



2022 ANNUAL SUMMER CONFERENCE & INVESTMENT CONFERENCE

Secure the Future of Banking Excellence



June 19 - 23, 2022

Sandestin Golf and Beach Resort

FNBB, Inc.

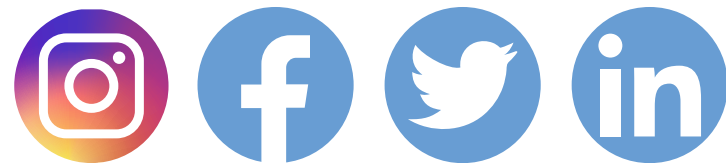
FIRST NATIONAL BANKERS
BANKSHARES, INC.



Glad you joined us this year!

Let's get social

We're ready to connect with you!



Like and follow us on social media. Post pictures of you and your family enjoying the meetings and entertainment.



WELCOME!

Welcome to our 37th Annual Summer Conference and Investment Conference. We are delighted to have you and your family with us. It is wonderful to see familiar faces again and we are excited to welcome newcomers to our conference. Our staff and affiliates are here to help make your stay comfortable and enjoyable, please let us know if you need anything.

We have made every effort to acknowledge all registrants in this program. However, if registrations were made after the deadline, your bank or company may not be included in this book. We apologize if you are not mentioned.

This year promises to be better than ever, so please relax and enjoy your time in beautiful Sandestin.



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CONFERENCE WEBSITE

Go to our conference website <https://conference.bankers-bank.com> from your mobile device or tablet and view the Conference Agenda, Meeting Agenda, Current Attendee and Guest List, Meeting Presentations, Sandestin Information and Conference Critique.



BADGES

Please wear your name badge to all meetings and social activities. You may request a replacement or new badge during the business meeting hours at the FNBB, Inc. Registration Desk or by contacting Kim Langlois or Shannon Kirby.



DRESS CODE

The recommended dress code for the Welcome Reception and Business Meetings is resort casual attire. Attire includes casual shorts, slacks, or capri pants for women and casual shorts, slacks and collared shirts for men.

The recommended dress code for the Closing Ceremonies is Resort Elegant attire. Attire includes maxi dresses, skirts, jumpsuits for women and casual slacks and collared shirts for men.



BUSINESS MEETINGS

Our business meetings are held in the Magnolia Ballroom in the Baytowne Conference Center. They begin at 8:00 AM each day. Please see the detailed agenda for more information.



SOCIAL ACTIVITIES

Our social activities are held throughout the Sandestin property, concentrating in the Baytowne Village area. Please refer to the conference agenda for exact locations and times. Badges must be worn to all functions in order to be served.



CLOSING CEREMONIES

The Closing Ceremonies will be Tuesday, June 21 from 6:30 PM to 11:00 PM. Adults will enjoy cocktails and dinner in the Juniper Ballroom on the 1st floor of Hotel Effie, and entertainment will immediately follow in the Magnolia Ballroom on the 1st floor 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 9:00 PM. See specific age group activities below:

Children ages 4 to 9 years old will be located on the 2nd floor of the Baytowne Conference Center for dinner and entertainment. Activities will include an obstacle course, bounce house, X-box games, magic show, face painting, balloon animals, arts and crafts, popcorn and a movie. A parent's signature is required for the children to enter and exit the function, and this group will be supervised by Sandestin staff at all times. No children under the age of 4 years old will be permitted into this function.

(ALL CHILDREN MUST BE PICKED UP OR MUST LEAVE THIS AREA BY 9:30 PM)

Children ages 10 to 12 years old will register in the Foyer of the Baytowne Conference Center and have dinner on the Magnolia Ballroom Veranda Baytowne Conference Center. Activities for this age group will be in The Village of Baytowne Wharf and will include Blast Arcade, Lazer Maze, Ropes Course, and Carousel. This event will end at 9:30 PM and the children will be returned to the Baytowne Conference Center to join their parents.

Children 13 to 17 years old will register in the Baytowne Conference Center Breezeway. Dinner and activities will be in the Silverbell and Elderberry Rooms in Hotel Effie on the 2nd floor. The theme for this event is "Night at the Oscars" and will include a DJ with dance floor, photo booth with props, and Stilt Walker Performance. This function ends at 9:30 PM and teens may join the adults for entertainment in the Magnolia Ballroom.

Registration with Sandestin Staff is required for all children participating in the Tuesday evening functions. Please note that it is the parent's decision as to which age group the child registers.



BEACH CHAIRS

FNBB, Inc. has reserved 150 sets of beach chairs for Wednesday, June 22 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 FNBB, Inc. Registration Desk in the Baytowne Conference Center Tuesday and Wednesday morning.

Listed on the following pages is our conference agenda. Maps are shown on pages 15 - 18 to assist you in locating events held at different areas of the property. Please dress casual and enjoy yourself!

SUNDAY JUNE 19

2:00 PM - 6:00 PM	Registration	The Grand Sandestin lobby
7:00 PM - 9:00 PM	Welcome Reception	Beachside Green

MONDAY JUNE 20

7:00 AM - 9:30 AM	Breakfast	Hotel Effie Juniper Ballroom - 1st floor
8:00 AM - 11:00 AM	Business Meeting	Baytowne Conference Center Magnolia Ballroom - 1st floor
7:30 AM - 12:00 PM	ALM Workshops	Baytowne Conference Center Cypress & Oak Boardrooms - 2nd floor
10:00 AM - 11:30 AM	Bingo Adults 17 to 20 years old 12 to 16 years old 7 to 11 years old	Baytowne Conference Center Azalea I, II, III - 2nd floor Jasmine - 2nd floor Camellia II - 2nd floor Camellia I - 2nd floor
	Water Slide on The Grand Lawn 4 to 6 years old	The Grand Lawn in front of the Baytowne Conference Center
1:00 PM - 6:00 PM	Golf Tournament	Baytowne & Raven Golf Courses

TUESDAY JUNE 21

7:00 AM - 9:30 AM	Breakfast	Hotel Effie Juniper Ballroom - 1st floor
8:00 AM - 11:15 AM	Business Meeting	Baytowne Conference Center Magnolia Ballroom - 1st floor
7:30 AM - 12:00 PM	ALM Workshops	Baytowne Conference Center Cypress & Oak Boardrooms - 2nd Floor
6:30 PM - 11:00 PM	Closing Ceremonies (Adults) Cocktails & Dinner Entertainment	“Evening at the Tropicana Club” Hotel Effie Juniper Ballroom - 1st floor Baytowne Conference Center Magnolia Ballroom - 1st floor

6:30 PM - 9:30 PM Closing Ceremonies (Children)

4 to 9 years old (Supervised with restrictions)

Registration, Dinner and Activities

Baytowne Conference Center - Azalea I, II, III | Camellia I & II - 2nd Floor

Activities for children ages 4 to 9 years old will be located on the 2nd floor 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, 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. (ALL CHILDREN MUST BE PICKED UP 9:30 PM)

10 to 12 years old (Supervised with restrictions)

Registration Baytowne Conference Center - 1st floor, Magnolia Ballroom Foyer

Dinner Baytowne Conference Center - 1st floor, Magnolia Ballroom Veranda

Activities The Village at Baytowne Wharf

Activities for this age group will include blast arcade, lazer maze, ropes course, and carousel. Parents are required to register children for this event. This group of children will be supervised by Sandestin staff at all times. This function ends at 9:30 PM and children may join parents for entertainment in Magnolia Ballroom.

13 years old and up (Supervised with no restrictions)

Registration Baytowne Conference Center Breezeway

Dinner & Activities Hotel Effie Silverbell and Elderberry rooms - 2nd Floor

Activities include "Night at the Oscars" - DJ and dance floor, photo booth with props, stilt walker performance. This function ends at 9:30 PM and teens may join adults for entertainment in the Magnolia Ballroom.

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.

WEDNESDAY JUNE 22

7:00 AM - 9:30 AM	Breakfast	Hotel Effie Juniper Ballroom - 1st floor
8:00 AM - 11:00 AM	Business Meeting	Baytowne Conference Center Magnolia Ballroom - 1st floor
8:00 AM - 5:00 PM	Day at the Beach	To the right of The Beach House

THURSDAY JUNE 23

11:00 AM Check-out - No Planned Activities



Roger C. Tutterow, Ph.D.
Professor of Economics & Director, Econometric Center, Department of Economics, Finance and Quantitative Analysis, Michael J. Coles College of Business, Kennesaw State University

Roger Tutterow’s analysis of the economic, business and political environments have been featured in a variety of media including Wall Street Journal, Financial Times, and USA Today, just to name a few. In addition to his work in academia, Dr. Tutterow has served as a consultant on financial economics and statistical modeling for corporate clients ranging from Fortune 500 companies to closely held businesses. He has provided expert testimony on economic, financial and statistical matters in state and federal court, before the Georgia General Assembly and before the Georgia Public Service Commission. Dr. Tutterow has given several hundred speeches to professional groups in 23 states and Canada on a variety of topics in the economic, business and political arenas.



John B. Norris, V
Managing Director, Head of Wealth & Investments, Oakworth Capital Bank

Mr. Norris serves as the Chief Economist and oversees Investments and Thought Leadership for Oakworth Capital Bank. Prior to helping start Oakworth, Mr. Norris was also Chief Economist, Chairman of the Investment Strategy Committee, and a Senior Fund Manager for Regions Financial Corporation’s Morgan Asset Management (MAM) subsidiary. Before joining Regions, he served as the Chief Investment Officer for The Trust Company of Sterne, Agee & Leach, Inc., and started his professional career with Mercantile-Safe Deposit & Trust Company in Baltimore, Maryland, as an Institutional Fixed Income Portfolio Manager. Finally, on top of his duties at both Oakworth and Regions, Mr. Norris was also a business columnist for the Montgomery Advertiser for approximately a decade.

As part of his role at Oakworth, Mr. Norris hosts a podcast (Trading Perspectives), writes a weekly blog (Common Cents), and speaks publicly on the economy and the markets to a wide variety of audiences and media outlets.



A. Gary Shilling, Ph.D.
President, A. Gary Shilling & Company, Inc.

A. Gary Shilling, Ph.D., is President of A. Gary Shilling & Co., Inc., investment advisers, economic consultants and publishers of INSIGHT, a monthly report of economic forecasts and investment strategies. Dr. Shilling is a columnist for Bloomberg View online, a Forbes magazine columnist since 1983 and a frequent contributor to the financial media.

He received his bachelor’s degree in physics, magna cum laude, from Amherst College where he was also elected to Phi Beta Kappa and Sigma Xi. Dr. Shilling earned his master’s degree and doctorate in economics at Stanford University. While on the West Coast, he served on the staffs of the Federal Reserve Bank of San Francisco and Bank of America. Earlier, as a high school senior, he ranked 12th in the nation in the Westinghouse Science Talent Search.

Before establishing his own firm in 1978, Dr. Shilling was Senior Vice President and Chief Economist of White, Weld & Co., Inc. Earlier, he set up the Economics Department at Merrill Lynch, Pierce, Fenner & Smith at age 29 and served as the firm’s chief economist. Prior to Merrill Lynch, he was with Standard Oil Co. (NJ) (now ExxonMobil). He has written eight books on the economic outlook and investment strategy.

MONDAY JUNE 20

8:00 AM - 8:15 AM

Opening Remarks
JOE QUINLAN
Chairman
First National Bankers Bankshares, Inc

General Session
Baytowne Conference Center
Magnolia Ballroom, 1st floor

JOEY QUINLAN
President and CEO
First National Bankers Bankshares, Inc.

8:15 AM - 8:30 AM

Opening Remarks
CHRIS CORTS
President
FNBB Capital Markets and FNBB Capital Markets, LLC

8:30 AM - 9:30 AM

The Economic, Political and Business Climate
ROGER C. TUTTEROW, Ph.D.
Professor of Economics & Director, Econometric Center Department of Economics, Finance and Quantitative Analysis, Michael J. Coles College of Business, Kennesaw State University

9:30 AM - 9:45 AM

BREAK

9:45 AM - 10:15 AM

Current State of the Equity Markets
JOHN B. NORRIS, V
Managing Director, Head of Wealth & Investments
Oakworth Capital Bank

10:15 AM - 11:00 AM

Is "The Bond Rally of a Lifetime" Still Alive?
A. GARY SHILLING, Ph.D.
A. Gary Shilling & Co. Inc.

Go to the conference website for complete individual speaker biographies
<https://conference.bankers-bank.com/>



David L. 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. Peterson’s Innovation Driven Growth (IDG) content focuses on assisting enterprises in igniting enterprise-wide innovation. Content includes innovation keynotes, workshops and challenges.



Mike Holt
Partner, Profit Resources Incorporated

Mike is a professional with financial institution and consulting experience that have made him a lead revenue enhancement expert. His analytical skills and project management application make him a knowledgeable resource for many different projects. He brings expertise in Non-interest Income, EFT Network analyses, EFT processing expense structure & contracts, Information/Branch Capture implementation, service delivery modeling & implementation, profitability analyses, marketing analyses, and other general data analytics.



Loren C. Scott, Ph.D.
Loren C. Scott & Associates, Inc.

President and founder of the firm. He was on the Economics Department faculty at Louisiana State University from 1969 to 1998, where he rose through the ranks from Assistant Professor to the holder of the Freeport-McMoran endowed Chair of Economics. He is presently Professor Emeritus of Economics at LSU. Dr. Scott is co-developer of the Louisiana econometric model, a model used for providing annual forecasts of the Louisiana economy, which are released each fall. He was a coinvestigator on over \$1 million in grant research at LSU and is the author of over 75 articles and technical reports in addition to reports written for consulting clients.



Jim Butera
Attorney at Law, Meeks, Butera & Israel PLLC

James Butera is a nationally recognized lawyer practicing primarily in the area of banking and finance. He grew up in the Philadelphia area and is a graduate of St. Joseph’s College. Having been accepted at Georgetown University Law School, he chose to enlist in the U.S. Marine Corps and was commissioned a Second Lieutenant in 1966. After completing Law School in 1972, he began his career in law and government relations at the American Bankers Association. He has published law review articles on a variety of banking topics, and was a contributing author to Jaws of Victory, an analysis of national politics published by Little Brown & Co. In 1988, Mr. Butera was named to a federal financial institutions Advisory Council and prior to that was among the industry experts selected to prepare The American Agenda, under the direction of former Presidents Carter and Ford, to identify the major banking issues facing the incoming Administration of President Ronald Reagan. In 1989, he began in private practice where his clients have included Fortune 500 companies, major U.S. and international banking organizations, the Federal Home Loan Banks, as well as state and national trade associations. Over the years, he has directed numerous high-profile litigation cases against the FCC, the IRS and other agencies of the federal government.

TUESDAY JUNE 21

8:00 AM - 8:15 AM

Opening Remarks
JAY WISENER
*Arkansas Regional Market President
First National Bankers Bank*

General Session
Baytowne Conference Center
Magnolia Ballroom, 1st floor

8:15 AM - 8:45 AM

Achieving the Innovation Mindset
DAVID L. PETERSON
*Chief Innovation Officer
First National Bankers Bank*

8:45 AM - 9:15 AM

The Top 5 Ways to Improve Debit Card Profitability
MIKE HOLT
*Partner
Profit Resources Incorporated*

9:15 AM - 10:15 AM

Regional Economic Update
LOREN C. SCOTT, Ph.D.
Loren C. Scott & Associates, Inc.

10:15 AM - 10:30 AM

BREAK

10:30 AM - 11:15 AM

Current State of Affairs - Capitol Hill
JIM BUTERA
*Attorney at Law
Meeks, Butera & Israel PLLC*

Go to the conference website for complete individual speaker biographies
<https://conference.bankers-bank.com/>



Mike Petron, CPA, CFE
Managing Director, STOUT

Michael Petron is a Managing Director and leads the Disputes, Compliance, & Investigations group at Stout. He is an expert in the application of statistics, accounting and finance to white collar crimes and civil litigation matters. His practice focuses on financial and healthcare frauds as well as False Claims Act (“FCA”) and Foreign Corrupt Practices Act (“FCPA”) investigations.

Mr. Petron has over 20 years of experience, which encompasses a number of significant criminal and civil litigation matters. He assists clients in a variety of litigation consulting services, including damages, complex data analytics, fraud investigation, statistical analysis, forensic accounting, money laundering analysis, asset tracing and inability-to-pay determinations. He has testified as an expert and summary witness, interviewed witnesses, conducted audits and assisted in self disclosures. He provides strategic consulting to counsel throughout all phases of the investigation and litigation process. He also provides operational consulting to companies and regulators to improve processes and internal controls.

Mr. Petron’s clients include AML100 law firms, in-house counsels, states attorneys general, state regulators, and a broad range of federal agencies and regulators. He has extensive experience supporting the United States Department of Justice (“DOJ”). In this role Mr. Petron received an Award of Excellence by the Council of the Inspectors General on Integrity and Efficiency for his work on the joint DOJ/HHS OIG Advanced Data Intelligence and Analytics Team. He also received a Special Commendation from the DOJ’s Civil Division for contributions made to the Medicare Outlier Analysis Team. He is a frequent speaker at various training programs for the DOJ and for other federal, state and local law enforcement officials.



Dave Martin
Founder, bankmechanics

Dave Martin is founder of bankmechanics, a retail banking consultancy. He has spoken in front of and consulted with several hundred banks in 46 states and Canada over the past 25+ years.

Dave is one of the most prolific writers in the banking industry. He has written the biweekly Advantage Letter for 25 years, read by tens of thousands of bankers and retailing professionals each month. Dave also writes the longest continually running opinion column in the history of the American Banker publication, the most read banking journal in the world.

Dave was previously EVP / Chief Development Officer with Financial Supermarkets, Inc., a leading provider of training, consulting, design, and construction for nontraditional branches. Prior to joining FSI, Dave was EVP/Chief Training Officer for NCBS, a SunTrust Bank subsidiary. His banking background includes serving as Director of In-Store Banking for First National Bank Texas, managing at that time the largest Wal-Mart in-store banking program in the United States. Dave’s banking career began as branch manager of an in-store branch in Thibodaux, Louisiana.



Amy Purdy
American Actress, Author, Model, Para-Snowboarder, 2014 Paralympic Bronze Medalist, 2018 Paralympics, Silver Medalist, Co-Founder of Adaptive Action Sports

Amy's creativity, positive outlook and her never give up attitude have opened doors to many other opportunities including being featured in a Madonna music video, a lead actress role in an award-winning film, she and her husband were featured on the TV show the Amazing Race and most recently Amy came in 2nd Place on the hit ABC show Dancing with the Stars with her partner Derek Hough.

Amy has evolved into a powerful motivational keynote speaker who has literally been seen by millions of people and invited to speak to audiences around the world from small groups to the largest corporations in the world.

She’s toured the country sharing her remarkable story alongside Oprah Winfrey, as part of Oprah’s *The Life You Want Tour*. She was featured in a SuperBowl commercial which has since been named one of the Top 20 Super Bowl Commercials Of All Time.

Her autobiography, *On My Own Two Feet*, quickly became a New York Times Best Seller, is now published around the world in ten different languages.

Amy is also a Founder of Adaptive Action Sports with her husband that trains athletes with disabilities in action sports. Their organization is top in the US for developing Paralympic Snowboarders.

WEDNESDAY JUNE 22

8:00 AM - 8:15 AM

Opening Remarks
PAX MOGENSEN
President & CEO
First National Bankers Bank

General Session
Baytowne Conference Center
Magnolia Ballroom, 1st floor

8:15 AM - 9:00 AM

A Case Study: A Successfully Prosecuted \$20MM PPP Fraud and Identify Theft Scheme
MICHAEL PETRON, CPA, CFE
Managing Director
STOUT

9:00 AM - 9:45 AM

Building Resilient Cultures and Winning Bank Teams
DAVE MARTIN
Founder
bankmechanics

9:45 AM - 10:00 AM

BREAK

10:00 AM - 11:00 AM

Amy’s Personal Journey & Overcoming Obstacles
AMY PURDY
American Actress, Author, Model, Para-Snowboarder, 2014 Paralympic Bronze Medalist, 2018 Paralympics Silver Medalist, Co-Founder of Adaptive Action Sports



Joseph F. Quinlan, Jr.
Joseph F. Quinlan, III
Carolyn Dyer
Cheryl Kennedy
Kim Langlois

Chairman
President & CEO
EVP & Chief Financial Officer
SVP & Chief Marketing Officer
SVP & Director of Corporate Affairs



Pax Mogenson
Steven Champney
Allen David
Jason Hebert
David Peterson

President & CEO
SVP & Chief Financial Officer
SVP & Chief Credit Risk Officer
SVP & Chief Information Officer
SVP & Chief Innovation Officer

Louisiana/Mississippi Region

Shannon Kirby
Craig Eversole

VP & Administration Manager
SVP & Correspondent Lending Officer

Blake Tolbird
Kerri Rachal

SVP & Bank Operations Manager
AVP & Deposit Operations Manager

Joshua Brunt
Cynthia Oliver

VP & Relationship Manager
SVP & Relationship Manager

Alabama Region

Charles Morris
Jeff Sands
Jonathan Simon

Regional Market President
SVP & Correspondent Lending Officer
SVP & Correspondent Lending Officer

Andrew Nichol
Jeff Hudson
Charles Kown
Chad Wilson

SVP & Relationship Manager
SVP & Relationship Manager
SVP & Relationship Manager
SVP & Relationship Manager

Arkansas Region

Jay Wisener

Regional Market President

Keith Jones

SVP & Correspondent Lending Officer

Herbert Thomas

SVP & Relationship Manager

Florida Region

Charlie Brinkley

Regional Market President

Michael Malone
Rob Trott
Rose Washofsky

SVP & Relationship Manager
SVP & Relationship Manager
SVP & Relationship Manager



Chris Corts
Jim Black
Wes Caudell
Cindy Christian
Reaves Crabtree
Jared Ellis
Brian Gunnels
Edward Hobbs
Scott Kimel
Hank Marks
Bill Merritt
Jamie Moore
Ray Morgan
James "Shep" Morgan
Richard Robey

President
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Support Manager
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
SVP & Investment Sales Representative
VP & Investment Trader
SVP & Investment Sales Representative
SVP & Investment Sales Trader II
SVP & Investment Sales Representative
Officer & Investment Sales Representative
SVP & Investment Sales Representative

Timothy Vardaman

EVP & Director of Operations

Dionne Smith
Caleb Stewart
Sheila Tibbetts

SVP & Manager - ALM Client Relations
Officer & Senior ALM Analyst
SVP & Managing Director - ALM Division

Maria Wilke

Officer & Relationship Manager



Chris Corts

President



Wayne Husband
Heather Spillman
M. Hunter Spedale
Robin Slay
Andrew Booth

President & CEO
EVP & Firm Administrator
SVP & Managing Director - Compliance Services
SVP & Managing Director - Internal Audit Services
SVP & Managing Director - Loan Review



Delvan Irwin

SVP & Manager of Insurance



SANDESTIN 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.



SANDESTIN AMENITIES

Sandestin provides the following free amenities with your reservation: Two (2) complimentary 4-hour bicycle rentals each day of your stay (per unit; One hour free of canoe or kayak rentals and one hour of boogie boards, weather permitting (2 boogie boards per reservation); An hour of free Sandestin tennis resort court time per unit. (After 11 AM during peak season: March 1st - July 31st); Free access to the Sandestin Fitness Center (adults only, please); and free Sandestin seasonal resort tram transportation service. To enjoy these exclusive privileges, just present your Resort Card.



SANDESTIN 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.



SANDESTIN 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



GOLF

Sandestin's golf resort features four award-winning Destin golf courses: Baytowne Golf Club, Burnt Pine Golf Club, Raven Golf Club and The Links Course. For advance tee times call 850.267.8211.



HOUSEKEEPING SERVICES

In an effort to be sensitive to each guest's position and preference, Sandestin Golf and Beach Resort and Hotel Effie Sandestin 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.



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.



THE VILLAGE OF BAYTOWNE WHARF

The Village of Baytowne Wharf is the gathering place for everyone visiting Sandestin. Discover and explore the many charming shops, exciting night life, and dine at a different restaurant or eatery every day.



TRANSPORTATION / PARKING

Tram Service

The fast, easy, and fun way to get around Sandestin Golf and Beach Resort is also free for guests! Park your car and forget about it, our tram system will take you virtually anywhere on the resort, from the beach to the bay and everywhere in between: The Village of Baytowne Wharf, tennis courts, golf courses, Sandestin Spa and Fitness Center, and more. The tram runs on two continuous loops, departing each stop approximately every 30 minutes or less. View the tram route and location in real time on our app.

Hours of Operation

8:30am – 12:00am / Sunday – Thursday

8:30am – 2:00am / Friday – Saturday

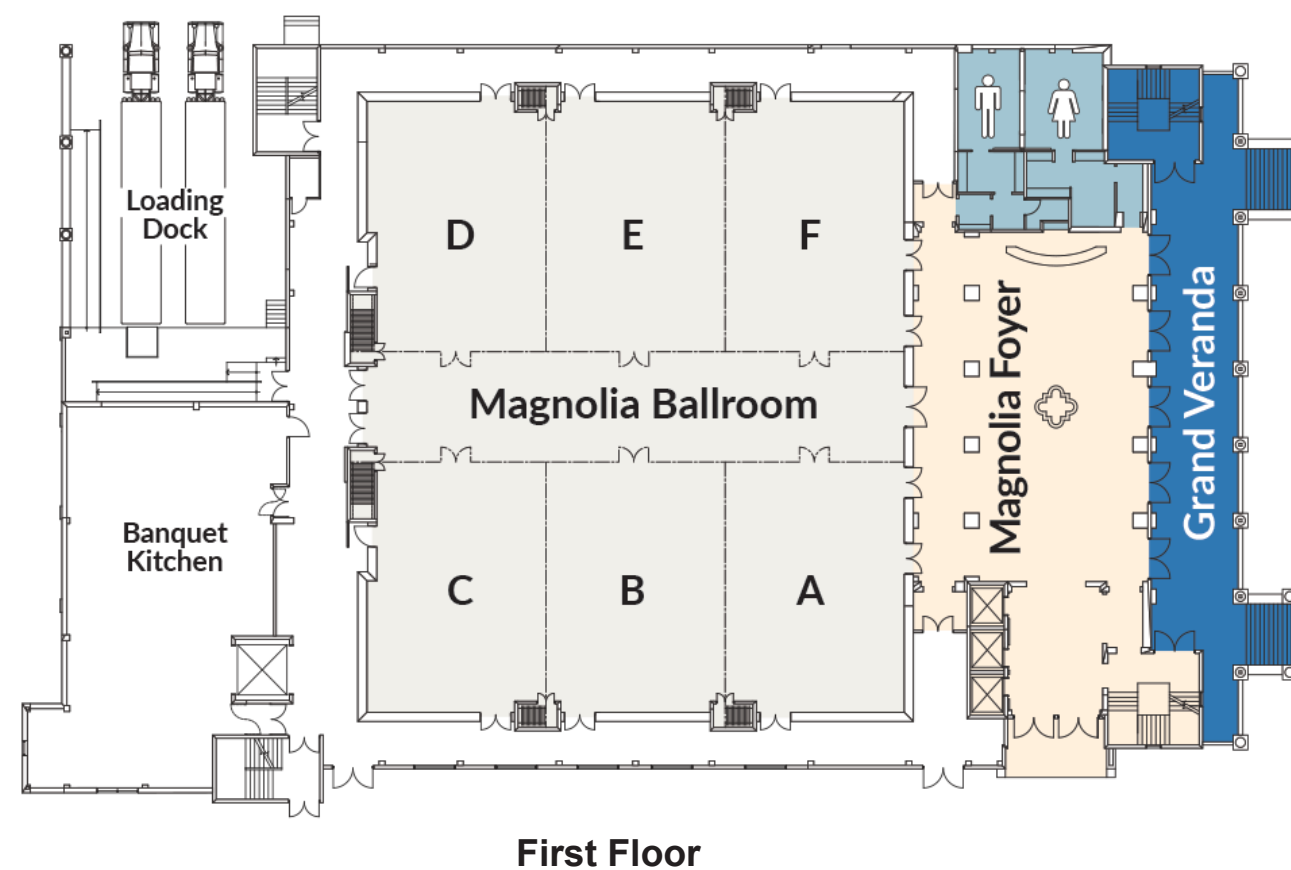
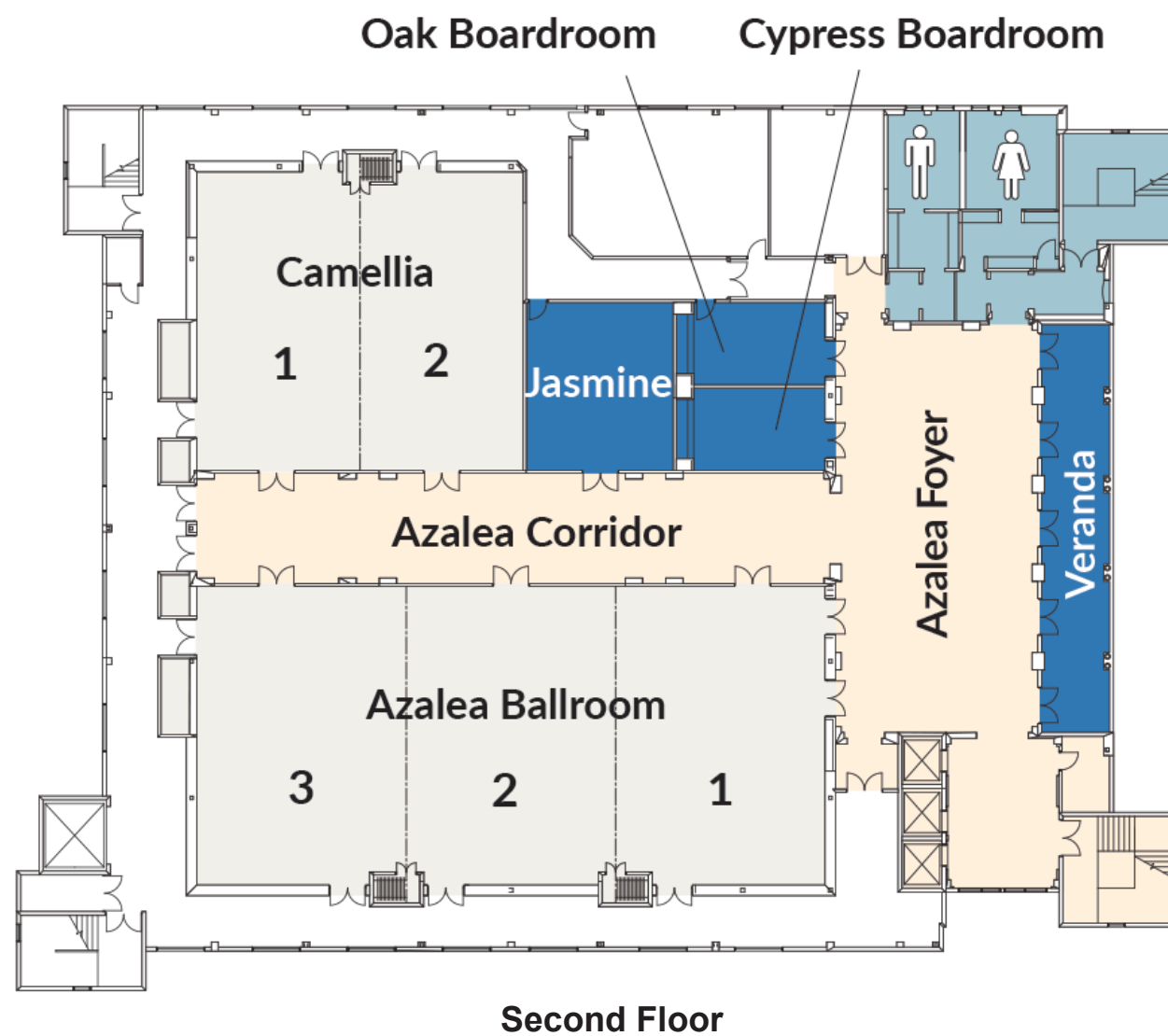
Parking

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



SANDESTIN APP

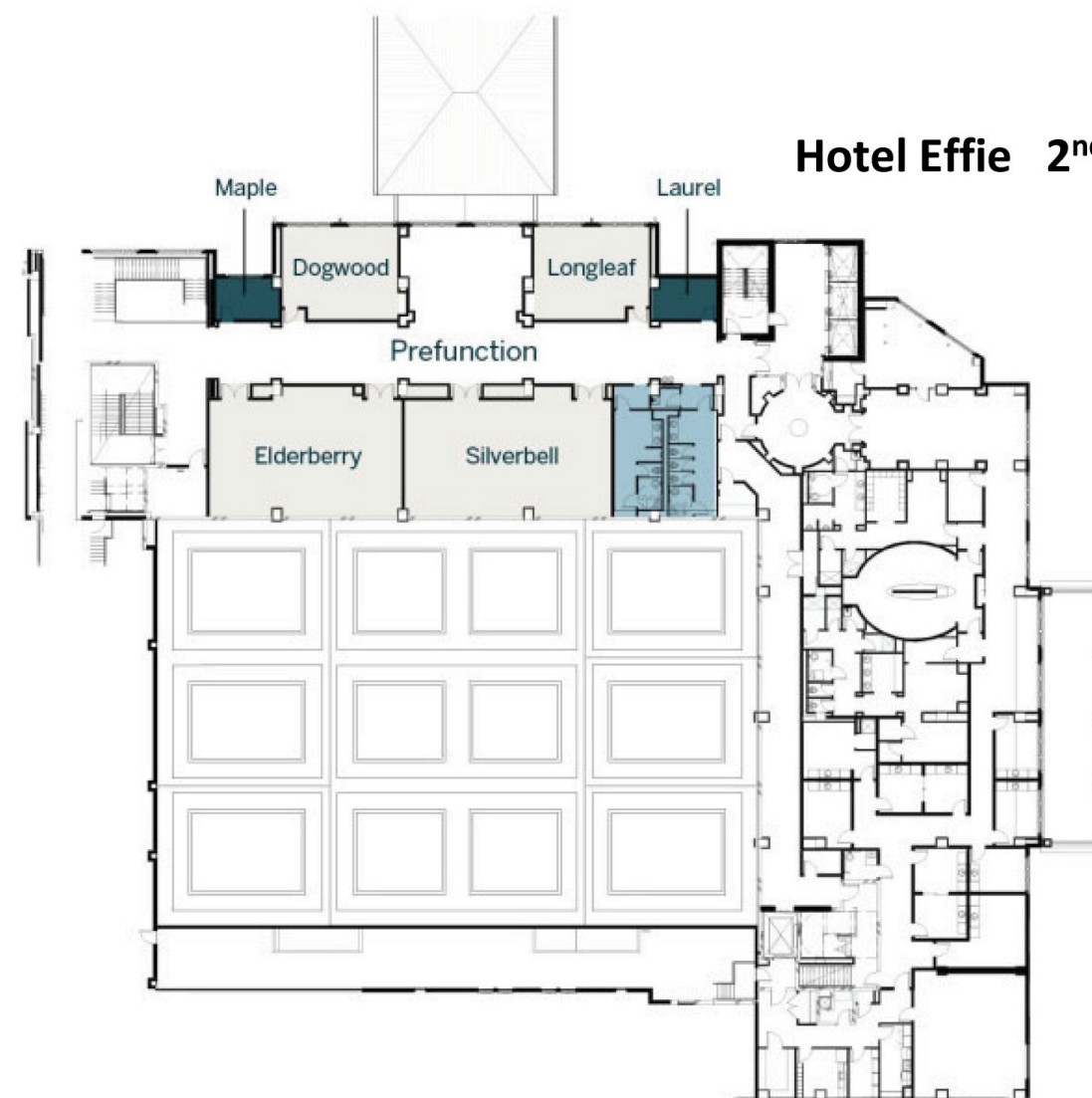
Put the best of Sandestin Golf and Beach Resort in the palm of your hand with our full-featured app. Use our resort app to find restaurants, shops and activities, or schedule a tee time at one of our championship golf courses. You'll also find our app to be a great resource for other uses too, including getting information such as hours of operation, club membership, real estate contacts and tracking our resort trams in real-time. Search for "Explore Sandestin" in iTunes (Apple users) or Google Marketplace (Android users) to download it today.



Hotel Effie 1st Floor



Hotel Effie 2nd Floor



A listing of all of our registrants, their families and guests. Registrants who were unable to submit their activity registration by the deadline date may not be listed.

Registrant Name	Guests
Ashton Adcock Merchants & Farmers Bank Bryant, AR	Madeline Adcock, Lawson Adcock
Danny Adkins Citizens Bank of Americus Americus, GA	Lisa Adkins, Hannah Adkins, Jonathon Adkins, Blake Burgess, Hollie Burgess, Walker Burgess
John Ahlen Arkansas State Banking Department Little Rock, AR	Raeanne Gardner, Susannah Marshall
Shannon Aker Bank of Brookhaven Brookhaven, MS	Robyn Aker, Leslie Anne Franciskato, Justin Franciskato, Allison McCaffrey, Archie McCaffrey, Asher McCaffrey, Josh McCaffrey
Sonny Aldridge United Community Bank Gonzales, LA	Elke Aldridge, Ben Aldridge, Bella Aldridge
Andy Anderson Bank of Anguilla Anguilla, MS	Tracye Anderson
Jessie Arant Homeland Federal Savings Bank West Monroe, LA	
Robert Barnes PriorityOne Bank Magee, MS	Melissa Barnes, Barnes Baker, Brad Baker, Kadie Ruth Baker, Laura James Baker, Whitney Baker, Kaylea Barr, Loralyn Barr, Meredith Barr, Sutton Barr
Sharon Beard First State Bank Waynesboro, MS	Randy Beard
Todd Beers Independent Community Bankers' Bank Frankfort, KY	Parker Hammons
Rusty Bennett First National Bank of Clarksdale Clarksdale, MS	Julie Bennett
Anthony “Kip” Bertrand Washington State Bank Washington, LA	Holly Bertrand, Hayden Bertrand, Jon Michael Brown
Billy Bingham United Southern Bank Hopkinsville, KY	Melodie Bingham, Blayke Bingham, Will Bingham, Carlie Alvis, Rosie Haunert
Jim Black FNBB Capital Markets Birmingham, AL	Kathy Black
Andrew Booth FNBB Services Corp. Baton Rouge, LA	
John Bordelon Home Bank, N.A. Lafayette, AL	Suzanne Bordelon

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Guests

John Boyett First State Bank of the South, Inc. Sulligent, AL	Susan Boyett
Charlie Brinkley First National Bankers Bank Lake Mary, FL	Dawn Ellis
Ashton Bruce Caldwell Holding Company Columbia, LA	Adam Bruce
Joshua Brunt First National Bankers Bank Ridgeland, MS	Valerie Brunt, Brooks Brunt, Lucy Brunt, Joanne Wright, Tim Wright
Jim Butera Meeks, Butera & Israel PLLC Washington, DC	Lee Butera
Daniele Buzzerio Commerce Bank & Trust Winter Park, FL	Anthony Buzzerio, Brianna Buzzerio, Angela Blake, Pat Ingicco
Guy Cable Grand Savings Bank Bentonville, AR	Elizabeth Cable
Patrick Campbell Resource Bank Covington, LA	Lori Jean Campbell, Taylor Keller, Tim Keller, Callahan McPike, Madison McPike,
Chris Carothers The Citizens Bank of Winfield Winfield, AL	Brandi Carothers, Allie Carothers, Caroline Carothers, Davis Elliott, Elizabeth Elliott, Bella Thompson
Russell Carothers The Citizens Bank of Winfield Winfield, AL	Becky Carothers, Julia Gardner
Wesley Caudell FNBB Capital Markets Birmingham, AL	Jordan Caudell, Hayes Caudell, Price Caudell Will Caudell
Steven Champney First National Bankers Bank Baton Rouge, LA	Mary Anne Champney, Mary Catherine Champney, Will Champney
Brad Chapman Franklin State Bank & Trust Company Winnsboro, LA	Christy Chapman, Blake Chapman, Brandon Chapman
Cindy Christian FNBB Capital Markets Birmingham, AL	Randy Christian, Alex Christian, Ford Helms, Jen Helms, Trey Helms
Albert Christman Guaranty Bank & Trust Company of Delhi Delhi, LA	Caroline Christman, Emma Daniel, Bailey Miller, Cooper Miller, Mason Miller, Meredith Miller, Fran Nixon, James Albert Nixon, Nicholas Nixon, Price Nixon, Steven Nixon
Dale Cole First Community Bank Batesville, AR	Gayle Cole, Kathryn Cole, Sophia Cole
Shannon Coombs Commonwealth Community Bank Hartford, KY	Becky Coombs, Connor Coombs, Emma Coombs
Chris Corts FNBB Capital Markets Birmingham, AL	Leslie Corts, Conwill Corts, Thomas Corts,

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Guests

Joseph Couvillon Vermilion Bank & Trust Company Kaplan, LA	Rhonda Couvillon, Breard Couvillon, Emily Couvillon, Ross Couvillon, Taylor Couvillon
Reaves Crabtree FNBB Capital Markets Birmingham, AL	Helen Crabtree
Steve Crispino South Louisiana Bank Houma, LA	Alyssia Hay
Charlie Cross CS Bank Eureka Springs, AR	
Allen David First National Bankers Bank Baton Rouge, LA	Kristi David
Brent Davis Unity Bank of Mississippi Holly Springs, MS	Cheryl Davis, Lyla Breyschers, Zoe Davis, Abby Vermeer, Derek Vermeer
Jody Dawson First American National Bank Iuka, MS	Cassie Dawson, Judd Dawson
Carlton DeVaughn FirstState Bank Lineville, AL	Ian Bloodsworth, Renee Bloodsworth, Shannon Bloodsworth, Alex Koda, Anthony Wilson
Sammie Dixon, Jr. Prime Meridian Bank Tallahassee, FL	
Jason Dorough Metro Bank Pell City, AL	Cara Dorough, Bryant Dorough, Grace Dorough
Boris Dover First Community Bank Batesville, AR	Pam Dover, Alana Dover Coburn, Addison Coburn, Brandon Coburn
John Ducrest b1BANK Baton Rouge, LA	Becky Ducrest, Matt Ducrest, Mike Ducrest
Jack Dudley Phenix-Girard Bank Phenix City, AL	
Menza Dudley Phenix-Girard Bank Phenix City, AL	Jackie Dudley, Maddie Barber, Menza Dudley
Bryan Duet State Bank & Trust of Golden Meadow Golden Meadow, LA	Melanie Duet, Mae Mae McIntosh, Alan Moreton, Ava Moreton, Megan Moreton
Brandt Dufrene First National Bank USA Boutte, LA	Glenda Dufrene
Brandt Dufrene, Jr. First National Bank USA Boutte, LA	Bridgette Dufrene, Laura Dufrene, Mary Dufrene, Sarah Dufrene, Trey Dufrene
Carolyn Dyer First National Bankers Bankshares, Inc. Baton Rouge, LA	Larry Dyer, Cathleen Bedel, Danny Bedel

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Guests

Stephen Eberhart First Fidelity Bank Fort Payne, AL	Brenda Eberhart, Carol Wilson, Charles Wilson
Darryl Ellerbee Delta Bank Tallulah, LA	
Jared Ellis FNBB Capital Markets Birmingham, AL	Joy Ellis, Henry Ellis, Olivia Ellis, Haynes Jonas, Luke Jonas, Mallory Jonas
Robert Ernest Lafayette State Bank Mayo, FL	Katie Wagner
Craig Eversole First National Bankers Bank Ridgeland, MS	Amy Eversole, Anna Grace Eversole, Will Eversole, Beth Savage
Russell Fava First National Bank of Clarksdale Clarksdale, MS	Kimberly Fava
Mark Ferguson First Security Bank Searcy, AR	Julie Ferguson, Kate Ferguson
David Fletcher Independent Community Bankers' Bank Belle, WV	Ramona Fletcher
Steve Foster FirstState Bank Lineville, AL	Gail Foster, Aubrie Foster, Hudson Foster, Reid Foster, Addison Wesley, Pate Wesley
David Franklin FirstState Bank Lineville, AL	Jenny Franklin, Adam Franklin, David Franklin, Felicity Franklin, Gideon Franklin, Hannah Franklin, Marietta Franklin, Rob Franklin, Steven Franklin
Steve Frazier CCB Community Bank Andalusia, AL	Terrie Frazier
Brandon Freeman First Bank of Alabama Talladega, AL	Laurie Freeman, Blakely Freeman, Bella Martin
Russell Gahagan B1BANK Baton Rouge, LA	Claire Gahagan, Sidney Gahagan, Diego Matus
Patrick Galloway Concordia Bank & Trust Company Vidalia, LA	Cindy Galloway, Desi Galloway, Jeffrey Galloway, Cole Edmiston, Shannon Edmiston
Dan Garnand Merchants & Farmers Bank of Greene County Eutaw, AL	Mary Garnand, James Garnand
Marla Geib Hendrick The Murray Bank Murray, KY	
Kim Gillie Bank of Wiggins Wiggins, MS	Louis Leo Gillie, Erica Johnson, Justin Johnson, Kendall Johnson, Taylor Johnson
Nicole Girod Caldwell Holding Company Columbia, LA	Edward Franks, Jimmy Franks

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Guests

Paul Goodpaster The Citizens Bank Morehead, KY	Kimberly Goodpaster, Nathan Goodpaster, Bailey Haynes
Kyle Goodwin First Financial Bank Bessemer, AL	Ashley Goodwin, Caroline Goodwin, Ford Goodwin, Glenda Turner
Skipper Goodwin First Financial Bank Bessemer, AL	Stephanie Goodwin
Steven Gresham Bank of Holly Springs Holly Springs, MS	Angie Gresham, Palmer Gresham, Taylor Gresham, Maddox Vanzant
Brian Gunnels FNBB Capital Markets Little Rock, AR	Tabatha Gunnels, Jessica Gunnels, Megan Stillwell
Ken Hale BOM Bank Natchitoches, LA	Shannon Hale, Ragan Hale
Chris Harper The Commercial Bank of Ozark Ozark, AL	Jolie Harper, Foster Harper
Mim Hatten Bank of Wiggins Wiggins, MS	Todd Hatten, Courtney Stewart, Trey Stewart, Tristyn Stewart, Ty Stewart
Brenda Hebert United Community Bank Raceland, LA	Warren Hebert, Brynn Morin, Madison Morin, Meghann Morin
Jason Hebert First National Bankers Bank Baton Rouge, LA	Lanie Hebert, Emme Hebert, Julien Hebert, Ava Landry, Hudson Landry, Jolie Landry, Kelly Landry
Bryan Hendrix Legacy State Bank Loganville, GA	Debbie Hendrix, Jacob Hendrix, Rachel Hendrix
Carl Hendrix Horatio State Bank Horatio, AR	
Derek Hetherington Independent Community Bankers Bank, Inc. Frankfort, KY	Sarah Hetherington
Justin Hill First Security Bank Batesville, MS	Tawana Hill, Jace Hill, Jameson Hill, Teegan Hill
Edward Hobbs FNBB Capital Markets Birmingham, AL	Beth Hobbs
John Hobbs Oconee Federal Savings & Loan Seneca, SC	Sheryl Hobbs
John Hodas Barwick Banking Company St Augustine, FL	Connie Hodas
Allen Hodo First State Bank Waynesboro, MS	Stephanie Hodo

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Steve Hollier Rayne State Bank Lafayette, LA	Cathy Hollier, Brandon Dunphy, Mary Catherine Dunphy, Eddie Gary, Renee Gary, Emily Smith, Evan Smith, Jay Smith
Kerry Holt NobleBank and Trust Anniston, AL	Shanna Holt
Mike Holt Profit Resources.com New Albany, OH	
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Jeff Hudson First National Bankers Bank Memphis, TN	
Anthony Humphries NobleBank and Trust, N.A. Anniston, AL	Cristy Humphries
Wayne Husband FNBB Services Corp. Ridgeland, MS	Laura Husband
Delvan Irwin FNBB Insurance Agency, LLC Ridgeland, MS	Lee Irwin, Haley Knight, Matt Knight
Chris Ishee Covington County Bank Collins, MS	Jennifer Ishee, Elise Ishee, Kara Ishee, Lauren Nicholson, Maddax Nicholson, Sawyer Nicholson, Angie Smith, Robert Smith
Richard Jefferson Coastal Bank & Trust Jacksonville, AR	Terri Jefferson
Eric Johansen Exchange Bank Milledgeville, GA	Karen Johansen
Robert Johnson Bank of Erath Abbeville, LA	Christie Johnson, Bowen Johnson, Finley Johnson, Shelby Johnson, Madi Meaux
William “Bill” Johnson Basile State Bank Basile, LA	Renee’ Gallego-Johnson, Johny Johnson, Bri Ramirez, Halli Ramirez, Cathy Shield
Ben Jones Marion State Bank Marion, LA	Mandy Jones, Brooks Jones, Shepard Jones
Curt Jones Magnolia State Bank Hattiesburg, MS	Leslie Jones, Warner Jones, Wyatt Jones
Jason Jones Morgantown Bank & Trust Morgantown, KY	Tiffani Jones, Brady Jones, Maddie Jones
Keith Jones First National Bankers Bank Little Rock, AR	Tami Jones, Emila Jones, Jamie Jones, Olivia Jones, Robbie Jones, Ryan Jones, Tori Jones, Autumn Schneider
Byron Jordan First State Bank Waynesboro, MS	Linda Jordan

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Guests

Rene’ Julian First Community Bank Little Rock, AR	Charlene Julian, Chris Vaughan, Wally Vaughan
Michael Keen RiverHills Bank Vicksburg, MS	Tiffany Keen, Jake Brister, Will Keen
Rhoshunda Kelly Mississippi Department of Banking Jackson, MS	Mike Kelly, McKinley Kelly, Reagan Kelly
Cheryl Kennedy First National Bankers Bankshares, Inc. Baton Rouge, LA	Cathy Braud, Collins Engle, Holland Engle, Jenny Engle, Scarlett Engle
Mitch Key First Bank of Alabama Wedowee, AL	Cathy Key
Todd Kidder St. Landry Homestead FSB Opelousas, LA	Suzanne Kidder
Jenifer Kimbrough Oakworth Capital Bank Birmingham, AL	William Kimbrough, Henry Kimbrough, Mary Evelyn Kimbrough, Mary Goforth
Scott Kimel FNBB Capital Markets Birmingham, AL	Jenny Kimel, Kyle Kimel, Jared Miller, Madison Miller
Joel King First Financial Bank Bessemer, AL	Denise King, Jacob King, Lauren King
Shannon Kirby First National Bankers Bank Baton Rouge, LA	Lee Kirby, Hagen Kirby, Kaci Kirby, Kyle Kirby, Trey Kirby
James Kiser Citizens Bank & Trust Company of Jackson Jackson, KY	Angie Thomas
Jared Kiser Citizens Bank & Trust Company of Jackson Jackson, KY	
Kirk Kleiser St. Landry Homestead FSB Opelousas, LA	Marina Kleiser
Richard Knight Metro Bank Pell City, AL	Laura Knight, Noelle Garver, Copelan Garver
Dave Koto Profit Resources.com Lake Mary, FL	
Charles Kown First National Bankers Bank Baton Rouge, LA	
Kim Langlois First National Bankers Bankshares, Inc. Baton Rouge, LA	Ken Langlois, Claire Langlois, Koby Langlois, Hart Lacassagne, Herbie Lacassagne, Hudson Lacassagne, Kenli Lacassagne
Ginger Laurent Louisiana Bankers Association Baton Rouge, LA	Keith Miller

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H. Carter Leak, III Bank of St. Francisville St. Francisville, LA	Yvonne Leak, Conville Lemoine
H. Carter Leak, IV Bank of St. Francisville St. Francisville, LA	Brittany Leak, Harrison Leak V, Jackson Leak, Madeleine Leak, Mary Field Leak
Jerry Ledet Synergy Bank Houma, LA	Susan Ledet, Emily Ledet
Clair Leger Resource Bank Covington, LA	Marty Leger, Kate Leger, Mary Grace Cazavenette
Conville Lemoine Bank of St. Francisville St. Francisville, LA	Polly Lemoine, H. Carter Leak III
Steven Long First American National Bank Iuka, MS	Dodi Powers
Doug Luce Century Bank Lucedale, MS	Judy Luce
Rabun Luster First National Bank of Clarksdale Clarksdale, MS	Ann Fisher Luster
Jim Lyons First National Bank of Louisiana Lafayette, LA	Elizabeth Lyons, James Lyons, John Lyons, Katherine Lyons
Sonny MacArthur Wipfli Atlanta, GA	Liz MacArthur, Brennen MacArthur, Chase MacArthur
Michael Malone First National Bankers Bank Lake Mary, FL	Julie Malone
Kris Mangum Magnolia State Bank Hattiesburg, MS	Jennifer Mangum, Ally Mangum, Kristofer Mangum, Macy Mangum, Molly Mangum,
Steve Marcum Elkton Bank and Trust Elkton, KY	Alecia Marcum
Mark Marionneaux Bank of Zachary Zachary, LA	Alicia Marionneaux, Dylan Marionneaux, Kaylea Marionneaux, Paige Marionneaux
Hank Marks FNBB Capital Markets Birmingham, AL	Shannon Marks
Susannah Marshall Arkansas State Banking Department Little Rock, AR	Wilks Marshall, John Ahlen, Dharmin Patel
Dave Martin bankmechanics	
Robert Mathieu Guaranty Bank & Trust Company of Delhi Delhi, LA	Cindy Mathieu, Allison Sceroler, Craig Sceroler

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Kristi Maxwell Merchants & Marine Bank Pascagoula, MS	David Maxwell
Laura McAlexander Centennial Bank Trezevant, TN	Roger McAlexander, Alex McAlexander, Hannah Moseley
Kent McBrayer Franklin Bank & Trust Company Bowling Green, KY	Tracy McBrayer
Joe McClung CS Bank Eureka Springs, AR	
Tim McCraney HNB First Bank Headland, AL	Janet McCraney, Julia McCraney
Keith McCullough NobleBank and Trust Anniston, AL	LeighAnn McCullough
Laura McGowan Elavon Knoxville, TN	Lorie Worden, Warren Worden
John McIlwain Homeland Federal Savings Bank Jena, LA	Kelli McIlwain, Cole McIlwain, Schanah McIlwain
Greg McKee The Citizens Bank of Philadelphia Philadelphia, MS	Linda McKee
Richard Meredith Homeland Federal Savings Bank Columbia, LA	
Bill Merritt FNBB Capital Markets Baton Rouge, LA	Barbara Merritt, Ellory Boyce, Georgia Boyce, Meg Boyce, Simon Boyce
Leo Mickenheim Citizens Savings Bank Bogalusa, LA	Judi Mickenheim, Isabella Blom, Jennifer Blom, Mackenzie Blom, Graham Mickenheim, Jason Mickenheim, Judi Mickenheim, Lauren Mickenheim, Mary Grace Mickenheim, Jon Woods, Jon Ross Woods, Kelli Woods, Olivia Woods
Robert Milam Whitesville State Bank Whitesville, WV	Jada Milam
Keith Miller The Cottonport Bank New Roads, LA	Laurent, Ginger
Rose Miller First National Bank of Louisiana Lafayette, LA	John Miller, Ben Miller, Case Miller, Cole Miller, Racheal Miller
Pax Mogenson First National Bankers Bank Baton Rouge, LA	Jennifer Mogenson, Alex Mogenson
Jamie Moore FNBB Capital Markets Memphis, TN	Andee Denette

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Guests

James “Shep” Morgan FNBB Capital Markets Shreveport, LA	Shannon Morgan, Ella Morgan, Micah Morgan, Sam Morgan
Ray Morgan FNBB Capital Markets Shreveport, LA	Karen Morgan, Brandon Maggio, Lindsey Maggio, Carsyn Seaford, Cooper Seaford
Charles Morris First National Bankers Bank Birmingham, AL	Renea Morris
Crystal Mosley Magnolia State Bank Laurel, MS	
Brady Mouton Washington State Bank Washington, LA	Lizette Mouton
Tyler Murchison BOM Bank Natchitoches, LA	Sally Murchison, Ava Bijeaux, Ava Murchison, Farrah Murchison, Lane Murchison
Crystal Murphy Financial Institution Service Corp West Monroe, LA	Shannon Murphy, Hanley Murphy
Joel Neely RiverHills Bank Madison, MS	Jessica Neely, Cole Neely, Macy Neely, Mary Dogan Neely
Andrew Nichol First National Bankers Bank Birmingham, AL	
John Nichols First National Bank in DeRidder DeRidder, LA	Jennifer Nichols, Ethan Nichols, Liam Nichols, Randy Nichols, Ryan Nichols
David Nolan Fifth District Savings Bank New Orleans, LA	Roselyn Nolan, David Diket, Elise Diket, June Diket, Melanie Diket, Chris Doize, Gloria Doize, Grace Doize, Monica Doize, Brandon Petz, Charles Petz, Melissa Petz
John Norris Oakworth Capital Bank Birmingham, AL	
Brian North Fifth District Savings Bank New Orleans, LA	Sueann North, Julie North, William North
Cynthia Oliver First National Bankers Bank Baton Rouge, LA	Maddie Oliver, Morgan Oliver, Maggie Chiasson, Ashley Goss
Chris Padgett Arkansas Community Bankers Little Rock, AR	
Stephen Panepinto Plaquemine Bank & Trust Company Plaquemine, LA	Jeanne Panepinto, Presley Breaux, Isabelle Graham, Marsha Martinez
Sam Pate Citizens Bank & Trust Guntersville, AL	Terri Pate, Ashlyn Pate
Dharmin Patel Arkansas State Banking Department Little Rock, AR	Pratima Patel, Diya Patel, Susannah Marshall,

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Guests

Jason Patout Gulf Coast Bank Abbeville, LA	Janine Patout, Chandler Patout, Eric Patout, Sawyer Patout, Marc Vezy, Patricia Vezy
Patrick Patout Gulf Coast Bank Abbeville, LA	Vickie Patout, Amy Patout, Paige Patout, Rachel Patout, Andrew Broussard, Benjamin Broussard, Charlie Broussard, Elliot Broussard, Leah Broussard, Brylie Couvillion, Gerry Dunn
Paul Patout Gulf Coast Bank Abbeville, LA	Kim Patout, Blake Bourque, Jenny Bourque, Violet Bourque, Katie Reed, Lola Reed, Savage Reed
Greg Pawley The Cecilian Bank Elizabethtown, KY	Susan Pawley
Lee Pedigo Legends Bank Clarksville, TN	
David Peterson First National Bankers Bank Baton Rouge, LA	Cora Peterson, Erin Peterson, Kurt Peterson, Liam Peterson
Michael Petron STOUT Arlington, VA	
Jeremy Punch South Lafourche Bank & Trust Company LaRose, LA	Maggie Punch, Sophie Punch, Thomas Punch
Donna Purser Community Spirit Bank Red Bay, AL	Leigha Purser
Joe Quinlan First National Bankers Bankshares, Inc. Baton Rouge, LA	
Joey Quinlan First National Bankers Bankshares, Inc. Baton Rouge, LA	Wendy Quinlan, Ross Quinlan
Kerri Rachal First National Bankers Bank Baton Rouge, LA	James Knox, Chloe Rachal
Todd Rauch Metairie Bank & Trust Metairie, LA	Katie Rauch, Gavin Rauch, Madison Rauch, Max Rauch
Corey Ray First Bank of Boaz Boaz, AL	
Michelle Reesor First Community Bank Batesville, AR	Jerry Reesor, Cameron Reesor, Hannah Reesor, Opal Jane Reesor
Travis Renfrow American Bank & Trust Company, Inc. Bowling Green, KY	Liz Renfrow
Troy Richards Guaranty Bank & Trust Company of Delhi Delhi, LA	Amy Richards, Eliza Richards, Langdon Richards, Larkin Richards, Janice Britton, Steve Britton

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Michael Riche United Community Bank Gonzales, LA	Tarak Anada, Abigail Riche, Teal Riche
Richard Robey FNBB Capital Markets Birmingham, AL	Marla Robey, Cassady Robey, Luke Robey, Raley Robey, Richard Robey, William Robey
Drew Roe Metro Bank Pell City, AL	Chrissy Roe, Haylee Roe, Jacob Roe
Anthony “A.J.” Roy The Cottonport Bank Mansura, LA	
Reynie Rutledge First Security Bank Searcy, AR	Ann Rutledge
Ashton Sandifer Bank of Anguilla Anguilla, MS	Tripp Sandifer, Kyle Dilmore, Emma Sandifer, Mila Sandifer, Sherree Steed
Jeff Sands First National Bankers Bank Birmingham, AL	Terri Sands
Gary Sanford Citizens Progressive Bank Columbia, LA	Jorie Sanford
Loren Scott Loren C. Scott & Associates, Inc. Baton Rouge, LA	Kelly Christian, Maddie Christian, Ryan Christian, Dale Gaskin, Lauren Gaskin, Loren Gaskin, Stacy Gaskin, Taylor Gaskin
Marty Sellars FNBC Bank Ash Flat, AR	Carol Sellars
Nathan Shows Magnolia State Bank Hattiesburg, MS	Mary Anna Shows, Anna Lynn Shows, Brent Shows
Jonathan Simon First National Bankers Bank Birmingham, AL	Holli Simon, Ann Everett Simon, Sarah Simon
Robin Slay FNBB Services Corp. Ridgeland, MS	Derwin Slay, Jo Black, Curry Parkman, Erin Purvis, Ramsey Purvis
Adrian Smith First Security Bank Batesville, MS	Jodi Smith
Carolyn Smith Bank of Anguilla Anguilla, MS	Johnny Smith, Lawson Dilmore, Reagan Dilmore, Collins Read, Grayson Read, Keri Read, Tanner Read
Dionne Smith FNBB Capital Markets Baton Rouge, LA	Brian Smith
Howard Dee Smith Winnsboro State Bank & Trust Company Winnsboro, LA	Tara Smith
Marty Snowden Citizens Bank & Trust Co. of Jackson Jackson, KY	Olivia Snowden, Zach Withers

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William Sones Bank of Brookhaven Brookhaven, MS	Theresa Sones, Brittany Sones, Claire Sones, Sam Sones, Sammy Sones
M. Hunter Spedale FNBB Services Corp. Baton Rouge, LA	Kristen Spedale, Olivia Spedale
Patrick Spencer Financial Institution Service Corp West Monroe, LA	Pam Spencer, Molly Spencer, Paige Spencer, Francie Aulds
Heather Spillman FNBB Services Corp. Baton Rouge, LA	Don Spillman
Tyler Steele Grand Savings Bank Bentonville, AR	Tricia Steele, Bella Steele, Luke Steele, Sadie Steele, Ty Steele
Michael Stehlik Capital City Bank Group Tallahassee, FL	Leigh Stehlik, Andrew Stehlik, Cecelia Stehlik, Thomas Stehlik
Caleb Stewart FNBB Capital Markets Baton Rouge, LA	Bailey Westling
Kendall Stewart Bank of Clarendon Manning, SC	Amy Stewart
Suzette Sullivan Magnolia State Bank Bay Springs, MS	
Chevis Swetman The Peoples Bank Biloxi, MS	Marcia Swetman, Andrew Swetman, Clark Swetman, Katherine Swetman, Tanner Swetman
Jason Taylor First Community Bank Batesville, AR	Brook Taylor, Kennedi Taylor, Steele Taylor
Jason Tennant CS Bank Eureka Springs, AR	
Chad Thomas First Bank of Alabama Talladega, AL	Matt Pierce
Herbert Thomas First National Bankers Bank Little Rock, AR	Libby Thomas
Sheila Tibbetts First National Bankers Bank Baton Rouge, LA	Craig Tibbetts, Clacey Tibbetts, Madison Brewton, Savannah Esteve, Sara Rose Marionneaux
Blake Tolbird First National Bankers Bank Baton Rouge, LA	
Chris Touchet The Bank Jennings, LA	Keli Touchet, Eli Touchet,
Dirk Trahan Community First Bank New Iberia, LA	Tasha Trahan, Karen Angelle, Shane Angelle

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Rob Trott First National Bankers Bank Lake Mary, FL	Jean Miller, Gigi Trott, Peyton Trott
Stanley Tucker Farmers & Merchants Bank LaFayette, AL	Amy Tucker
John Tyson Altamaha Bank and Trust Company Vidalia, GA	Anna Marie Tyson
Scott Uselton First National Bank of Middle Tennessee McMinnville, TN	Robbie Uselton, Sydney Uselton, Davis Witt
Peter vanLingen Century Bank Lucedale, MS	Laurie vanLingen, Hallie vanLingen
Sam Vann HNB First Bank Dothan, AL	
Timothy Vardaman FNBB Capital Markets Birmingham, AL	Kimble Vardaman, Zoe Morrow, Carly Vardaman
Brent Vidrine Bank of Sunset & Trust Company Sunset, LA	Celeste Vidrine, Brandon Butler, Karen Butler, Bryson Vidrine, Jack Vidrine
Taylor Walker Wilson Bank & Trust Lebanon, TN	Katherine Walker, Harper Kate Walker, Jack Walker, Xander Walker
Beverly Walley Bank of Wiggins Wiggins, MS	Leonard Walley, Elise Walley, Kyle Walley, Laura Jane Walley, Tripp Walley
Bradley Ward CrossCheck Advising Group, LLC Little Rock, AR	Robert Deleidi
Rose Washofsky First National Bankers Bank Raleigh, NC	Rick Washofsky
Ben Watson Cross Keys Bank St. Joseph, LA	Linda Watson, Philip Watson
Forest Whatley Oakworth Capital Bank Birmingham, AL	Leigh Whatley, Ann McQueen Whatley, Forest L Whatley
Wanda Wiggins Delta Bank Vidalia, LA	Mia Canizares, Ronan Canizares, Larry LaBarrere, Suzanne LaBarrere
Maria Wilke FNBB Capital Markets Paducah, KY	Eddie Spraggs, Bennett Wilke, Grace Elizabeth Wilke
Jonathan Wilkerson Citizens Guaranty Bank London, KY	Kristy Wilkerson, Carson Wilkerson, Grayson Wilkerson, Hudson Wilkerson
Ed Wilkinson Farmers Bank Greenwood, AR	LaDonna Wilkinson

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Elizabeth Wilkinson Farmers Bank Greenwood, AR	
Prentiss Wilks United Community Bank Raceland, LA	Shanna Wilks, Elise Wilks, Prentiss Wilks, Jr., Blanche Wilks, Skeeter Wilks
Allen Williams First Community Bank Jonesboro, AR	Danna Williams
Chad Wilson First National Bankers Bank Marietta, GA	Angie Wilson, Haley Rodriquez, Lucy Rodriguez, Rosie Rodriguez
Larry Wilson First Arkansas Bank & Trust Jacksonville, AR	Wendy Wilson
Mark Wilson First Arkansas Bank & Trust Jacksonville, AR	Rebel Wilson, Flynn Wilson, Storm Wilson
Barry Winford PriorityOne Bank Brandon, MS	Christy Winford
Jay Wisener First National Bankers Bank Little Rock, AR	Tish Wisener, Gavin Bauer, Karoline Bauer, Hope Bradshaw, Zan Mian
David Wood First Community Bank Batesville, AR	Pam Wood
William Wright Southern Bancorp Bank Arkadelphia, AR	Gayle Wright, Carla Herron, Parker Herron, Vince Herron, Caron Manning, Gray Manning, Katlyn Manning
Joe Zanco St. Landry Homestead FSB Lafayette, LA	Ashley Zanco, Abby Zanco, Sabrina Zanco
Jill Zimmerman Farmers-Merchants Bank & Trust Breaux Bridge, LA	Guy Zimmerman
John Zollinger Home Bank, N.A. Metairie, LA	Tina Zollinger



*Thank you for joining
us this year!*

Hope to see you again next year

June 11 - 15, 2023

