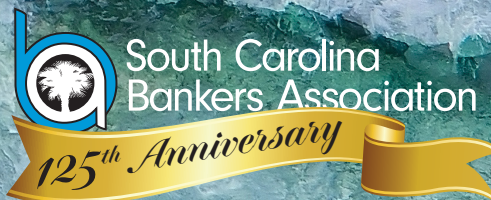


2025 EMERGING LEADERS DIVISION

Annual Conference

MARCH 14-16, 2025

The Westin Hilton Head Island Resort & Spa, Hilton Head Island, SC





CHAIR'S *Invitation*

On behalf of the Emerging Leaders Division Board of Directors, I am pleased to extend an invitation to you to join us for our annual conference in beautiful Hilton Head Island. The event will be held at The Westin Resort from March 14-16, 2025.

Hilton Head Island, with its stunning natural beauty, commitment to sustainability and vibrant wildlife conservation efforts, offers a perfect backdrop for our conference. From its iconic Lowcountry charm to its renowned Southern hospitality, Hilton Head Island is consistently named America's Favorite Island.®

When the Division was established 70 years ago, our mission was simple: to cultivate the next generation of leaders in South Carolina's banking industry. Today, the Division continues to offer a wide range of educational and leadership development opportunities, while also raising community awareness of the importance of banking.

The purpose of our annual conference is multi-faceted: to foster leadership growth, support career advancement and create valuable networking opportunities. We are thrilled to present a dynamic lineup of speakers who will cover a broad range of topics pertinent to our industry. I am confident that you will have ample opportunities to connect with your peers, gain valuable industry insights and build lasting relationships that will benefit both you and your organization in this rapidly evolving industry.

We hope you will join us for this exciting and meaningful event!

— **Othniel W. Laffitte, Market Executive-Greenville, Palmetto State Bank
Chair, SCBA Emerging Leaders Division**

2024-25 EMERGING LEADERS DIVISION

Board of Directors



CHAIR
Othniel W. Laffite
Palmetto State
Bank



CHAIR-ELECT
Margi M. Fleming
The Citizens Bank



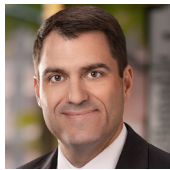
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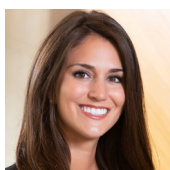
Blake H. Dressler
First Reliance Bank



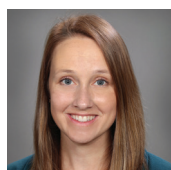
Eugene A. Gardner IV
TD Bank, N.A.



Margaret C. Harken
The Bank of South
Carolina



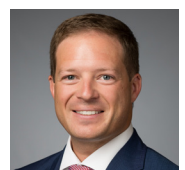
Lauren M. Hendricks
United Bank



Mallory H. Holley
Queensborough
National Bank & Trust
Company



Angela T. Klosterman
First Citizens Bank



Austin W. McVay
United Community
Bank



Ashleigh O. Malm
Arthur State Bank



J. Jefferson Manning
SouthState Bank



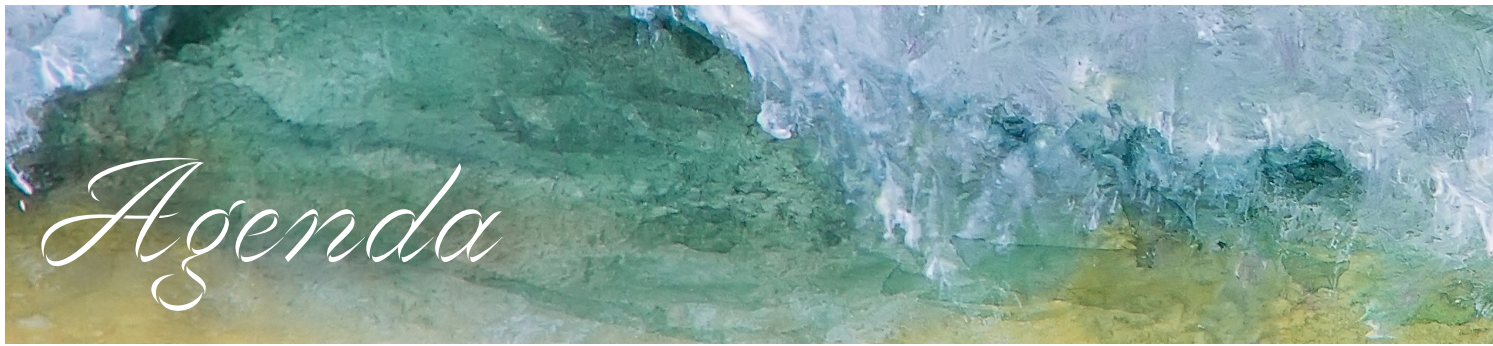
Albert A. Munn V
South Atlantic Bank



Joseph W. Thomas
First Palmetto Bank



W. Clarke Walker
Southern First Bank



FRIDAY, MARCH 14, 2024



1:30 p.m. – 2:30 p.m.	Registration
2:30 p.m. – 5:00 p.m.	Business Session – CPE Credit Available
6:00 p.m. – 7:00 p.m.	Welcome Reception

Dinner on your own

(It is strongly suggested to make your reservations on or off property as soon as you register with the SCBA)

SATURDAY, MARCH 15, 2025

8:00 a.m. – 9:00 a.m.	Prayer Breakfast (prior registration required)
9:15 a.m. – Noon	Business Session – CPE Credit Available
Noon – 7:00 p.m.	Afternoon Free for Vendor Relations, Relaxing, OR A Special Activity of Your Choice: <i>Please contact the hotel concierge, (843) 681-4000, or Outside Brands at (843) 686-6996 to plan special activities.</i>
7:00 p.m.	Cocktails
7:30 p.m. – 11:00 p.m.	Dinner and Dancing to “The Trey Francis Band”

SUNDAY, MARCH 16, 2025

11:00 a.m.	Checkout
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Information

HOTEL RESERVATIONS

The SCBA is not responsible for making your hotel reservation. After completing the following event registration form OR completing online, you will receive a confirmation email with a web link to make your accommodations with The Westin Hilton Head Island Resort & Spa. A group rate starting at \$249++ per night has been negotiated (three days prior and three days post conference, based on availability) for the Emerging Leaders Annual Conference. Rates are subject to applicable state and local taxes (currently 11%) in addition to a reduced Resort Fee of \$25.00 per room/per night. A tourism fee of \$3.50 will also be charged per night.

Reservation requests must be accompanied by a first night room deposit and must be received by The Westin Hilton Head Island Resort & Spa by February 14, 2025. Should the room block become full before February 14 or should the reservation request be made after February 14, reservations will be accepted on a space and rate availability basis. ***It is not uncommon for a group room block to become full prior to the deadline date; we encourage you to make your reservations as early as possible.*** The hotel will make every effort to honor specific preferences such as location, connecting rooms and bedding preferences, etc. Again, one night's deposit at the time of booking is required to confirm all reservations.

HOTEL CANCELLATION POLICY: Cancellations/changes within 5 days of arrival will result in a charge equal to one night rate room and taxes. There is also an Early Departure Fee if an attendee checks out of the Hotel prior to the attendee's scheduled departure date, without having notified the Hotel at check-in of the change in scheduled departure equal to one night rate room and taxes.

UPGRADE PREFERENCES: Should you wish to upgrade, the hotel has guaranteed the following rates based on availability:

Resort View King: \$279++	Ocean View King: \$324++	Ocean Front King: \$379++
Resort View Queen/Queen: \$289++	Ocean View Queen/Queen: \$344++	Ocean Front Queen/Queen: \$399++

Please contact Lindsey Friend, Group Housing Coordinator, directly should want to upgrade your room, (843) 681-1082 or Lindsey.Friend@westin.com.

CHECK-IN TIME IS AFTER 4 P.M. AND CHECK-OUT TIME IS 11:00 A.M.

CONFERENCE REGISTRATION

The registration fee of \$675 per banker/associate member and \$500 per spouse/guest includes admission to all business sessions and events (Friday's welcome reception and Saturday's cocktails, dinner & dance). For your convenience, you may register online for the conference.

Deadline to submit all registration materials is February 14, 2025.

CONFERENCE ATTIRE

Attire for the business sessions is business casual. For Friday evening, please dress appropriately for your dinner reservations. For Saturday evening, come dressed to boogie to the beats of "The Trey Francis Band."

REFUNDS

There will be no refund of registration fees after 12 p.m. on Friday, February 28, 2025. If you have extenuating circumstances, please notify Carolyn L. Bradley at carolynbradley@scbankers.org immediately.

QUESTIONS?

Please contact Carolyn L. Bradley, (803) 779-0850, carolynbradley@scbankers.org. Also, visit www.scbankers.org for more information or to register online.

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Featured Speakers



ROBERT J. "ROB" ENGSTROM, JR.

Founder and CEO, Wolfe Street Partners
President, American Free Enterprise Chamber of Commerce
Alexandria, VA

"The 2025 Political Landscape and Beyond"

Rob Engstrom is President of the American Free Enterprise Chamber of Commerce (AmFree), leading the organization's Washington, D.C.-based strategy and business operations. In addition to his work with AmFree, Rob has served as Chief Political Strategist to some of the nation's leading trade associations and corporations, spearheading strategic advocacy and political engagement operations, including political action committees, grassroots efforts, and voter education initiatives.

Rob is also the Founder and CEO of Wolfe Street Partners, a full-service strategic advocacy firm that advises trade associations, corporations, and state and local chambers of commerce. He is a regular speaker on political and advocacy issues for a range of audiences and has traveled to all 50 states forming lasting partnerships with key business, industry, and political leaders. Rob served as Chief Political Strategist at the American Bankers Association from 2017 to 2022 and remains as a senior advisor. Previously, Rob served in a variety of capacities at the U.S. Chamber of Commerce for nearly 20 years starting in 2002, most recently as a senior advisor, senior vice president, and national political director. Leading the group's national political, grassroots, and election-related activities, he was the Chamber's chief liaison to more than 2,000 state and local chambers of commerce and trade associations. He also served as Senior Vice President of Political and State Affairs for the U.S. Chamber Institute for Legal Reform, where he directed all state-level voter education, grassroots, coalition building, and advocacy efforts.

Rob has served on the boards of the National Association of State Chambers, Public Affairs Council, ALEC, and the Association of Chamber of Commerce Executives. Earlier in his career, Rob worked as Director of Political Education at the Republican National Committee, serving on the Florida Recount in 2000 in six counties, and on Speaker Gingrich's campaign. He has extensive campaign experience and was recognized by Campaigns & Elections magazine as one of the Top 50 Influencers in the 2014 election. In 2009, Rob was recognized as a Rising Star by the same magazine. Rob lives in Alexandria, VA with his wife Celina, and their two young children.



Featured Speakers



CARLOS E. EVANS

Chairman
Salem Capital, LLC
Charlotte, NC

“Creating a Compelling and Lasting Value Proposition”

Carlos Evans is Chairman of Salem Capital LLC, a family Office headquartered in Charlotte, NC, managed by his son Blake Evans who is the President and CEO. Salem has a diversified portfolio of Real Estate and Private Equity Investments largely with well known friends of the family who have deep expertise in Real Estate and investing in Middle Market companies.

Carlos retired from Wells Fargo Bank in May 2014, where he served as executive vice president and group head of the eastern division of Wells Fargo commercial banking. Carlos was also responsible for the bank's government and institutional banking group and served on Wells Fargo's management committee. Carlos joined First Union National Bank in 2000 as the wholesale banking executive for the commercial segment prior to its merger with Wachovia Corporation in 2001. From 2006 until Wachovia's merger with Wells Fargo in 2009, Carlos was the nationwide Wholesale Banking Executive and an EVP for the Wachovia General Banking Group. Before joining First Union, Carlos served in a variety of roles at Bank of America and its predecessors including NationsBank, North Carolina National Bank and Bankers Trust of South Carolina, which he joined in 1973. Carlos received his B.A. in Economics from Newberry College. He is also a graduate of the Commercial Lending School in Oklahoma and the Colgate Darden Commercial Lending School at the University of Virginia. Mr. Evans is chairman of the board of Highwoods Properties (NYSE: HIW), chairman emeritus of the board of the Spoleto Festival USA and past chairman of the board of the Medical University of South Carolina Foundation. Throughout his career, Carlos has served on the Boards and Chaired many non profits both in NC and SC. Mr. Evans also currently serves on the boards of Johnson Management, National Coatings and Supplies, Warren Oil Company, and American Welding & Gas, along with four BDC fund boards, Goldman Sachs BDC, Inc. (NYSE: GSBD), Goldman Sachs Credit, West Bay Inc. and Goldman Sachs Middle Market Lending Corp. II. He was also a former director of SYKES Enterprises (NASDAQ: SYKE) - recently acquired and taken private by Sitel Group. Mr. Evans has also recently authored a new book, *“Ally of the Entrepreneur: The Rise of Banking in the South and the Fall of Wachovia.”*

On March 13, 2025, Carlos will be inducted into the South Carolina Business Hall of Fame.



BARBARA L. MELVIN

President and CEO
South Carolina Ports
Charleston, SC

“South Carolina Ports Authority Update”

As the first woman to lead a top 10 U.S. operating container port, her skilled leadership guided many of the port's significant achievements, including deepening the Charleston Harbor to 52 feet, making it the East Coast's deepest harbor.

Barbara has held numerous leadership positions during her 25 years with SC Ports. What began as a career in government relations and external affairs, advanced to port operations and being named the SC Ports' Chief Operating Officer in 2018, before becoming CEO in 2022. Since taking the helm in 2022, she has been recognized as a 2023 Leading Woman by SC Women in Leadership, a 2023 Rainmaker by DC Velocity, and was unanimously selected to receive the Outstanding Women in Supply Chain Award from supply chain management students at the University of Tennessee.

Barbara proudly leads the SC Ports team, who work tirelessly on keeping freight moving through the Port of Charleston and South Carolina's two rail-served inland ports.

Featured Speakers



WILLIAM G. "BILL" MILES

President and CEO
Hilton Head Island-Bluffton Chamber of Commerce
Hilton Head Island, SC

"Hilton Head Island Welcome"

Bill has been with the chamber for 34 years and oversees DMO marketing efforts for Southern Beaufort County's 3.6 billion dollar tourism industry. During his tenure, he has facilitated the development of the Hilton Head Island brand into the No. 1 Island in America for five consecutive years as chosen by the coveted readers of Condé Nast Traveler, as one of Travel + Leisure's Top Islands in the Continental U.S. for the last eight years and helped garner numerous other accolades that continue to build upon the tourism success and reputation of the region.

Under his leadership, the chamber has been named National Chamber of the Year in 2000, 2006, and 2014, and achieved 5-star accreditation and re-accreditation from the U.S. Chamber of Commerce. He has led the chamber's efforts in earning Destinations International accreditation, an achievement earned by less than 250 Destination Marketing Associations globally.

Bill is involved in a variety of leadership positions both within the chamber industry and in the community. He is a member of the Board of Trustees and secretary of the Heritage Classic Foundation and a past tournament chairman. He serves as a member of the prestigious U.S. Chamber of Commerce Committee of 100, made up of the top CEOs from around the country. He is past president of the Carolinas Association of Chamber of Commerce Executives and a two-time CACCE Executive of the Year. Bill is in his second term as chair and currently serves on the Association of Chamber of Commerce Executives Benefits Trust. He is past chair and trustee of Hilton Head Regional Healthcare's Board of Trustees. Bill is a graduate of Indiana University and a graduate of both Leadership Hilton Head Island-Bluffton and Leadership South Carolina.



NATHAN W. STOVALL

Director, Financial Institutions Research
S&P Global Market Intelligence
Charlotte, NC

"Outlook for Community Banks as the Fed Tries to Stick the Landing"

Nathan Stovall is the director of the financial institutions research team for S&P Global Market Intelligence, which is responsible for data-driven news and research focused on banks, insurers and fintechs. Nathan has more than 20 years of experience covering the financial institutions sector, with a focus on U.S. banks. He publishes in-depth analysis on the drivers of bank strategy and profitability and forecasts for the U.S. bank sector. He is the author of the banking blog, Street Talk, and host of the podcast by the same name. During his tenure, he has regularly covered and participated on the conference circuit as a speaker and moderator of panels and webinars focused on major issues facing banks. He has been quoted in a number of trade publications and the national press, including The Wall Street Journal, The New York Times, The Financial Times, The Economist and has appeared on CNBC, Fox Business News and NPR's Planet Money. Nathan holds a Bachelor of Arts degrees from Washington & Lee University, where he majored in business journalism.

Special Events

SATURDAY, MARCH 14



Charlie Hall

President of Upstate
Warrior Solution

Lieutenant Colonel
in the Marine Corps
Reserves

PRAYER BREAKFAST | 8:00 am – 9:00 am | \$65

Join in fellowship to hear Charlie Hall speak on his experiences in the military, working in the veterans nonprofit space, and how his faith has impacted his work and helped form his leadership style.

Charlie was born and raised in York, South Carolina. He is a graduate of the US Military Academy at West Point and served on active duty for 10 years in both the Army and Marine Corps. After a combat deployment to Iraq in 2005, Charlie moved to Greenville, South Carolina and began work in the private sector at Harper Corporation – General Contractors and the USMC Reserves.

Charlie then served on active duty as the District Injured Support Coordinator for the states of South Carolina and Georgia with the Marine Corps' Wounded Warrior Regiment from 2009–2014, while volunteering with Upstate Warrior Solution in its formative years. In addition to being the President of Upstate Warrior Solution, Charlie continues to serve in the US Marine Corps Reserves.

He and his wife Elizabeth live in Greenville, SC and have three children.

Prior registration is required. Space is limited. \$65 per person.

Building a strong network and cultivating relationships is equally as important as the educational components of this Conference. Hilton Head Island offers plenty of dining, shopping and recreational adventures to suit anyone's taste with a variety of attractions.

Saturday afternoon, you may wish to play golf, enjoy the spa or experience the beauty of the island in many different ways!

AWAY FROM THE RESORT

Should you choose to venture off resort property, you'll also encounter an abundance of things to do in Hilton Head and beyond. Whether you're exploring Daufuskie Island, following dolphins in Hilton Head's waters, chartering a boat for fishing, renting a boat to explore or just learning about the history of the Gullah culture on a fun and zippy e-bike, there is much to choose from.

If you are interested, please contact, Outside Brands at (843) 686-6996.



Special Events

SATURDAY, MARCH 14

GOLF

Nestled along the Atlantic coastline, Port Royal Golf Club, named one of the "Top 10 'Exotic' Golf Courses in the World" by World Property Channel and one of the "Top 75 U.S. Golf Resorts" by Golf Digest magazine, is located on the northwestern point of Hilton Head Island. Praised for its exceptional golf experience, The Club is situated in the pristine Port Royal Plantation along with the luxurious oceanfront Westin Hilton Head Island Resort & Spa.

This golf haven was designed by some of the best golf architects, such as George Cobb, Pete Dye and William Byrd, and having hosted the Champions TOUR Hilton Head Seniors International, it has been honored with the presence of some of golf's legendary players. The Port Royal Golf Club was recognized as a "1997 Silver Medal Resort" by Golf magazine for its two spectacular 18-hole golf courses: Barony, Robber's Row.

There are 2 courses to enjoy! The Barony Course was designed by George W. Cobb in the early 1960s and was one of the first courses on Hilton Head Island. From the tee box, many of the holes appear to be relatively open, but as you approach the Bermuda greens, the real challenge becomes clear. The greens are generous and protected by thick, rough and unforgiving bunkers, entitling the golfer to have good touch with mid- to short-range iron shots. This is a course where accuracy, not length, is paramount. Robber's Row was designed in 1967 by noted architects George W. Cobb and Willard C. Byrd, and was redesigned in 1994 by world famous architect Pete Dye. The course is located on the scenic marsh side of the Port Royal Plantation and cuts through beautiful strands of magnolia and live oaks. This course sets atop former Civil War grounds and features historical markers throughout the course, describing events which took place on the Island. Although tee-shots have generous fairways to land in, approach shots require accuracy to the well-protected greens. Robber's Row is a course rich in history and challenge to any golfer.

Attendees will receive preferred golf rates – to book you may call (843) 681-1750 or email infoathh@heritagegolfgroup.com.



SPA

The Heavenly Spa by Westin is a place where our commitment to wellness will inspire your journey to serenity. Awaken your senses with uplifting experiences that soothe the spirit, rejuvenate the body, and enrich the mind. Nine treatment rooms, a full-service salon, wellness and beauty retail, and a variety of pampering amenities make up the 8,000 square foot Heavenly Spa by Westin.

The SCBA has negotiated a 5% discount for all attendees. To book your appointment, call (843) 681-1019.



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