TNB
Thomasville
National Bank

2013 ANNUAL REPORT



Ask. Listen. Act.

OUR MISSION

The mission of Thomasville Bancshares, Inc., is to operate a sound and profitable company while serving the banking needs of the Thomasville/Thomas County community. We will strive to protect our customers' deposits, meet their credit needs, and promote economic development throughout the community, while consistently generating strong returns on our shareholders' investment. We will employ the best people and provide an environment that encourages them to be decision makers and problem solvers. We intend to make Thomasville and Thomas County a better place to live and do business because Thomasville Bancshares, Inc., is part of the community.

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STEPHEN H. CHENEY I CEO

In 2013 we achieved success in all four key components of bank performance:

record profit, strong growth, excellent credit quality, and increased capital.

LETTER TO SHAREHOLDERS

TO OUR SHAREHOLDERS

We are pleased to report that your company, Thomasville Bancshares, Inc., through its subsidiaries Thomasville National Bank, St. Simons Bank and Trust, and TNB Financial Services, had another successful year in 2013. In fact, it was our best year ever.

We continue to operate in a challenging environment, but we are beginning to think that this is simply the new normal. While our economy is showing some signs of improvement, it is still far from robust. The historically low interest rates continue to put downward pressure on our net interest margin. Finally, the level of government regulation is ever increasing and costly.

We believe the way people and organizations respond to tough challenges says a lot about them. You can complain and make excuses or you can simply go out and perform. That is exactly what the "TNB team" has done. They come to work every day with a laser focus on taking care of their customers, and we make sure they are empowered to do so. This exceptional team of bankers is the reason that TNB has outperformed our competition, and they are the reason that we are so optimistic about the future.

In 2013 we achieved success in all four key components of bank performance; we generated a record profit, achieved strong growth, maintained very good credit quality, and increased our capital.

EARNINGS

Net income for the year was $7,220,115 ($2.47 per share) compared to $5,711,119 ($1.95 per share) in 2012, an increase of 26%. Return on average assets was 1.30%, and return on equity was 15.90%. The key factors contributing to this solid earnings performance were strong loan growth, limited loan losses, continued improvement in operating efficiency, and a strong contribution from our investment subsidiary, TNB Financial.

GROWTH

During 2013 we welcomed many new customers to TNB. We opened 1,438 new deposit accounts and increased average deposits by $37,303,189. Loan growth was even stronger. For the year we made 888 new loans totaling $159,093,194. Total loans outstanding at year-end were $485,164,214, an increase of 8% for the year. Our ability to quickly respond to our customers' loan requests with a "common sense" approach clearly sets us apart from our competitors. This has enabled us to achieve significant growth while maintaining our high credit standards.

CREDIT QUALITY

Credit quality has always been and continues to be one of our Bank's most important strengths. It has certainly been tested in recent years, yet past-due loans, non-performing loans, and charge-offs all continue to compare favorably with our peers with positive trends. In addition, we continue to build our loan loss reserve for potential future loan losses. At year-end our reserve for loan loss was $9,217,585, which is

1.9% of loans outstanding. During 2013, we expensed $2,180,000 to this reserve while actual charge-offs were only $822,852 or .17% of outstanding loans. We believe this is a conservative yet prudent approach that positions the Bank to generate strong future earnings.

CAPITAL

The Bank remains well capitalized with total shareholders' equity of $46,572,578 at year-end. Our leverage ratio (Tier 1 Capital to average assets) increased to 8.20%, well above the minimum regulatory guidelines for well-capitalized banks of 5%. Total capital to risk-weighted assets at year-end was 12.00%, again above the ratio for well-capitalized banks of 10%, and is increasing. While the Bank has grown rapidly, retained earnings have been sufficient to keep the Bank well capitalized without diluting existing shareholders.

TNB FINANCIAL SERVICES

We are extremely pleased with the continued contribution of our trust and investment division, TNB Financial Services. During 2013, a combination of strong investment performance and geographical expansion enabled us to grow to handle over $1.6 billion in trust, investment management, custodial, and brokerage assets. We believe TNB Financial, and its successful integration with the Bank, is our "secret weapon" that has allowed us to realize over $5.2 million in fee income and meaningfully improve the profitability of the Bank.

RETURN TO SHAREHOLDERS

While we are very proud of our financial performance, none of this is meaningful if you as a shareholder are not rewarded. We are pleased to report that the share price of Thomasville Bancshares, Inc., improved 28.4% during 2013. In addition, the Company increased the dividend to shareholders for the thirteenth consecutive year. The dividend of $1.20 per share represented a dividend yield of 4.3%. Shareholders that held Thomasville Bancshares stock during the entire year enjoyed a total return of 32.7%.

FIGHT COMPLACENCY: ASK. LISTEN. ACT

While our past success is a point of pride for all of us at TNB, we know that we must avoid complacency. When we start assuming that tomorrow will look more or less like today, we stop looking at ourselves with an honest, critical eye. Avoiding complacency means involving others to question the way we do things and to express their opinions. We know what we did yesterday will not be good enough for tomorrow.

We recently completed an extensive survey of our customers. We asked them to tell us how we are doing and what they want from "their bank." They gave us some great feedback and suggestions. It's clear that our customers desire the latest banking technology, but they also place great value on and appreciate our personal service. We asked for their comments, we listened, and we will act. Later in the report we will share some of our customers' responses. These comments were very uplifting and make everything we do worthwhile.

PROUD PAST, EXCITING FUTURE

In 1995, with your help, we formed Thomasville National Bank because we knew our community needed a local bank. Our growth and financial performance have far exceeded our most optimistic expectations. While we are proud of our financial performance, we are prouder of the impact that TNB is having on our community. We were there when our community needed us the most and are committed to be a catalyst to help our community prosper in the future.

In closing, we thank you for supporting the Company both as shareholders and customers. As always, we remind you that the best way to enhance your investment is to do business with Thomasville National Bank and TNB Financial, while encouraging others to do so as well.

Sincerely,



STEPHEN H. CHENEY • CEO

ASK AND LISTEN: WHAT OUR CUSTOMERS SAY.

A customer survey may seem ordinary, but it says something extraordinary about TNB—something that other banks can't match. First, we asked our customers "How are we doing?" because we really care. Superior service is our goal; complacency has no place. But TNB's unique local control means something more: After listening, we can act. A survey is not an empty exercise. We were elated that our customers' responses were overwhelmingly positive, and every single suggestion was followed up. TNB will always ask, listen, and change for the better.

TNB helped me through my "worst of times" and continues to help me in my "best of times." Banking with you is really like banking with a friend. THANKS for all you do for us!

We feel extremely BLESSED to have such a fine bank in our community. TNB is what a bank should be in that it involves its customers and community in everything it does. Thank you!

Please do not get a computer to answer your telephone. That would ruin your bank. Having a real person answer the phone means you care about your customers — and that is what bank customers need to know about their bank.

Great bank! We are happy to call TNB our bank.

It is a pleasure to have a small, stable and versatile hometown bank. Many kudos to everyone at TNB.

Amazing difference in the professionalism between TNB staff and employees at other banks.

I lived in seven major cities in my 21-year military career. NOTHING compares to your hometown friendliness and service. Love TNB and all its wonderful staff.

Great! We appreciate your dedication to service and detail.

We love you!

I enjoy visiting your bank. I always feel a part of it. I also really enjoy the online banking.

This is the best bank in the state. Local decisions and common sense. You can make money, and still be accountable to your shareholders. Don't change a thing.

Do not change a thing — you have a wonderful bank and group of employees. "Why mess with greatness?"

We live in Missouri now, but we still bank at TNB. It is the BEST bank we've ever had and all the employees are the BEST people to work with. Great job by all and we thank you!

ACT FOR THE WHOLE COMMUNITY.

A bank cannot succeed without sound financial performance, but it's never the sole measure of TNB's success. Everything is connected to our community. If our customers, local businesses, and community do not prosper, we are not doing our job. TNB asks, listens, and acts in all possible ways: Supporting our customers in bad times and good. Making loans based on work ethic, not just formulas. Joining, leading, and contributing to key organizations. Respecting and preserving our community's history. And returning bank profit to the community through local-vendor support and shareholder dividends. We will only succeed together.



“Helping young people is an investment in our community’s greatest asset. And it’s fun!”

STEPHEN H. CHENEY • CEO



Whether watching, coaching, cheering, or giving financial support, TNB officers and employees have always been fans of local sports teams. We're right there on the fields. So when we learned that our youth sports complex needed shelters, we didn't hesitate. TNB was proud to step up for the safety and comfort of our children and fans. By funding the project and making 12 shelters a reality, we put TNB team spirit into action.


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“Local businesses are unique. TNB sees each loan applicant as an individual, not a mathematical calculation.”

CHARLES H. HODGES III • PRESIDENT/TNB

At TNB we understand the importance of local businesses and the impact they have on our community because we are a local business as well. Regional banks often try to make lending a mathematical calculation. Our common sense approach still values the intangibles, including a borrower’s character and work ethic. This approach is good for our customers, our community and our bank.



When our bank and our investment business outgrew their buildings, we had two choices: construct a new building, or purchase and renovate a historic building right across the street. The decision was a no-brainer for us at TNB. On the National Historic Register, the Neo-Classical Miller house (1901–05) needed restoration. Our careful work brought back its period integrity, made a new and practical home for TNB Financial, and enhanced a downtown that is Thomasville's pride.



“It’s so gratifying that our growth could preserve the rich history of Thomasville.”

JOEL W. BARRETT • PRESIDENT/TNB FINANCIAL SERVICES

FINANCIAL HIGHLIGHTS

TOTAL ASSETS	**13**	**$**	**592,774,555**
	12	$	519,190,887
	11	$	460,875,365
	10	$	434,148,817
	09	$	384,225,509
	08	$	335,009,437
TOTAL DEPOSITS	**13**	**$**	**530,282,119**
	12	$	457,761,801
	11	$	404,710,308
	10	$	382,862,379
	09	$	330,348,137
	08	$	277,193,263
TOTAL LOANS	**13**	**$**	**485,164,214**
	12	$	451,101,595
	11	$	400,812,772
	10	$	357,268,957
	09	$	323,349,184
	08	$	303,728,814
NET INCOME	**13**	**$**	**7,220,115**
	12	$	5,711,119
	11	$	5,000,312
	10	$	4,155,509
	09	$	3,598,053
	08	$	3,329,862
EARNINGS PER SHARE*	**13**	**$**	**2.47**
	12	$	1.95
	11	$	1.74
	10	$	1.44
	09	$	1.25
	08	$	1.12

Net income for the year was $7,220,115 ($2.47 per share) compared to $5,711,119 ($1.95 per share) in 2012, an increase of 26%.



* Adjusted for Stock Split

FOR THE YEARS ENDED DECEMBER 31,	2013	2012	2011
FOR THE YEAR			
Total Revenue	$ 28,190,711	$ 26,066,213	$ 25,276,514
Net Income	$ 7,220,115	$ 5,711,119	$ 5,000,312
Common Dividend Paid	$ 3,403,170	$ 3,103,305	$ 1,821,333
Preferred Dividend Paid	$ 233,585	$ 218,187	$ 132,155
Book Value Per Share**	$ 15.63	$ 14.37	$ 13.55
PER COMMON SHARE*			
Net Income-Basic	$ 2.47	$ 1.95	$ 1.74
Net Income-Diluted	$ 2.28	$ 1.82	$ 1.60
Common Stock Closing Price	$ 28.25	$ 22.00	$ 21.00
FINANCIAL RATIOS (TNB)			
Return on Average Assets	1.36%	1.17%	1.12%
Return on Average Equity	16.00%	13.57%	12.81%
Net Interest Margin	3.81%	3.87%	3.71%
Efficiency Ratio	39.25%	43.51%	43.67%
AT DECEMBER 31			
Total Assets	$ 592,774,555	$ 519,190,887	$ 460,875,365
Loans	$ 485,164,214	$ 451,101,595	$ 400,812,772
Allowance for Loan Loss	$ 9,217,585	$ 7,860,437	$ 7,179,875
Deposits	$ 530,282,119	$ 457,761,801	$ 404,710,308
Total Shareholders Equity	$ 47,393,567	$ 43,408,014	$ 40,741,653
Weighted Average Common Shares Outstanding	2,833,069	2,818,001	2,803,960
Preferred Shares Outstanding	193,842	197,276	199,116

* Adjusted for Stock Split

** Includes all outstanding Common and Preferred Shares

CONSOLIDATED BALANCE SHEETS

FOR THE YEARS ENDED DECEMBER 31,	2013	2012
ASSETS		
Cash and due from banks	$ 4,912,701	$ 9,126,331
Interest-bearing deposits in other banks	37,568,672	20,048,034
Federal funds sold	537,909	158,979
Securities available for sale, at fair value	48,778,851	23,297,147
Trading assets, at fair value	5,970,237	5,606,859
Restricted equity securities, at cost	1,504,350	1,653,350
Other equity securities, at cost	290,000	290,000
Loans	485,164,214	451,101,595
Less allowance for loan losses	9,217,585	7,860,437
Loans, net	475,946,629	443,241,158
Premises and equipment, net	6,545,260	5,748,590
Goodwill	3,372,259	3,372,259
Accrued interest receivable	1,866,140	1,837,143
Foreclosed assets	1,194,135	1,056,310
Other assets	4,287,412	3,754,727
	$ 592,774,555	$ 519,190,887
LIABILITIES AND STOCKHOLDERS' EQUITY		
Deposits		
Noninterest-bearing	$ 56,688,447	$ 54,457,023
Interest-bearing	473,593,672	403,304,778
Total deposits	530,282,119	457,761,801
Securities sold under agreements to repurchase	286,430	1,242,401
Federal Home Loan Bank borrowings	9,777,670	11,917,731
Junior subordinated debentures	4,124,000	4,124,000
Accrued interest payable	161,105	181,635
Other liabilities	749,664	555,305
Total liabilities	545,380,988	475,782,873
COMMITMENTS AND CONTINGENCIES		
Stockholders' equity		
Preferred stock, par value $1.00; 2,000,000 shares authorized; 193,842 and 197,276 issued and outstanding	193,842	197,276
Common stock, par value $1.00; 10,000,000 shares authorized; 2,838,164 and 2,823,523 issued and outstanding	2,838,164	2,823,523
Paid-in capital	10,896,802	10,474,453
Retained earnings	33,432,055	29,848,698
Accumulated other comprehensive income	32,704	64,064
Total stockholders' equity	47,393,567	43,408,014
	$ 592,774,555	$ 519,190,887

See Notes to Consolidated Financial Statements.

CONSOLIDATED STATEMENTS OF INCOME

FOR THE YEARS ENDED DECEMBER 31,	2013	2012
INTEREST INCOME		
Interest and fees on loans	$ 20,929,591	$ 20,069,007
Interest on taxable securities	142,581	131,373
Interest on federal funds sold	244	312
Interest on deposits in other banks	73,624	84,403
	21,146,040	20,285,095
INTEREST EXPENSE		
Interest on deposits	2,146,773	2,851,854
Interest on other borrowings	350,192	378,048
	2,496,965	3,229,902
Net interest income	18,649,075	17,055,193
PROVISION FOR LOAN LOSSES	2,180,000	2,470,000
Net interest income after provision for loan losses	16,469,075	14,585,193
NONINTEREST INCOME		
Trust and investment services	5,153,596	3,897,765
Service charges on deposit accounts	601,758	593,038
Other service charges, commissions and fees	419,531	385,698
Data processing fees	301,109	301,574
Mortgage origination fees	77,086	78,596
Net gain on trading activities	363,378	397,359
Other income	128,213	127,088
	7,044,671	5,781,118
NONINTEREST EXPENSE		
Salaries and employee benefits	7,193,258	6,039,390
Equipment	630,403	535,674
Occupancy	470,926	501,523
Regulatory assessments	189,187	694,005
Data processing	790,701	658,783
Advertising and marketing	513,462	484,690
Legal and accounting	265,182	286,579
Other operating expense	2,471,718	2,342,426
	12,524,837	11,543,070
Income before income taxes	10,988,909	8,823,241
APPLICABLE INCOME TAXES	3,768,794	3,112,122
Net income	$ 7,220,115	$ 5,711,119
BASIC EARNINGS PER SHARE	$ 2.47	$ 1.95
DILUTED EARNINGS PER SHARE	$ 2.28	$ 1.82

See Notes to Consolidated Financial Statements.

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

FOR THE YEARS ENDED DECEMBER 31,	2013	2012
NET INCOME	$ 7,220,115	$ 5,711,119
OTHER COMPREHENSIVE INCOME (LOSS):		
Net unrealized holding gains (losses) arising during period, net of benefit of $(16,156) and $(17,514)	(31,360)	(33,997)
TOTAL OTHER COMPREHENSIVE INCOME (LOSS)	(31,360)	(33,997)
COMPREHENSIVE INCOME	$ 7,188,755	$ 5,677,122

See Notes to Consolidated Financial Statements.

CONSOLIDATED STATEMENTS OF STOCKHOLDERS' EQUITY

FOR THE YEARS ENDED DECEMBER 31, 2013 AND 2012

	Preferred Stock		Common Stock		Paid-in	Retained	Accumulated Other Comprehensive	
	Shares	Par Value	Shares	Par Value	Capital	Earnings	Income (Loss)	Total
BALANCE, DECEMBER 31, 2011	199,116	$ 199,116	2,808,713	$ 2,808,713	$ 10,176,690	$ 27,459,073	$ 98,061	$ 40,741,653
Net income	-	-	-	-	-	5,711,119	-	5,711,119
Common stock cash dividend declared, $1.10 per share	-	-	-	-	-	(3,103,305)	-	(3,103,305)
Preferred stock cash dividend declared, $1.10 per share	-	-	-	-	-	(218,189)	-	(218,189)
Other comprehensive loss	-	-	-	-	-	-	(33,997)	(33,997)
Sale of common stock	-	-	8,482	8,482	175,683	-	-	184,165
Exercise of stock options	-	-	600	600	7,050	-	-	7,650
Repurchase and retirement of preferred stock	(1,840)	(1,840)	-	-	(38,842)	-	-	(40,682)
Issuance of restricted stock	-	-	5,728	5,728	153,872	-	-	159,600
BALANCE, DECEMBER 31, 2012	197,276	197,276	2,823,523	2,823,523	10,474,453	29,848,698	64,064	43,408,014
Net income	-	-	-	-	-	7,220,115	-	7,220,115
Common stock cash dividend declared, $1.20 per share	-	-	-	-	-	(3,403,470)	-	(3,403,470)
Preferred stock cash dividend declared, $1.20 per share	-	-	-	-	-	(233,288)	-	(233,288)
Other comprehensive loss	-	-	-	-	-	-	(31,360)	(31,360)
Sale of common stock	-	-	13,441	13,441	307,075	-	-	320,516
Exercise of stock options	-	-	1,200	1,200	14,100	-	-	15,300
Stock-based compensation	-	-	-	-	13,200	-	-	13,200
Repurchase and retirement of preferred stock	(3,434)	(3,434)	-	-	(81,826)	-	-	(85,260)
Issuance of restricted stock	-	-	-	-	169,800	-	-	169,800
BALANCE, DECEMBER 31, 2013	193,842	$ 193,842	2,838,164	$ 2,838,164	$ 10,896,802	$ 33,432,055	$ 32,704	$ 47,393,567

See Notes to Consolidated Financial Statements.

CONSOLIDATED STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED DECEMBER 31,	2013	2012
OPERATING ACTIVITIES		
Net income	**$ 7,220,115**	$ 5,711,119
Adjustments to reconcile net income to net cash provided by operating activities:		
Provision for loan loss	**2,180,000**	2,470,000
Provision for deferred taxes	**(571,650)**	(205,631)
Depreciation and amortization	**501,489**	442,791
Stock-based compensation	**13,200**	-
(Increase) decrease in interest receivable	**(28,997)**	114,231
Decrease in interest payable	**(20,530)**	(53,934)
Increase (decrease) in taxes payable	**30,838**	(720,899)
Loss on sale of foreclosed assets	**3,517**	14,617
Write-down of foreclosed assets	**-**	5,000
Net change in trading assets	**(363,378)**	(397,359)
Net other operating activities	**218,641**	96,870
Total adjustments	**1,963,130**	1,765,686
Net cash provided by operating activities	**9,183,245**	7,476,805
INVESTING ACTIVITIES		
Increase in interest-bearing deposits in banks	**(17,520,638)**	(2,925,519)
Purchases of securities available for sale	**(49,604,087)**	(19,255,873)
Proceeds from maturities of securities available for sale	**23,999,995**	18,995,494
(Increase) decrease in federal funds sold	**(378,930)**	287,249
Increase in loans, net	**(35,793,184)**	(53,139,157)
Net change in restricted equity securities	**149,000**	(12,800)
Proceeds from sales of foreclosed assets	**766,371**	287,001
Purchase of premises and equipment	**(1,223,286)**	(943,502)
Net cash used in investing activities	**(79,604,759)**	(56,707,107)
FINANCING ACTIVITIES		
Increase in deposits	**72,520,318**	53,051,493
Repayment of Federal Home Loan Bank borrowings	**(22,484,228)**	(2,107,349)
Proceeds from Federal Home Loan Bank borrowings	**20,344,167**	5,800,000
Decrease in securities sold under agreements to repurchase	**(955,971)**	(566,754)
Sale of common stock, net	**320,516**	184,165
Issuance of restricted stock	**169,800**	159,600
Repurchase and retirement of preferred stock	**(85,260)**	(40,682)
Proceeds from exercise of stock options	**15,300**	7,650
Dividends paid	**(3,636,758)**	(3,321,494)
Net cash provided by financing activities	**66,207,884**	53,166,629
Net increase (decrease) in cash and due from banks	**(4,213,630)**	3,936,327
Cash and due from banks at beginning of year	**9,126,331**	5,190,004
Cash and due from banks at end of year	**$ 4,912,701**	$ 9,126,331
SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
Cash paid during the year for:		
Interest	**$ 2,517,495**	$ 3,283,836
Income taxes	**$ 4,309,606**	$ 4,038,652
NONCASH TRANSACTIONS		
Net change in unrealized gains (losses) on securities available for sale	**$ (47,516)**	$ (51,511)
Transfer from loans to foreclosed assets	**$ 1,212,361**	$ 1,165,897
Internally financed sales of foreclosed assets	**$ 304,648**	$ 105,000

See Notes to Consolidated Financial Statements.

BOARD OF DIRECTORS & OFFICERS

THOMASVILLE NATIONAL BANK BOARD OF DIRECTORS

Richard L. Singletary, Jr., Chairman
Charles A. Balfour, Vice Chairman, Secretary
John L. Bannister
Joel W. Barrett
Stephen H. Cheney
David A. Cone
Charles Hancock
Mills Herndon
Charles H. Hodges, III
Harold L. Jackson
Zeke Johnson
Haile Parker McCollum
Randall L. Moore
Dale R. Powell, Jr.

TNB FINANCIAL SERVICES BOARD OF DIRECTORS

Warren Bicknell, III, Chairman
Joel W. Barrett, President
Charles H. Hodges, III
Stephen H. Cheney
Phillip H. Davis, Jr.
Bryan Knox
Tim Sanders
Richard L. Singletary, Jr.
Miles Watkins

EMERITUS DIRECTORS

Karen Leabo
David O. Lewis
Charles W. McKinnon, Jr., Chairman
Diane W. Parker, Vice Chairman
Cochran A. Scott, Jr.

THOMASVILLE NATIONAL BANK OFFICERS

Stephen H. Cheney, CEO
Charles H. Hodges, III, President
Hollie W. Lloyd, Senior Vice President/CFO
Hank A. Stone, Senior Vice President
Richard S. Vann, Senior Vice President
Tilden W. Culbreth, Group Vice President
Frank G. Mitchell, Group Vice President
Ivan E. Crocker, Vice President
Ashley J. Hornbuckle, Vice President
Karen D. Alston, Assistant Vice President
Vickie M. Lutes, Assistant Vice President
Scott J. Milberg, Assistant Vice President
Wylie M. Watt, Jr., Assistant Vice President
Pam D. Brown, Banking Officer
Linda M. Chastain, Banking Officer
Stephen H. Cheney, Jr., Banking Officer
Elizabeth J. Davis, Banking Officer
Beverly Y. Hawkins, Banking Officer
Charlotte M. Hodges, Banking Officer
Sally N. Howard, Banking Officer
Connie P. McElreath, Banking Officer
Carla S. Milam, Banking Officer

TNB FINANCIAL SERVICES OFFICERS

Joel W. Barrett, Division President
Phillip H. Davis, Jr., Senior Vice President
Phil H. Davis, Sr., Senior Vice President
Franklin B. Beverly, Vice President
Charity N. Knifer, Vice President



Your **BANKING STRENGTH**
In **LOCAL HANDS.**

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