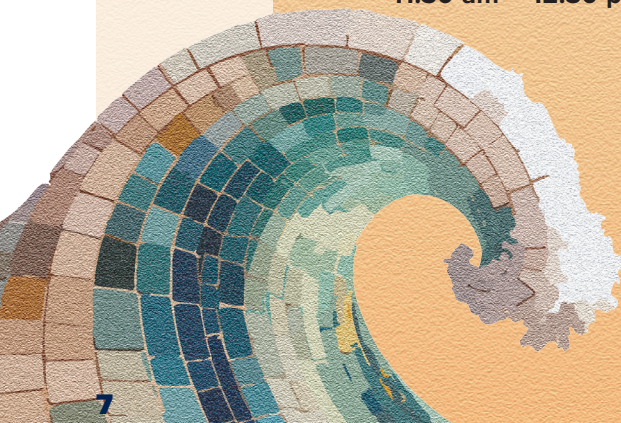
11:30 am – 12:30 pm **CFO ROUNDTABLE OPEN DISCUSSION**

Camellia I & II – Baytowne Conference Center, 2nd Level

MODERATOR:

STEVEN CHAMPNEY

Chief Financial Officer, First National Bankers Bankshares, Inc.



RECLAIMING TIME FOR WHAT MATTERS MOST: How AI Creates Capacity for the Relationships that Win and Keep Customers



FRED REGGIE
Executive Coach and Author,
Fred Reggie Coaching

Fred Reggie is a distinguished executive coach, international speaker, and respected authority on leadership, service culture, communication, and nonprofit governance.

He has partnered with leading organizations and Fortune 500 companies to help them strengthen connections, build vibrant cultures, and drive sustainable excellence.

Throughout his career, Fred has guided senior executives through complex challenges, including leadership transitions, mergers and acquisitions, and the development of service-oriented corporate environments. His speaking and coaching are deeply influenced by his lifelong passion for storytelling—a skill cultivated in his Lebanese immigrant family, where vivid narratives and engaging dialogue were a daily tradition.

With his unique blend of corporate expertise, storytelling prowess, and commitment to service, Fred Reggie stands out as a transformative speaker, coach, mentor, and leader who continues to make a lasting impact on both the business world and the communities he serves.



JOHN MUNSELL
Co-founder and CEO, AI Consultant,
Bizzuka, Inc.

John Munsell is the co-founder and CEO of Bizzuka, an AI consulting and transformation company based in Lafayette, LA. He is also the author of the book **INGRAIN: Strategy through Execution – The**

Blueprint to Scale an AI-First Culture.

John began his career in banking, spending five years with a small, regional bank in Louisiana, and six years with a community bank in Florida. In 1997, John started a software development company in Tampa which gradually grew into a digital marketing agency.

Recognizing AI's potential early on, John integrated it into all of Bizzuka's business processes. In 2022, John sold off the digital marketing division of Bizzuka, created groundbreaking AI frameworks, and turned Bizzuka into the marketing arm of a new AI transformation company, INGRAIN AI.

His thousands of hours mastering artificial intelligence (AI) technologies led to the creation of the AI Strategy Canvas®, Scalable Prompt Engineering™, and the INGRAIN AI Transformation Roadmap™. These frameworks have transformed how businesses use AI. They have been adopted by businesses like Kimball International, associations like the Nuclear Energy Institute, and higher education institutions like Tulane University, Louisiana State University, and Unitech Training Academy.



**THE FUTURE OF BANKING
DIGITAL ASSETS**

DAVID 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.



**12 STRONG: An Extraordinary Mission of Commitment,
Purpose, Heroism and Hope**

MARK NUTSCH
Green Beret Commander Portrayed in the Movie
“12 Strong” and New York Times Best Seller
“Horse Soldiers”

From the battlefield to the business world, Mark Nutsch shares his remarkable story and the secrets to his success—from leading a heroic 12-man Green Beret team in defeating the Taliban to founding a wildly popular and award-winning bourbon brand.

In October 2001 following the attacks on 9/11, Mark Nutsch led a team of U.S. Special Forces on a covert mission to Afghanistan, where they would ride to war on horses to fight the enemy—side by side with their Muslim counterparts—capture the strategic city of Mazar-i-Sharif within a matter of weeks, and successfully overthrow the Taliban. Now a consultant to Special Operations Command, he earned a Bronze Star with valor for his bravery. The story inspired a New York Times bestselling book by Doug Stanton, *Horse Soldiers*, and a 2018 major motion picture called *12 Strong*, in which Mark is portrayed by actor Chris Hemsworth.

Years after this historic event, Mark and a few of his fellow Green Berets teamed up for a different sort of mission: Co-founding American Freedom Distillery and their signature offering, *Horse Soldier Bourbon*, which is sold in bottles pressed in molds made from steel salvaged from the World Trade Center site. The company achieved remarkable success, and *Horse Soldier Bourbon* has won more than 30 awards, including three Double Gold Medals at the San Francisco International Spirits Competition, and in 2024 the brand became the “Official Dark Spirit” Sponsor of the Professional Bull Riders.

MEETING AGENDA & SPEAKERS

WEDNESDAY, JUNE 10, 2026

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 **STRIKING THE BALANCE BETWEEN FRAUD AND PROFITABILITY**

ADAM BROWN

Payments Professional, Profit Resources, Inc.

BRETT RAWLS

Payments Professional, Profit Resources, Inc.

9:00 – 9:45 am **WASHINGTON REGULATIONS UPDATE**

AMBER MILENKEVICH

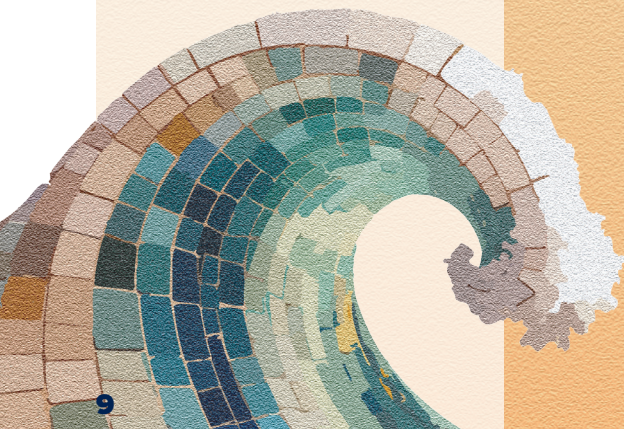
Vice President, Congressional Relations,
Independent Community Bankers of America

9:45 – 10:00 am **BREAK**

10:00 – 11:00 am **A MORNING WITH TERRY BRADSHAW**

TERRY BRADSHAW

Former Professional Football Quarterback,
Television Sports Analyst, Fox NFL Sunday Co-Host



STRIKING THE BALANCE BETWEEN FRAUD AND PROFITABILITY



ADAM BROWN
Payments Professional,
Profit Resources, Inc.

Adam Brown is a dedicated payments professional with over 26 years of experience working across various areas of the payments business, nurturing strong client relationships and helping customers succeed. With a background in customer & franchise operations, law, fraud/risk products and overall account management, he brings practical insight and a steady approach to navigating complex solutions. Adam is known for his warm communication style, his ability to ensure the clients are supported and brings commitment to creating positive and long-lasting relationships.



BRETT RAWLS
Payments Professional,
Profit Resources, Inc.

Brett brings extensive leadership experience in high-growth financial services organizations, with a track record of driving key strategic initiatives, overseeing business operations, improving bottom line and facilitating change. He has been active the last 27 years in the financial services industry, having spent time at The Federal Reserve Bank, multiple correspondent and commercial bank environments, and consulting in the industry. As a correspondent banker, Brett has worked directly with over a thousand community financial institutions over the last ten years. Additionally, he has established and led Treasury Management and SBA departments; multiple specialty units, including cannabis-related banking, national deposits and loan participation/syndication desks; and helped create and become the first Chief Administrative Officer for a now-\$60 billion plus southeastern-based bank.



WASHINGTON REGULATIONS UPDATE

**AMBER
MILENKEVICH**
Vice President,
Congressional Relations,
Independent Community
Bankers of America

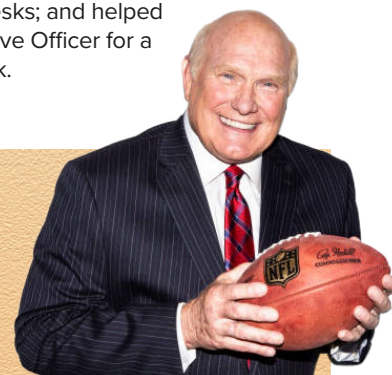
Amber Milenkevich joined ICBA as Vice President of Government Relations. She comes to ICBA from New York Life, where she focused on retirement policy. With experience across the public and private sectors, including work on political campaigns, United States Capitol, NAFCU, and New York Life, Amber brings a clear, people-centered approach to complex policy issues.

At ICBA, Amber leads advocacy on fraud, data privacy, credit union taxation, interchange, and housing policy. She is passionate about making policy accessible, building trust through communication, and creating impact through collaboration.

Amber received a Bachelor of Arts in International Affairs from Florida State University and holds a Master's in Applied Intelligence from Georgetown University.

A MORNING WITH TERRY BRADSHAW

TERRY BRADSHAW
Former Professional Football
Quarterback, Television Sports
Analyst, Fox NFL Sunday Co-Host



Terry Bradshaw is a four-time Super Bowl champion quarterback for the Pittsburgh Steelers, a two-time Super Bowl MVP, an NFL Hall of Famer and a Sports Broadcasting Hall of Fame inductee, as well as a multi-E Emmy award-winning broadcaster on "FOX NFL Sunday." Bradshaw is also a popular actor, New York Times best-selling author, gospel and country singer, the star of his own stage production, "The Terry Bradshaw Show," a motivational speaker, and one of the few NFL players with a star on the Hollywood Walk of Fame.

The first player chosen in the 1970 draft, the 6'3" Bradshaw became one of the most prolific quarterbacks in history. He was the first quarterback to win four Super Bowls (1975, 1976, 1979 and 1980), making him a perfect 4-0 in Super Bowl play – an extraordinary feat that has only been duplicated once, 10 years later, by Joe Montana. In those four performances, he completed 49 of 84 attempted passes (nine for touchdowns) for 932 yards (second all-time), with just three interceptions while amazingly calling his own plays, something rarely done when Bradshaw played and unheard of in today's NFL. Bradshaw, a two-time Super Bowl MVP (Super Bowls XIII and XIV), was a four-time All-Pro. He retired prior to the 1984 season.

Bradshaw segued to broadcasting as a guest commentator for CBS Sports' NFC postseason broadcasts (1980-82). He joined CBS Sports as an NFL game analyst in 1984 and later became a studio analyst on "The NFL Today" for four seasons, starting in 1990. As co-host and analyst on "FOX NFL Sunday," Bradshaw has been a primary force in making the show America's most-watched NFL pregame program since its debut in 1994. In 2006, the nationally prominent Davie-Brown Index rated Bradshaw the best-known broadcaster in all of sports.

A multi-E Emmy Award-winning broadcaster and Sports Broadcasting Hall of Fame inductee, his work on "FOX NFL Sunday" earned him Sports Emmy Awards in the Outstanding Sports Personality/Analyst category in 1999, 2001 and 2009, and he was named TV Guide's favorite sportscaster in 1999.

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



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
Chad Davis	SVP & IT Support Manager

ALABAMA REGION

Jeff Sands	SVP & Correspondent Lending Officer
Jonathan Simon	SVP & Correspondent Lending Officer
Jeff Hudson	SVP & Relationship Manager
Charles Kown	SVP & Relationship Manager

ARKANSAS REGION

Jay Wisener	Regional Market President
Herbert Thomas	SVP & Relationship Manager

FLORIDA REGION

Rose Washofsky	SVP & Relationship Manager
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Chris Corts	President
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
Richard Robey	SVP & Investment Sales Representative
Shep Morgan	VP & Investment Sales Representative
Bill Albright	SVP & Investment Trader
Katie Brumley	AVP & Investment Operations Coordinator
Timothy Vardaman	EVP & Director of Operations
Amee Goodhew	SVP & Senior ALM Analyst
Dionne Smith	SVP & Manager, ALM Client Relations
Caleb Stewart	VP & ALM Senior Analyst I



Chris Corts	President
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Heather Spillman	President
Drew Booth	SVP & Managing Director, Loan Review
Deborah Seymour	SVP & Managing Director, Internal Audit
M. Hunter Spedale	SVP & Managing Director, Compliance Services



Delvan Irwin	SVP & Manager of Insurance
Maria Wilke	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.



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.

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

CONFERENCE TRAM HOURS:

Monday - Wednesday, June 8 - 10, 2026: 6:30 am - 8:30 am
 Tuesday, June 9, 2026: 5:30 pm - 7:30 pm
 9:00 pm - 12:00 pm

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:

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

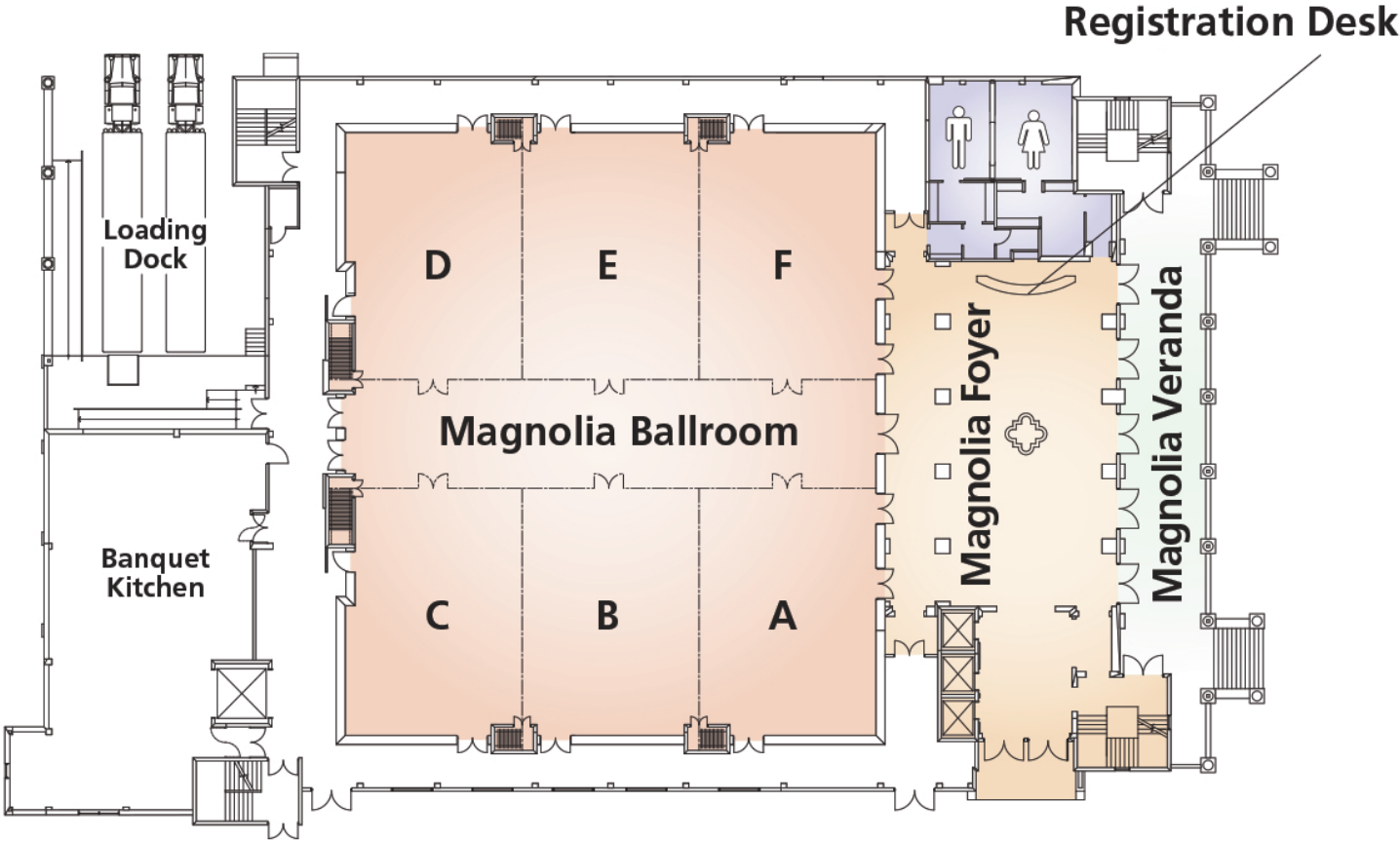
PARKING: General parking for those not staying in Hotel Effie, The Village or The Grand Complex is available in The Grand Sandestin parking lot which now extends to the entrance of the Inspiration by Fairmont. General parking is limited and the use of the Sandestin Tram Service is suggested.

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.

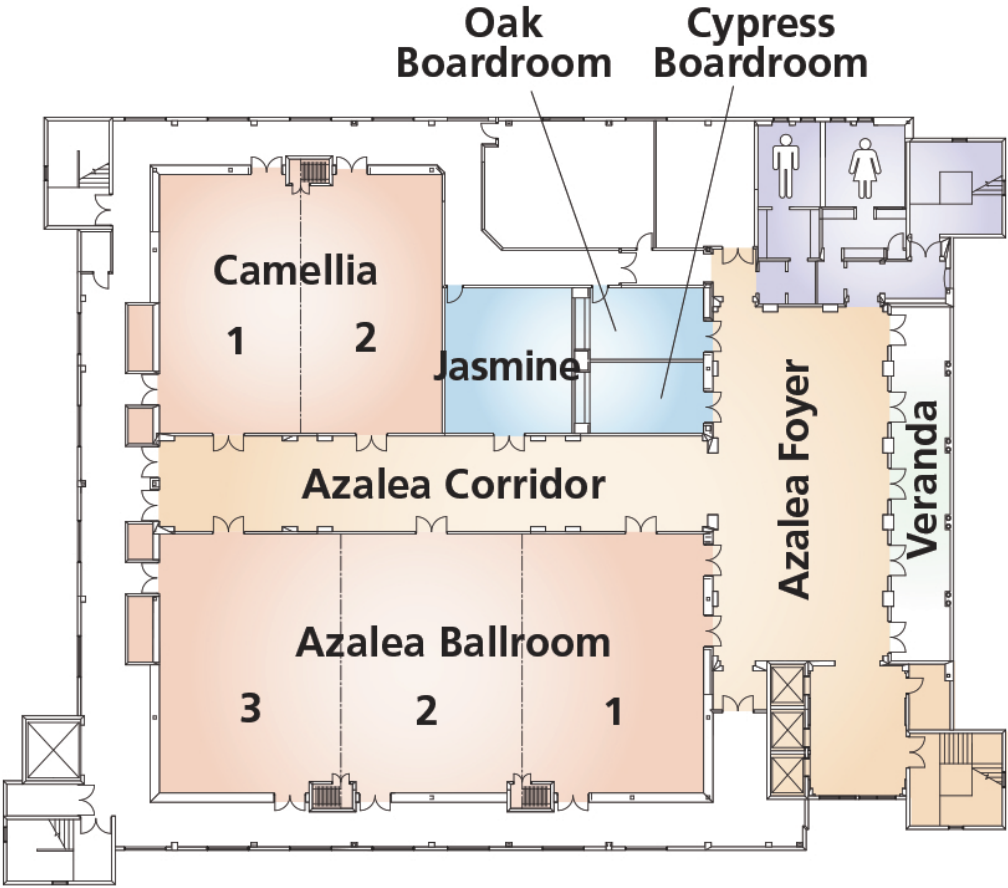
BAYTOWNE CONFERENCE CENTER

1ST LEVEL



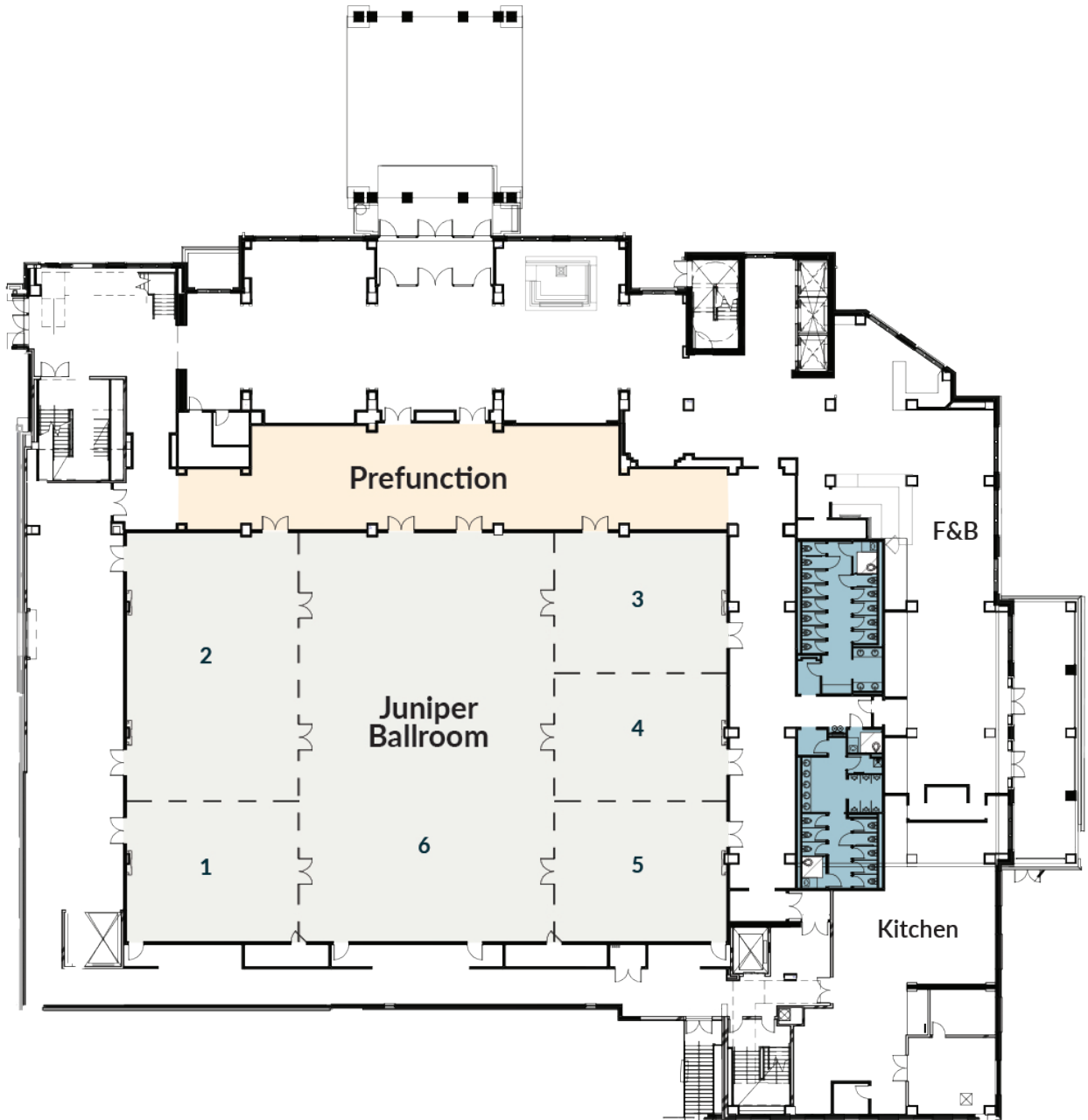
BAYTOWNE CONFERENCE CENTER

2ND LEVEL



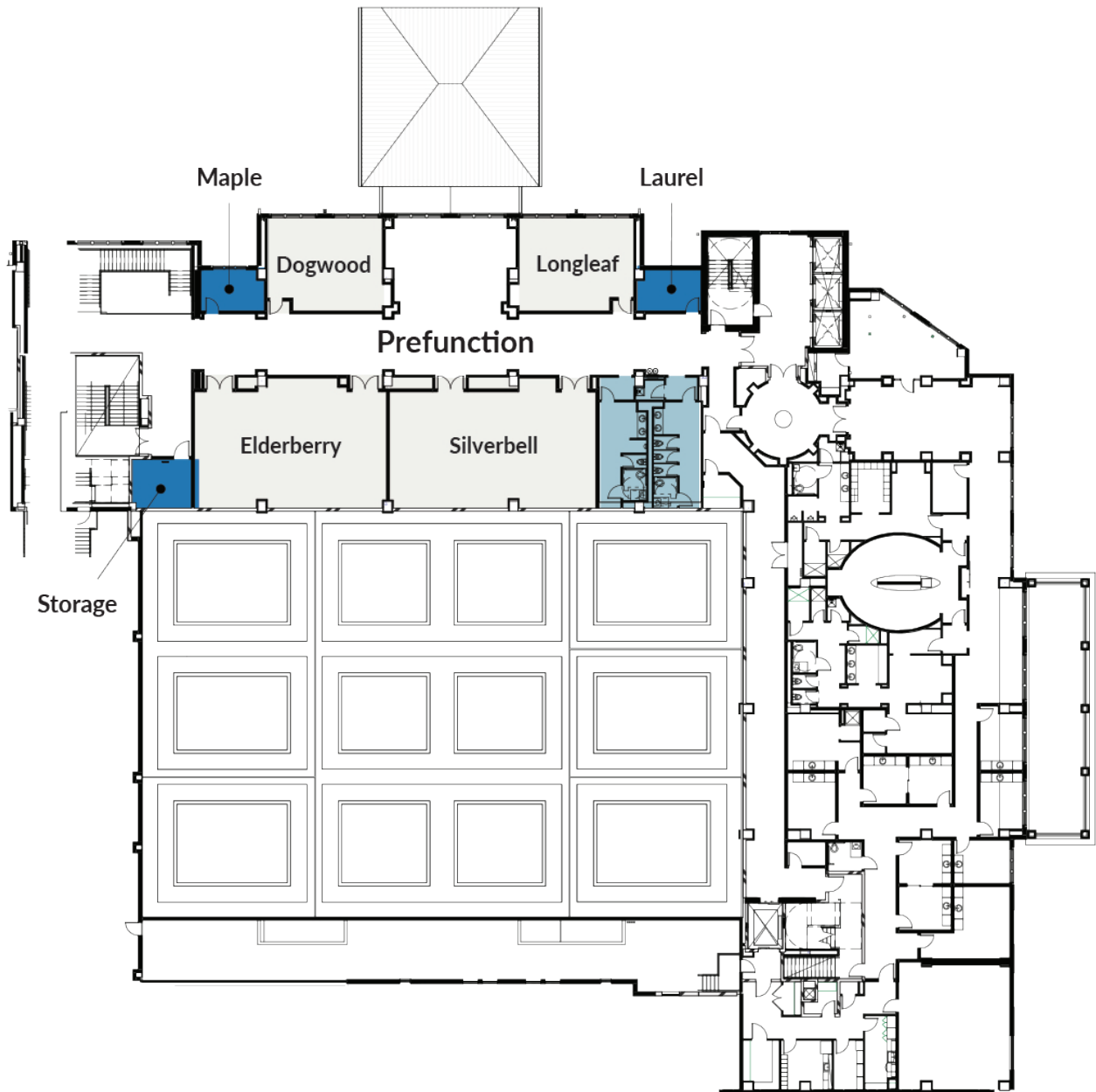
HOTEL EFFIE

1ST LEVEL



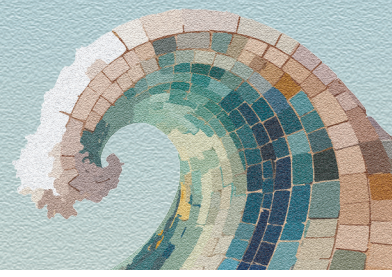
HOTEL EFFIE

2ND LEVEL



REGISTRATION GUEST LIST

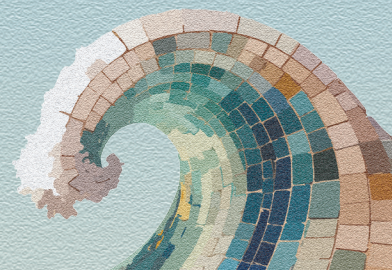
REGISTRANT NAME	GUEST(S)
BILLY ACRED INSOUTH Bank <i>Brownsville, TN</i>	Sandy Acred, Drake Maness, Kenzie Maness
JOHN AHLEN Arkansas State Banking Department <i>Little Rock, AR</i>	
SHANNON AKER Bank of Brookhaven <i>Brookhaven, MS</i>	Robyn Aker, Allison McCaffrey, Anderson McCaffrey, Archie McCaffrey, Asher McCaffrey, Josh McCaffrey
WILLIAM ALBRIGHT FNBB Capital Markets <i>Birmingham, AL</i>	Hong Albright
CALVIN "SONNY" ALDRIDGE United Community Bank <i>Gonzales, LA</i>	Elke Aldridge, Ben Aldridge, Bella Aldridge
GRAYSON ALLEN Jonesboro State Bank <i>Jonesboro, LA</i>	Ashley Allen, Esther Allen, Hannah Allen, Mary Allen, Ruth Allen
DIANNE AMBROSIER Covington County Bank <i>Collins, MS</i>	Mike Ambrosier
CHRIS ARDEN Calhoun Banks <i>Grantsville, WV</i>	Jada Arden, Jenna Arden
RICKY BARBER First Bank of Alabama <i>Talladega, AL</i>	Tracey Barber
REBECCA BARRENTINE Copiah Bank <i>Hazlehurst, MS</i>	Chris Barrentine, Daniel Webb, Jessica Webb
RYAN BARRICK American Bank & Trust Company, Inc. <i>Bowling Green, KY</i>	Kelly Barrick
ROBERT BARTLETT River City Bank <i>Louisville, KY</i>	Courtney Bartlett, Daphne Bartlett, Jackson Bartlett, Mia Bartlett
DAWN BASTARACHE Bonvenu Bank, N.A. <i>Bossier City, LA</i>	
TODD BEERS Independent Correspondent Bankers Bank, Inc. <i>Frankfort, KY</i>	Kimberly Beers, Grayson Beers, Parker Hammons
DONNA BELLAMY The Citizens Bank of Swainsboro <i>Swainsboro, GA</i>	Tony Bellamy, Layla Clark
DAVE BENNETT Capital City Bank <i>Tallahassee, FL</i>	
RUSTY BENNETT First National Bank of Clarksdale <i>Clarksdale, MS</i>	Julie Bennett
RANDY BERNARD South Louisiana Bank <i>Houma, LA</i>	Dawn Bernard
BILLY BINGHAM United Southern Bank <i>Hopkinsville, KY</i>	Melodie Bingham, Blayke Bingham, Will Bingham
CHAD BLANKENBAKER Beauregard Federal Savings Bank <i>De Ridder, LA</i>	Sarah Blankenbaker
ANDREW BOOTH FNBB Services Corp. <i>Baton Rouge, LA</i>	
BLAINE BOUDREAUX The Bank <i>Jennings, LA</i>	Jennifer Boudreaux, Ella Boudreaux, Grace Boudreaux, Chandler Watkins



REGISTRANT NAME	GUEST(S)
JOHN BOYETT First State Bank of the South, Inc. <i>Sulligent, AL</i>	Susan Boyett
STEVE BOZEMAN Copiah Bank <i>Hazlehurst, MS</i>	Becky Bozeman
CHRIS BRAUD Home Bank, N.A. <i>Metairie, LA</i>	Shaune Braud, Madeline Braud
WILLIAM CHAN BRINSON Farmers & Merchants Bank <i>Lafayette, AL</i>	Pam Brinson
ADAM BROWN Profit Resources Incorporated <i>St. Peters, MO</i>	
BRAD BRUCE South Lafourche Bank & Trust Company <i>LaRose, LA</i>	Crystal Bruce
KATIE BRUMLEY FNBB Capital Markets <i>Baton Rouge, LA</i>	Shelby Brumley, Markham Bradburn, Ryan Wentworth
PAUL BRUMMETT, II JD Bank <i>Jennings, LA</i>	Lori Brummett, Malcolm Fruge, Shelly Fruge
JOSHUA BRUNT First National Bankers Bank <i>Ridgeland, MS</i>	Valerie Brunt, Brooks Brunt, Lucy Brunt, Joanne Wright, Tim Wright
TERRY BUNNELL The Peoples Bank <i>Glasgow, KY</i>	Debbie Bunnell
DARYL BURCKEL JD Bank <i>Jennings, LA</i>	Mary Burckel
EDDIE CABOS HUB International <i>Metairie, LA</i>	Chris Cabos
ALEX CALLEN Merchants & Planters Bank <i>Raymond, MS</i>	Liz Callen, Cooper Callen, Emmaline Callen, Rush Callen
JAY CAMPBELL Fredonia Valley Bank <i>Fredonia, KY</i>	Cassie Campbell, Jayne Campbell
PATRICK CAMPBELL Resource Bank <i>Covington, LA</i>	Lori Jean Campbell, Callahan Campbell, Ellie Keller, Rory Keller, Taylor Keller, Tim Keller, Madison McPike,
ADAM CARLSON PriorityOne Bank <i>Magee, MS</i>	Carrie Ann Carlson, Barrett Carlson, Brandt Carlson, Langley Carlson
CHRIS CAROTHERS The Citizens Bank of Winfield <i>Winfield, AL</i>	Brandi Carothers
WESLEY CAUDELL FNBB Capital Markets <i>Birmingham, AL</i>	Jordan Caudell, Hayes Caudell, Will Caudell, Cooper Dempsey
STEVEN CHAMPNEY First National Bankers Bank <i>Baton Rouge, LA</i>	Mary Anne Champney
BRAD CHAPMAN Franklin State Bank & Trust Company <i>Winnsboro, LA</i>	Christy Chapman, Brandon Chapman
ALBERT CHRISTMAN Guaranty Bank & Trust Company of Delhi <i>Delhi, LA</i>	Caroline Christman
MICHELLE COLEMAN Bank of Edmonson County <i>Brownsville, KY</i>	Penny Jeanne Coleman, Jeanne Patton

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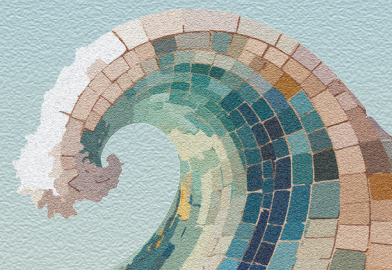
REGISTRANT NAME	GUEST(S)
PATRICK COLEMAN Bank of Edmonson County <i>Brownsville, KY</i>	
KEITH COLLARD First Arkansas Bank & Trust <i>Jacksonville, AR</i>	Kathy Collard
COLLINS COOK Eagle Bank and Trust <i>Little Rock, AR</i>	Kacee Cook, Conner Cook, Quinn Cook
SHANNON COOMBS Commonwealth Community Bank <i>Hartford, KY</i>	
CHRIS CORTS FNBB Capital Markets <i>Birmingham, AL</i>	
TOMMY COUGHLIN Grand Savings Bank <i>Centerton, AR</i>	Susan Coughlin, Conner Coughlin, Maggie Anne Coughlin, Thomas Coughlin
JOSEPH COUVILLON Vermilion Bank & Trust Company <i>Kaplan, LA</i>	Rhonda Couvillon, Emily Couvillon, Ross Couvillon, Taylor Couvillon, Karlyn Guidry, Rance Guidry, Breard Snelling
REAVES CRABTREE FNBB Capital Markets <i>Birmingham, AL</i>	
STEVE CRISPINO South Louisiana Bank <i>Houma, LA</i>	Alyssia Hay, Sophie Fernandez
CHARLIE CROSS CS Bank <i>Eureka Springs, AR</i>	
ANGELA CUROLE State Bank & Trust Company <i>Golden Meadow, LA</i>	Paul Curole
ALLEN DAVID First National Bankers Bank <i>Baton Rouge, LA</i>	Kristi David, Brenden David, Meagan David
BRENT DAVIS Unity Bank of Mississippi <i>Holly Springs, MS</i>	Emma Davis, Bryce Davis, Zoe Davis, Savannah Philips, Slade St. Clair
CHAD DAVIS First National Bankers Bank <i>Baton Rouge, LA</i>	April Davis, Gavin Davis, Presley Myers
TODD DAVIS FNBB Capital Markets <i>Atlanta, GA</i>	Lisha Davis, Estelle Davis, Myers Davis
ROBERT DELEIDI CrossCheck Advising Group <i>Omaha, NE</i>	Mia Deleidi
CARLTON DEVAUGHN FirstState Bank <i>Lineville, AL</i>	Ian Bloodsworth, Renee Bloodsworth, Shannon Bloodsworth, Alex Koda, Anthony Wilson
JUSTIN DIXON PBT Bancorp <i>Irvine, KY</i>	Corri Dixon
JASON DOROUGH Metro Bank <i>Pell City, AL</i>	Cara Dorough, Bryant Dorough, Grace Dorough
BORIS DOVER First Community Bank <i>Batesville, AR</i>	Pam Dover, Addison Coburn, Alana Dover Coburn, Avery Coburn, Brandon Coburn
JACKSON DUDLEY Phenix-Girard Bank <i>Phenix City, AL</i>	
BRANDT DUFRENE First National Bank USA <i>Boutte, LA</i>	Glenda Dufrene, Gavin O'Brien



REGISTRANT NAME	GUEST(S)
BRANDT DUFRENE, JR. First National Bank USA <i>Boutte, LA</i>	Bridgette Dufrene, Laura Dufrene, Sarah Dufrene, Trey Dufrene, Eliza Morin
FRANCES DUFRENE Bonvenu Bank, N.A. <i>Bossier City, LA</i>	Ana Prufer
STEPHEN EBERHART First Fidelity Bank <i>Fort Payne, AL</i>	Brenda Eberhart, Alison Ballard, Clint Ballard, Kynleigh Ballard, Landry Grace Barber
DARRYL ELLERBEE Delta Bank <i>Tallulah, LA</i>	Abby Ellerbee, Henry Ellerbee, Kathleen Ellerbee
PHILIP ELLIOTT PBT Bancorp <i>Hazard, KY</i>	Jennifer Elliott
JARED ELLIS FNBB Capital Markets <i>Birmingham, AL</i>	Joy Ellis, Henry Ellis, Olivia Ellis, Haynes Jonas, Luke Jonas, Mallory Jonas
CURTIS EVATT Oconee Federal Savings & Loan <i>Seneca, SC</i>	
CRAIG EVERSOLE First National Bankers Bank <i>Ridgeland, MS</i>	Amy Eversole, Anna Grace Eversole, Will Eversole, Beth Savage
RUSSELL FAVA First National Bank of Clarksdale <i>Clarksdale, MS</i>	Kimberly Fava
TRACY FOREMAN Community First Bank <i>New Iberia, LA</i>	Everett Foreman, Ethan Foreman, Myles Foreman
DAVID FRANKLIN FirstState Bank <i>Lineville, AL</i>	Jenny Franklin, Adam Franklin, Ethan Franklin, Hannah Franklin, Lydia Franklin, Rob Franklin
NICOLE FRANKS Caldwell Holding Company <i>Columbia, LA</i>	Edward Franks, Jimmy Franks, Christy Tran
STEVE FRAZIER CCB Community Bank <i>Andalusia, AL</i>	Terrie Frazier, Andrew Harry, Mollie Harry, Olivia Harry, Phillip Harry
BRANDON FREEMAN First Bank of Alabama <i>Talladega, AL</i>	Laurie Freeman
ROBERT GAGE, IV RiverHills Bank <i>Port Gibson, MS</i>	Phyllis Smith, Tommy Smith
CHARLIE GAINES First Bank of Alabama <i>Talladega, AL</i>	Sharon Gaines
PATRICK GALLOWAY Concordia Bank & Trust Company <i>Vidalia, LA</i>	Cindy Galloway
PAM GIBSON First State Bank of DeKalb County <i>Fort Payne, AL</i>	
KIM GILLIE Bank of Wiggins <i>Wiggins, MS</i>	Leo Gillie, Kendall Johnson
AMEE GOODHEW FNBB Capital Markets <i>Birmingham, AL</i>	Claire Goodhew, Jan McGuire
JASON GOODMAN The Cecilian Bank <i>Elizabethtown, KY</i>	Heather Goodman
PAUL GOODPASTER The Citizens Bank <i>Morehead, KY</i>	

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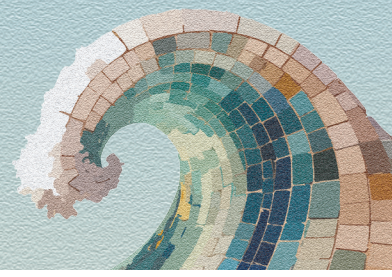
REGISTRANT NAME	GUEST(S)
JON GORDON Troy Bank & Trust Company <i>Troy, AL</i>	
KATHY GRANT Gala Bank <i>Ocala, FL</i>	Wally Grant
STEVEN GRESHAM Bank of Holly Springs <i>Holly Springs, MS</i>	
LOU HAINES Banc Consulting Partners <i>Radnor, PA</i>	
KEN HALE BOM Bank <i>Natchitoches, LA</i>	Shannon Hale, Alayna Hale, Drake Hale
CHAD HARGROVE Classic City Bank <i>Athens, GA</i>	Caroline Hargrove, Cora Hargrove, Helena Hargrove, Houston Hargrove
CHRIS HARPER The Commercial Bank of Ozark <i>Ozark, AL</i>	Jolie Harper, Foster Harper
MIM HATTEN Bank of Wiggins <i>Wiggins, MS</i>	Todd Hatten, Garrett Anderson, Sade Anderson, Tristyn Stewart, Ty Stewart
THERESA HAVENS Beauregard Federal Savings Bank <i>De Ridder, LA</i>	Clint Havens
HEATH HEISLER Homeland Federal Savings Bank <i>West Monroe, LA</i>	Missi Heisler
JON HENDERSON First State Bank of DeKalb County <i>Fort Payne, AL</i>	Casey Henderson
CARL HENDRIX, III Horatio State Bank <i>Horatio, AR</i>	
JOHN HERROD, JR. BankOkolona <i>Houston, MS</i>	Robin Herrod, Anna Lowery Herrod, John Avery Herrod, Mary Clark Herrod, Olivia Herrod, Will Haynes
DEREK HETHERINGTON Independent Correspondent Bankers Bank, Inc. <i>Frankfort, KY</i>	Sarah Hetherington, Ella Hetherington, Jon Parker Hetherington, Isabella Slate
JUSTIN HILL First Security Bank <i>Batesville, MS</i>	Tawana Hill, Jace Hill, Jameson Hill, Teegan Hill
EDWARD HOBBS FNBB Capital Markets <i>Birmingham, AL</i>	Beth Hobbs
KERRY HOLT NobleBank and Trust <i>Anniston, AL</i>	Shanna Holt
MIKE HOLT Profit Resources Incorporated <i>New Albany, GA</i>	Ashley Holt, Britton Holt, Debbie Holt, Kenna Holt, Tim Holt
SAM HUBBARD Mississippi Department of Banking and Consumer Finance <i>Madison, MS</i>	
CHAD HUDSON FNBC Bank <i>Mountain Home, AR</i>	Anna Hudson
JEFF HUDSON First National Bankers Bank <i>Memphis, TN</i>	Lori Hudson, Hugh Hudson, Jack Hudson
JON ICHTER TS Partners, Inc. <i>King of Prussia, PA</i>	Jamie Ichter, Carter Ichter, Harper Ichter, Beth Burnside



REGISTRANT NAME	GUEST(S)
DELVAN IRWIN FNBB Insurance Agency, LLC <i>Ridgeland, MS</i>	Lee Irwin, Haley Knight, Matt Knight
ROBERT JOHNSON Bank of Erath <i>Abbeville, LA</i>	Christie Johnson, Bowen Johnson, Cody Johnson, Finley Johnson, Shelby Johnson
P. SCOTT JOLLY Office of Financial Institutions <i>Baton Rouge, LA</i>	Nancy Jolly, Alyssa Jolly, Claire Jolly, Dean Jolly
CHAD JONES First Bank of Alabama <i>Talladega, AL</i>	Elana Jones, Anna Grace Jones, Ryals Jones
CURT JONES Magnolia State Bank <i>Hattiesburg, MS</i>	Leslie Jones, Warner Jones, Wyatt Jones, Easton Eddins, Ava Pennebaker
JASON JONES Community Financial Services Bank <i>Benton, KY</i>	
JASON JONES Morgantown Bank & Trust <i>Morgantown, KY</i>	Tiffani Jones, Brandon Jones, Leah Jones, Maddie Jones, Madison Jones, Monroe Jones, Tousley Jones
BRYON JORDAN First State Bank <i>Waynesboro, MS</i>	Linda Jordan, Dana Jordan, David Jordan
MICHAEL KEEN RiverHills Bank <i>Vicksburg, MS</i>	Tiffany Keen, Will Keen, Tinley Jones
JERRY KELLY, JR. Bank of Brewton <i>Brewton, AL</i>	Leigh Kelly
RHOSHUNDA KELLY Mississippi Department of Banking <i>Jackson, MS</i>	Mike Kelly, McKinley Kelly, Reagan Kelly
BARRY KENNEDY First Southern State Bank <i>Stevenson, AL</i>	Leigh Ann Kennedy
CHERYL KENNEDY First National Bankers Bankshares, Inc. <i>Baton Rouge, LA</i>	
JOEY KERN PriorityOne Bank <i>Madison, MS</i>	Mindi Kern, Everett Kern, Mirren Kern
MITCH KEY First Bank of Alabama <i>Wedowee, AL</i>	Cathy Key
JENIFER KIMBROUGH Oakworth Capital Bank <i>Birmingham, AL</i>	William Kimbrough, Henry Kimbrough, Mary Evelyn Kimbrough, Mary Goforth
SCOTT KIMEL FNBB Capital Markets <i>Birmingham, AL</i>	Jenny Kimel
ZAK KINCHEN Planters Bank & Trust Company <i>Indianola, MS</i>	Aubrey Gautreau, Matthew Oswald
JOEL KING First Financial Bank <i>Bessemer, AL</i>	Denise King, Elizabeth King, Jacob King, Lauren King
JULIAN KING First Bank of Alabama <i>Talladega, AL</i>	Donna King
SHANNON KIRBY First National Bankers Bank <i>Baton Rouge, LA</i>	Lee Kirby, Hagen Kirby, Kaci Kirby, Kollyns Kirby, Kyle Kirby, Trey Kirby
JIMMY KISER Citizens Bank & Trust Company of Jackson <i>Jackson, KY</i>	Angie Thomas

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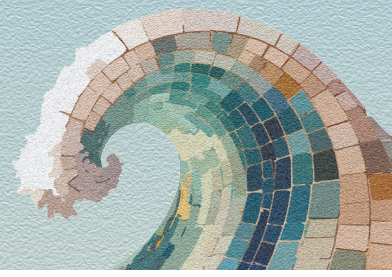
REGISTRANT NAME	GUEST(S)
JARED KISER Citizens Bank & Trust Company of Jackson <i>Jackson, KY</i>	Toni Kiser
MATT KOCIN Banc Consulting Partners <i>Cleveland, OH</i>	
CHARLES KOWN First National Bankers Bank <i>Baton Rouge, LA</i>	
KIM LANGLOIS First National Bankers Bankshares, Inc. <i>Baton Rouge, LA</i>	Ken Langlois, Claire Langlois, Koby Langlois, Ruby Kay Langlois, Hart Lacassagne, Herbie Lacassagne, Hudson Lacassagne, Kenli Lacassagne
GINGER LAURENT Louisiana Bankers Association <i>Baton Rouge, LA</i>	Keith Miller
DANIEL LAWSON Highland Community Bank <i>Covington, VA</i>	Vicky Lawson, Charlotte Lawson, Jenny Lawson, Lucas Lawson
H. CARTER LEAK, IV Bank of St. Francisville <i>St. Francisville, LA</i>	Brittany Leak
DENNIS LEDBETTER Homeland Federal Savings Bank <i>Columbia, LA</i>	Kaye Ledbetter
JERRY LEDET Synergy Bank <i>Houma, LA</i>	Susan Ledet, Emily Ledet, Devin Sedotal
CLAIR LEGER Resource Bank <i>Covington, LA</i>	Marty Leger, Kate Leger, Mary Grace Cazenavette
CONVILLE LEMOINE Bank of St. Francisville <i>St. Francisville, LA</i>	Polly Lemoine
WILBUR LIPSEY CLB The Community Bank <i>Jonesville, LA</i>	Julie Lipsey, Summer Lipsey
LEWIS LOWE Farmers & Merchants Bank <i>Lafayette, AL</i>	Kathy Lowe
DOUG LUCE Century Bank <i>Lucedale, MS</i>	Judy Luce
REID LYNCH FNBB Capital Markets <i>Birmingham, AL</i>	Virginia Lynch
PHILLIP MAHER RiverHills Bank <i>Port Gibson, MS</i>	Kayla Maher, Jake Maher, James Maher, Katie Maher
MICHAEL MALONE First National Bankers Bank <i>Baton Rouge, LA</i>	Julie Malone, Ashlyn Malone, Shaylin Georgen
KRIS MANGUM BankFirst Financial Services <i>Hattiesburg, MS</i>	Jennifer Mangum, Kristofer Mangum, Ally Swan, Cameran Swan
TIM MAPLES First Bank <i>Southern Pines, NC</i>	Tracy Maples, Jan Benton
SUSANNAH MARSHALL Arkansas State Bank Department <i>Little Rock, AR</i>	Wilks Marshall
ROBERT MASSENGILL Bank of Brookhaven <i>Brookhaven, MS</i>	



REGISTRANT NAME	GUEST(S)
BRANT MATHIEU Guaranty Bank & Trust Company of Delhi <i>Delhi, LA</i>	Cindy Mathieu, Billy Wayne Zeigler, Charlotte Zeigler
KRISTI MAXWELL Merchants & Marine Bank <i>Pascagoula, MS</i>	David Maxwell, Anna Claire Burge, Cora Claire Burge, Justin Burge, Margot Burge
LAURA MCALEXANDER Centennial Bank <i>Trezevant, TN</i>	Roger McAlexander
KENT MCBRAYER Franklin Bank & Trust Company <i>Bowling Green, KY</i>	
JOE MCCLUNG CS Bank <i>Eureka Springs, AR</i>	
TIM MCCRANEY HNB First Bank <i>Headland, AL</i>	Janet McCraney
KEITH MCCULLOUGH NobleBank and Trust <i>Anniston, AL</i>	Leigh Ann McCullough
JOHN MCILWAIN Homeland Federal Savings Bank <i>Jena, LA</i>	
SEAN MEADOWS Merchants & Farmers Bank <i>Raymond, MS</i>	Jessica Meadows, Abby Meadows, Emerson Bryant, Parker Westbrook, Sarah Grace Westbrook
RICHARD MEREDITH Homeland Federal Savings Bank <i>Columbia, LA</i>	
LEO MICKENHEIM Citizens Savings Bank <i>Bogalusa, LA</i>	Judi Mickenheim, Graham Mickenheim, Jason Mickenheim, Mary Grace Mickenheim, Michael Mickenheim, Isabella Blom, Jennifer Blom, Mackenzie Blom, Samuel Blom, Kate Brome, Jon Woods, Kelli Woods, Olivia Woods, Ross Woods
LAUREN MIZELL Century Bank <i>Lucedale, MS</i>	Tyler Mizell, Elizabeth Mizell, Emmie Grace Mizell, Everly Mizell
PAX MOGENSEN First National Bankers Bank <i>Baton Rouge, LA</i>	Jennifer Mogenson, Alex Mogenson, Gray Mogenson
LOU MOORE Banc Consulting Partners <i>Westlake, OH</i>	
GREG MORGAN First Bank of Alabama <i>Talladega, AL</i>	Brooke Morgan, Caroline Morgan
JAMES "SHEP" MORGAN FNBB Capital Markets <i>Shreveport, LA</i>	Shannon Morgan, Ella Morgan, Micah Morgan, Sam Morgan
RAY MORGAN FNBB Capital Markets <i>Shreveport, LA</i>	Karen Morgan, Brandon Maggio, Lindsey Maggio, Carsyn Seaford
BRADY MOUTON Washington State Bank <i>Washington, LA</i>	Lizette Mouton, Kayla Mouton, Brantley Mock, Tressie Mock
RAY MUGGRIDGE Bank of Camilla <i>Camilla, GA</i>	Nancy Muggridge
JOHN MULHERN Caldwell Holding Company <i>Columbia, LA</i>	Laura Mulhern
CRYSTAL MURPHY Financial Institution Service Corp <i>West Monroe, LA</i>	Shannon Murphy, Hanley Murphy, Danielle Owens

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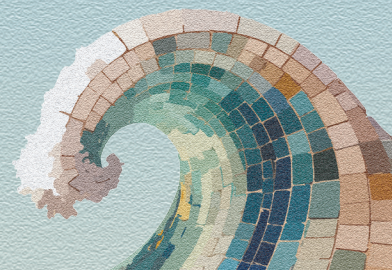
REGISTRANT NAME	GUEST(S)
JOHN MUSELL Bizzuka <i>Lafayette, LA</i>	
JOEL NEELY RiverHills Bank <i>Madison, MS</i>	Jessica Neely, Cole Neely, Macy Neely, Mary Dogan Neely, Pate Collins, Layla Fulcher, Caroline Orr
LIZ OWEN The Citizens Bank of Philadelphia <i>Philadelphia, MS</i>	Chris Owen, Miles Owen, Will Owen
CHRIS PARKER Citizens Community Bank <i>Winchester, TN</i>	Pam Parker
KATHY PARKER Community Financial Services Bank <i>Benton, KY</i>	Brad Parker
SAM PATE Citizens Bank & Trust <i>Guntersville, AL</i>	Ashlyn Pate
JASON PATOUT Gulf Coast Bank <i>Abbeville, LA</i>	Janine Patout, Chandler Patout, Presley Patout, Sawyer Patout, Caroline Pierson
PATRICK PATOUT Gulf Coast Bank <i>Abbeville, LA</i>	Vickie Patout, Paige Patout, Amy Abshire, Brant Abshire, Kade Pierson
BILL PATTERSON Quantum Risk Management & Solution, LLC <i>Franklin, TN</i>	
GREG PAWLEY The Cecilian Bank <i>Elizabethtown, KY</i>	Susan Pawley
SABRINA PEDIGO The Peoples Bank <i>Glasgow, KY</i>	Casey Pedigo
MIKE PERRY INSOUTH Bank <i>Brownsville, TN</i>	Lisa Perry, Lainey Ellington, Molly Kate Ellington
DAVID PETERSON First National Bankers Bank <i>Baton Rouge, LA</i>	Cora Peterson, Erin Peterson, Kurt Peterson, Liam Peterson
HALEY PRESCOTT Georgia Community Bank <i>Albany, GA</i>	Sonia Prescott
TIMOTHY PREVOST Rayne State Bank & Trust Company <i>Lafayette, LA</i>	Jami Prevost, Jackson Prevost, Madison Prevost, Andrea Murphy, Nick Murphy
JOE QUINLAN First National Bankers Bankshares, Inc. <i>Baton Rouge, LA</i>	Suzanne Quinlan
JOEY QUINLAN First National Bankers Bankshares, Inc. <i>Baton Rouge, LA</i>	Wendy Quinlan, Kyle Quinlan, Ross Quinlan, Tiffany Bacon, Megan Porta
TODD RAUCH American Bank <i>Covington, LA</i>	Katie Rauch, Gavin Rauch, Madison Rauch, Max Rauch
BRETT RAWLS Profit Resources Incorporated <i>Atlanta, GA</i>	
MICHELLE REESOR First Community Bank <i>Batesville, AR</i>	Jerry Reesor, Auggie Ressor, Cameron Reesor, Hannah Reesor, Opal Jane Reesor
FRED REGGIE Fred Reggie Associates <i>Lafayette, LA</i>	Patricia Reggie
TRAVIS RENFROW First Breckinridge Bancshares, Inc. <i>Irvington, KY</i>	Liz Renfrow, Aiden Renfrow, Isabel Renfrow, Sofia Renfrow, Iyla Hudson



REGISTRANT NAME	GUEST(S)
TROY RICHARDS Guaranty Bank & Trust Company of Delhi <i>Delhi, LA</i>	Amy Richards, Eliza Richards, Langdon Richards, Larkin Richards
ABBY RICHE' United Community Bank <i>Gonzales, LA</i>	
RICHARD ROBEY FNBB Capital Markets <i>Birmingham, AL</i>	Marla Robey, Cassady Robey, Luke Robey, Raley Robey, Richard Robey, Jr., William Robey
DREW ROE Metro Bank <i>Birmingham, AL</i>	Chrissy Roe, Haylee Roe, Jacob Roe
KEVIN ROMERO Rayne State Bank & Trust Company <i>Lafayette, LA</i>	Mandy Romero, Caroline Romero, Luke Romero, Molly Romero
JEFF SANDS First National Bankers Bank <i>Birmingham, AL</i>	Terri Sands
DEBORAH SEYMOUR FNBB Services Corp. <i>Hattiesburg, MS</i>	Dennis Seymour
NATHAN SHOWS BankFirst Financial Services <i>Hattiesburg, MS</i>	Mary Anna Shows, Anna Lynn Shows
JONATHAN SIMON First National Bankers Bank <i>Birmingham, AL</i>	
REBECCA SISCO Independent Correspondent Bankers Bank, Inc. <i>Frankfort, KY</i>	Ed Sisco, Elijah Sisco, Sophia Thomas
ADRIAN SMITH First Security Bank <i>Batesville, MS</i>	Jodi Smith
DIONNE SMITH FNBB Capital Markets <i>Baton Rouge, LA</i>	Brian Smith
JEFF SMITH PBT Bancorp <i>Hazard, KY</i>	
MARTY SNOWDEN Citizens Bank & Trust Co. of Jackson <i>Jackson, KY</i>	Kim Rucker
BILL SONES Bank of Brookhaven <i>Brookhaven, MS</i>	Theresa Sones
M. HUNTER SPEDALE FNBB Services Corp. <i>Baton Rouge, LA</i>	Kristen Spedale, Linda Spedale, Olivia Spedale,
PATRICK SPENCER Financial Institution Service Corp <i>West Monroe, LA</i>	Pam Spencer, Molly Underwood, Peyton Underwood
HEATHER SPILLMAN FNBB Services Corp. <i>Baton Rouge, LA</i>	Don Spillman, Bennett Clement, Emily Holden, Mae Helen Holden, Erica Perez
TYLER STEELE Grand Savings Bank <i>Bentonville, AR</i>	Tricia Steele, Bella Steele, Luke Steele, Sadie Steele, Chris Willis
KATRINA STEPHENS Cullman Savings Bank <i>Cullman, AL</i>	Mark Stephens
CALEB STEWART FNBB Capital Markets <i>Baton Rouge, LA</i>	Bailey Stewart
CHEVIS SWETMAN The Peoples Bank <i>Biloxi, MS</i>	Marcia Swetman, Andrew Swetman, Clark Swetman, Tanner Swetman

REGISTRATION GUEST LIST

REGISTRANT NAME	GUEST(S)
JASON TAYLOR First Community Bank <i>Batesville, AR</i>	Brook Taylor, Kennedi Taylor, Steele Taylor, Betty Wilroy
MARK TAYLOR The Citizens Bank of Philadelphia <i>Philadelphia, MS</i>	Amy Taylor, Emma Taylor, Maggie Taylor
TOTSIE TEMPANARO Plaquemine Bank & Trust Company <i>Plaquemine, LA</i>	Sophia Tempanaro, Stacy Oubre
JASON TENNANT CS Bank <i>Eureka Springs, AR</i>	
CHAD THOMAS First Bank of Alabama <i>Talladega, AL</i>	Matt Pierce
HERBERT THOMAS First National Bankers Bank <i>Little Rock, AR</i>	Libby Thomas
J.J. THOMS Magnolia State Bank <i>Petal, MS</i>	Leigh Ann Thoms
KARLA TIPTON Synergy Bank <i>Houma, LA</i>	Jay Tipton, Madelyn Tipton, Sam Tipton
ROBERT TOUCHETTE First National Bank in DeRidder <i>DeRidder, LA</i>	Annette Touchette
BRANDY TRAHAN Vermilion Bank & Trust Company <i>Kaplan, LA</i>	Quentin Trahan, Jantzen Trahan, Morgan Trahan, Roanen Trahan
TOM TRAHAN Bank of Commerce & Trust Company <i>Crowley, LA</i>	Susan Trahan, Ceclia McMillon, Michael McMillon, Simone McMillon, Stella McMillon
TAMRA TRULL The Citizens Bank of Winfield <i>Winfield, AL</i>	
STANLEY TUCKER Farmers & Merchants Bank <i>Lafayette, AL</i>	Amy Tucker
NANCY TURNER West Alabama Bank & Trust <i>Reform, AL</i>	Terry Turner, Avery Turner
MALLORY VAN DOVER Data Driven Partners, LLC <i>Little Rock, AR</i>	Brian Cato
PETE VANLINGEN Century Bank <i>Lucedale, MS</i>	
PETER VANLINGEN Century Bank <i>Lucedale, MS</i>	Laurie vanLingen
PIETER VAN VUUREN First National Bank of Middle Tennessee <i>McMinnville, TN</i>	Jennifer van Vuuren
TIMOTHY VARDAMAN FNBB Capital Markets <i>Birmingham, AL</i>	
ZACHARY VIATOR Rayne State Bank & Trust Company <i>Rayne, LA</i>	Summer Viator, Adleigh Viator, Harris Viator, Ryleigh Viator
BRENT VIDRINE Bank of Sunset & Trust Company <i>Sunset, LA</i>	Celeste Vidrine, Bryson Vidrine, Jack Vidrine, Joy Daigle, Robert Pressler
BEVERLY WALLEY Bank of Wiggins <i>Wiggins, MS</i>	Leonard Walley



REGISTRANT NAME	GUEST(S)
BRADLEY WARD CrossCheck Advising Group, LLC <i>Little Rock, AR</i>	Laura Ward, Brandon Ward, Brooks Ward
ROSE WASHOFSKY First National Bankers Bank <i>Holly Springs, NC</i>	Rick Washofsky
BEN WATSON Planters Bank and Trust <i>St. Joseph, LA</i>	Linda Watson, Elizabeth Watson, Philip Watson
MARK WELCH Delta Bank <i>Vidalia, LA</i>	Paige Welch, Jack Welch, Luke Welch
FOREST WHATLEY Oakworth Capital Bank <i>Birmingham, AL</i>	Leigh Whatley
JEFF WHITTINGTON First Federal Bank <i>Dunn, NC</i>	Dawn Whittington
MARIA WILKE FNBB Capital Markets <i>Paducah, KY</i>	Grace Wilke
PRENTISS WILKS United Community Bank <i>Raceland, LA</i>	Shanna Wilks, Blanche Wilks, Elise Wilks, Prentiss Wilks, Jr., Skeeter Wilks
ALLEN WILLIAMS First Community Bank <i>Jonesboro, AR</i>	Danna Williams
KEITH WILSON First National Bank of Middle Tennessee <i>McMinnville, TN</i>	Samantha Wilson
LARRY WILSON First Arkansas Bank & Trust <i>Jacksonville, AR</i>	Wendy Wilson
MCCALL WILSON The Bank of Fayette County <i>Collierville, TN</i>	Christy Wilson, Max Lino
MICHAEL WILSON Caldwell Holding Company <i>Columbia, LA</i>	Brandy Wilson
JAY WISENER First National Bankers Bank <i>Little Rock, AR</i>	Tish Wisener, Gavin Bauer, Grace Bauer, Easton Benton, Kenzie McCullar

THANKS FOR JOINING US THIS YEAR!

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

JUNE 13-17, 2027

