



Mr. Smith

Chairman,
President, and Chief
Executive Officer
Southern Bank

Birmingham, Ala.

Mr. Smith has been chairman, president, and chief executive officer of Southern Bank since 1992.

Mr. Smith has 38 years of banking experience and served as president of Alabama Bank from 1980 to 1991.

He is a member of the board of directors of the Federal Reserve Bank of Atlanta and a member of the American Bankers Association Government Council. He is past president and board member of the American Bankers Association and the Alabama International Airport Authority.

Mr. Smith is past president and board member of the United Way of Alabama, Children's Hospital, and Junior Achievement.

He received a degree in business administration from the University of Alabama and attended the School of Banking of the South at Louisiana State University.



Mr. Jones

Chief Financial Officer
Overnight Express

Atlanta, Ga.

Mr. Jones is chief financial officer of Overnight Express, headquartered in Atlanta, Ga. He is also a member of the management committee, which oversees the day-to-day operation of the company. As chief financial officer, he is responsible for all company activities related to accounting, auditing, finance, financial planning, taxes, and treasury. He acts as a liaison to the finance, investor, and business analyst communities.

He joined Overnight Express in 1995, and it is now the world's largest package delivery company and a global leader in supply chain services, offering an extensive range of options for synchronizing movement of goods, information, and funds. Overnight Express serves more than 200 countries and territories worldwide and operates the largest franchise shipping chain.

Mr. Jones is a member of the board of directors of the Federal Reserve Bank of Atlanta. He serves on the Finance Committee of the Georgia Council on Economic Education and recently completed a term on the Accounting and Finance Committee of the American Trucking Association.

Mr. Jones received a B.S. degree in finance from Portland State University. He also completed an Advanced Management Program at the Wharton School and is a certified public accountant.



Ms. Williams

President and Chief
Executive Officer
Metro Hospital

Baton Rouge, La.

Ms. Williams is president and chief executive officer of Metro Hospital in Baton Rouge, La., a position she assumed in 1997 after serving as chief of staff.

Ms. Williams has been in hospital administration more than 28 years. She is a trustee on the board of the American Hospital Association and serves as chair of the finance committee. She is vice chair of the Louisiana Hospital Organization and a board member of the General Liability Hospital Trust Fund. In 2006 she will have completed a six-year term as member of the Advisory Committee of Women's Health Research at the National Institutes of Health.

Ms. Williams is a member of the board of directors of the Federal Reserve Bank of Atlanta and also served two terms as a director of the New Orleans Branch board. She also serves on the boards of National Bank of the Gulf South, Baton Rouge Bank of Louisiana, and the Louisiana State University System Healthcare Research Foundation.

Ms. Williams was named as one of *Modern Healthcare's* top 10 women in health care in 2005. She has served on the boards of YWCA, Children's Hospital Foundation, and the United Way.

Ms. Williams graduated with a medical degree in pediatrics and a MBA from Louisiana State University.



Ms. Juarez

Chairman and Chief
Executive Officer
Southern Bank Holding Co.

Jackson, Miss.

Ms. Juarez is chairman and chief executive officer of Southern Bank Holding Co. headquartered in Jackson, Miss.

Since coming to Jackson, she has become involved in the business community and with various civic organizations. She currently serves as a trustee for Millsaps College and as a director of St. Dominic-Jackson Memorial Hospital and the Mississippi Economic Council.

Ms. Juarez is a member of the board of directors of the Federal Reserve Bank of Atlanta.

Her banking career began in Texas working with Commerce Bancshares in Houston. She was elected chairman and chief executive officer of Texas Commerce Bank in El Paso and most recently served as president and chief operating officer of SouthTrust Bank of Georgia.

While in El Paso she served as chairman of the Greater El Paso Chamber of Commerce, as campaign chairman for the United Way of El Paso, and as president of the El Paso Community Foundation.

She is a graduate of the University of Georgia.



Ms. Johnson
Managing Partner
Southern Farming Co.

Courtland, Ala.

Ms. Johnson is the managing partner of Southern Farming Co. and vice president of The Johnson Corp. in Courtland, Ala. Both are family businesses with interests in agriculture, timberland, row-crop farming, and cotton ginning.

Ms. Johnson is deputy chairman of the board of directors of the Federal Reserve Bank of Atlanta and is a former member of the board of directors of the Birmingham Branch of the Federal Reserve Bank of Atlanta. She also serves on the boards of the Business Council of Alabama and Leadership Alabama.

Within the cotton industry, she represents Alabama and serves as a director and officer of The Cotton Board, a national organization. She is the chairman of The Cotton Foundation and a delegate to the National Cotton Council. Mrs. Johnson is a member of the Board of Regents of the Nature Conservancy's Alabama Chapter.

Ms. Johnson's farm received the Alabama Farm of Distinction award in 1998, and she is a recipient of the Ceres Award from *Fiber* magazine.

Ms. Johnson has a degree in European history from Vanderbilt University.



Ms. Chin

Founder, Chairman, and
Chief Executive Officer
The Community Group LLC

Atlanta, Ga.

Ms. Chin is founder, chairman, and chief executive officer of The Community Group LLC in Atlanta, Ga., which focuses on urban real estate revitalization strategies.

She is an honors graduate of the University of Pennsylvania and received both bachelor and master's degrees in civil engineering from the university's Towne School. She also holds an MBA from the Wharton School.

Upon completing her education, Ms. Chin assumed a position in Washington, D.C., with a large national contractor. She later moved to Atlanta to take a position with a real estate, construction, and property management company. During her 13-year tenure with the company, she advanced to the role of president and was largely responsible for the company's tremendous growth as its annual revenues grew from \$10 million to \$173 million.

In 1997, Ms. Chin left her previous position to found The Community Group, with a thoughtful and deliberate focus on rebuilding urban centers and implementing revitalization strategies. In addition to her work in Atlanta, the company is involved in major urban developments in Baltimore, Washington, D.C., Richmond, Memphis, Birmingham, and Denver and is an industry model in structuring and implementing public-private partnerships.

Ms. Chin is active in a number of civic, corporate, and community organizations. She is a member of the board of directors of the Federal Reserve Bank of Atlanta, Atlanta Life Financial Group, and Children's Healthcare of Atlanta.



Mr. Peterson
President and Chief
Executive Officer
The Power Company

Atlanta, Ga.

Mr. Peterson is president and chief executive officer of The Power Company. Prior to his appointment as president of The Power Company, Mr. Peterson was executive vice president, treasurer, and chief financial officer.

He joined The Power Company as a biologist in 1985. He coordinated environmental monitoring and compliance programs in and around power plants and subsequently became general manager of fuel services with the responsibility of managing the fossil fuel supply program. He served as executive vice president with responsibility for fuel services, operating and planning services, research and environmental affairs, and marketing services.

Mr. Peterson is deputy chairman of the board of directors of the Federal Reserve Bank of Atlanta and is a member of Coastal Chemical Corp., the Atlanta Chamber of Commerce, the Georgia Chamber of Commerce, and the Georgia Research Alliance. He is an inactive member of the Georgia Bar Association.

Mr. Peterson is a graduate of Valdosta State College, where he received a bachelor's degree in biology. He also received a law degree from Woodrow Wilson College of Law.



Mr. Nelson

Chairman, President and
Chief Executive Officer
Florida Bank Group, Inc.

Tallahassee, Fla.

Mr. Nelson has been affiliated with Florida Bank Group since 1983 and currently serves as chairman, president, and chief executive officer.

He attended Country Day School and graduated with the Faculty Medal for General Excellence. He received a bachelor of science degree from Florida State University.

Mr. Nelson is a member of the board of directors of the Federal Reserve Bank of Atlanta.

He is a former member of the board of directors of the Jacksonville Branch of the Federal Reserve Bank of Atlanta and former Federal Advisory Council representative for the Sixth District of the Federal Reserve System. His other affiliations include the Florida State University Athletic Board, City of Tallahassee Utility Commission, past president of the Florida Bankers Association, past chair of Tallahassee Memorial HealthCare, and the Tallahassee Area Chamber of Commerce.



Mr. Thompson

President and Chief Operating Officer
Great Southern Paper Co.

Atlanta, Ga.

Mr. Thompson is president and chief operating officer of Great Southern Paper Co., one of the world's leading manufacturers and distributors of tissue, packaging, paper, building products, pulp, and related chemicals.

In his capacity as president and chief operating officer, Mr. Thompson oversees Great Southern's North American and European consumer products business, pulp and paper, packaging, and building products businesses.

Mr. Thompson is a member of the board of directors of the Federal Reserve Bank of Atlanta. Other affiliations include Airgas Inc., Georgia Environmental Facilities Authority, and the American Forest and Paper Association. He is chairman of the University of South Carolina School of the Environment Advisory Board and a member of the National Academy of Public Administration.

Mr. Thompson received a bachelor's degree from the University of the South and a master's degree from the University of South Carolina. He received the Environmental Law Institute Award and the National Conference for Community Justice National Brotherhood Award. He also received an honorary degree from Clemson University and the Conservation Achievement Award from the National Wildlife Federation.