

2025 EMERGING LEADERS DIVISION

Annual Conference

MARCH 14-16, 2025

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





CHAIR
Othniel W. Laffitte
Palmetto State Bank

Chair's Message

On behalf of the South Carolina Bankers Association Emerging Leaders Division Board of Directors, I am pleased to welcome you to The Westin Hilton Head Island Resort & Spa for our annual conference. We are thrilled to be in Hilton Head, a truly enchanting part of South Carolina's Lowcountry, known for its stunning views of the Atlantic Ocean, beautiful sandy beaches, and rich charm and history.

This is a particularly special year for the SCBA as we celebrate our 125th anniversary, and it's also the 70th anniversary of the Emerging Leaders Division. When the division was first established, its mission was to develop and mentor the next generation of leaders in South Carolina's banking industry. Today, that mission remains unchanged: to foster professional growth, facilitate connections among bankers across the state, and support engagement in industry-specific initiatives. The Division plays an active role in a variety of events and programs that aim to promote a positive image of the banking industry and raise awareness in our communities. You'll hear more about these efforts throughout the conference.

This conference presents a unique opportunity to network in a relaxed environment with bankers and associate members from all corners of the state. We're excited to offer a diverse lineup of speakers who will share valuable insights on important, relevant topics. Over the next few days, you'll have the chance to connect with top industry thought leaders, expand your professional network, exchange ideas with your peers, discover strategies for overcoming challenges, and gain actionable insights that will help you drive positive change within your organization.

Our Division is dedicated to engaging, connecting, and empowering banking professionals across South Carolina to shape the future of the financial industry. I hope that by the end of this weekend, you'll leave with a renewed sense of passion and enthusiasm not only for your role and your institution, but for our industry as a whole.

A heartfelt thank you to our sponsors—this conference wouldn't be possible without your generous support, and we deeply appreciate your contributions. Once again, welcome! Let's make the most of this incredible event!

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

Board of Directors



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Palmetto State
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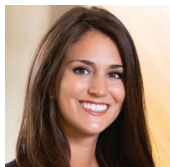
Blake H. Dressler
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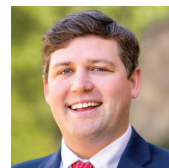
Ashleigh O. Malm
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EVENT DETAILS

Schedule of Events

FRIDAY, MARCH 14

- 1:30 p.m. **Registration** opens in Savannah Foyer North
2:30 – 5:00 p.m. **Business Session** is in Archer/Barnwell
6:00 – 7:00 p.m. **Welcome Reception** is in Ocean Front Deck (back-up is Grand Ocean Terrace)
Dinner is on your own.

WELCOME RECEPTION | 6:00 – 7:00 PM | OCEAN FRONT DECK

The Welcome Reception provides an excellent opportunity to network, meet old friends and colleagues, as well as meet new people as the first business session concludes. Dinner is on your own following the reception.

Sponsored by SOUTHSTATE BANK

SATURDAY, MARCH 15

- 8:00 a.m. **Prayer Breakfast** is in Jasmine/Hibiscus. Prior registration is required. Please refer to the Prayer Breakfast registration list to confirm you are registered. If you need to cancel, please let the SCBA know.

PRAYER BREAKFAST | 8:00 – 9:00 AM | JASMINE/HIBISCUS

In today's politically correct climate, few organizations include a prayer breakfast on their agenda, which makes this event very special and unique. 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.

(Prior registration required)

Sponsored by SYNOVUS

CONTINENTAL BREAKFAST | 8:30 – 9:15 AM | SAVANNAH FOYER

Rise and shine! If you did not register for the prayer breakfast, no worries! A continental breakfast will be served prior to the Saturday business session.

Sponsored by UNITED BANK

- 9:15 a.m. – noon **Business Session** is in Archer/Barnwell.
Noon – 7:00 p.m. **Afternoon Free for Activities, Networking and Vendor Relations**

COCKTAIL RECEPTION | 7:00 PM | SAVANNAH FOYER

Sponsored by FEDERAL HOME LOAN BANK OF ATLANTA

DINNER & DANCING | 7:30 - 11:30 PM | ARCHER/BARNWELL

Much appreciation to AMERIS BANK for sponsoring dinner.

Much appreciation to FIRST BANK for sponsoring the entertainment, "The Trey Francis Band."



The Trey Francis Band is a funk, soul, and variety band hailing from Greenville, SC, with over 13 years of experience captivating audiences. Led by dynamic award-winning vocalist and guitarist, Trey Francis, they have entertained crowds of all sizes at a wide range of events across the southeast. With countless shows to their credit, the band seamlessly blends classic hits with modern favorites, ensuring a lively and memorable experience for all attendees. Get ready for a performance that will keep everyone dancing all night long!

SUNDAY, MARCH 16

- 11:00 a.m. **Checkout**

BUSINESS SESSION AGENDA

Friday, March 14, 2025

1:30 – 5:00 p.m. **Registration in Savannah Foyer North**

2:30 – 5:00 p.m. **Afternoon Business Session in Archer**

Welcome Refreshments Sponsored by First Palmetto Bank

2:30 p.m. **Emerging Leaders Division Welcome**

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

SCBA Welcome

Fred L. Green III
President and CEO
South Carolina Bankers Association
Columbia, SC

2:45 – 3:00 p.m. **Hilton Head Welcome**

William G. "Bill" Miles
President and CEO
Hilton Head Island – Bluffton Chamber of Commerce
Hilton Head Island, SC

3:00 – 3:45 p.m. **"South Carolina Ports Authority Update"**

Barbara L. Melvin
South Carolina Ports, President and CEO
Charleston, SC

3:45 – 4:00 p.m. **Break Sponsored by Pinnacle Financial Partners**

4:00 – 4:10 p.m. **Committee Reports**

South Carolina Bankers School
Scholarship Golf Tournament
Palmetto Scholarship Program

Albert A. "Lance" Munn V
J. Jefferson "Jeff" Manning
Mallory H. Holley

4:10 – 4:55 p.m. **"Outlook for Community Banks as the Fed Tries to Stick the Landing"**

Nathan W. Stovall
S&P Global Market Intelligence,
Director of the Financial Institutions Research Team
Charlotte, NC

4:55 – 5:00 p.m. **Closing Remarks**

6:00 – 7:00 p.m. **Welcome Reception on Ocean Front Deck**

(inclement weather back-up in Grand Ocean Terrace)
Sponsored by SouthState Bank

Dinner on your own

BUSINESS SESSION AGENDA

Saturday, March 15, 2025

- 8:00 – 9:00 a.m. Prayer Breakfast in Jasmine/Hibiscus** *(prior registration required)*
"Serving Those Who Served"
Charles D. "Charlie" Hall
President, Upstate Warrior Solution
Greenville, SC
Sponsored by Synovus
- 8:30 – 9:15 a.m. Continental Breakfast in Archer**
Sponsored by United Bank
- 9:15 – 12:00 p.m. Second Business Session in Archer**
- 9:15 – 9:20 a.m. Opening Remarks**
Othniel W. Laffitte
Chair, Emerging Leaders Division
Market Executive-Greenville
Palmetto State Bank
Greenville, SC
- 9:20 – 9:35 a.m. "Importance of Political Advocacy"**
- 9:35 – 10:20 a.m. "The 2025 Political Environment with a New Administration and Congress"**
Robert J. Engstrom, Jr.
Wolfe Street Partners, Founder and CEO
President, American Free Enterprise Chamber of Commerce
Alexandria, VA
- 10:20 – 10:35 a.m. Break Sponsored by United Community Bank**
- 10:35 – 10:50 a.m. Committee Reports**
Political Advocacy M. Charles "Charlie" Abbott, Jr.
Bank PAC Sporting Clays Fundraiser Blake H. Dressler
Associate Membership Report W. Clarke Walker
Report of Nominating Committee B. Oneal Staples
Election of Officers
Recognition of Outgoing Division Members
- 10:50 – 11:45 a.m. "Creating a Compelling and Lasting Value Proposition"**
Carlos E. Evans
Salem Capital, Chairman
Charlotte, NC
- 11:45 – noon Closing Remarks**

Afternoon Free for Networking, Vendor Relations and Special Activities



Conference Speakers



ROBERT J. "ROB" ENGSTROM, JR.

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

"The 2025 Political Environment with a New Administration and Congress"

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.



Conference 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 JoÛson 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 was inducted into the South Carolina Business Hall of Fame.



Conference Speakers



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.



Conference 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 served the chamber for 34 years and oversees Destination Marketing Organizations' 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 EVENT DETAILS

Prayer Breakfast



**Charles D.
"Charlie" Hall**

President of Upstate
Warrior Solution

Lieutenant Colonel
in the Marine Corps
Reserves

"Serving Those Who Served" | 8:00 am – 9:00 am | \$65 per person

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.

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!



SPECIAL EVENT DETAILS

Recreation or Relaxation

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.



GOLF

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 a 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.

Past Chairs

* Nathan A. Bishop, Jr.	1955-1956	John S. Poole	1990-1991
* R.M. Laffitte	1956-1957	* Sterling J.U. Laffitte	1991-1992
* J. Banks Scarborough	1957-1958	Susan H. Armistead	1992-1993
* Al S. Wylie	1958-1959	Clarence P. Scott	1993-1994
* W.W. Johnson	1959-1960	Daniel O. Cook, Jr.	1994-1995
* J.T. Williams, Jr.	1960-1961	L. Andrew Westbrook III	1995-1996
* Marion C. Gray	1961-1962	J. Jack Moran	1996-1997
* Phillips Hungerford	1962-1963	D. Pruitt Martin	1997-1998
* G.J. Sanders, Jr.	1963-1964	Alan K. Chandler	1998-1999
* Jack L. Bitters	1964-1965	Everette Kuhn	1999-2000
* Mitchell Patton	1965-1966	F. Justin Strickland	2000-2001
* Lucius H. Weeks	1966-1967	Cindy Pugh Pruitt	2001-2002
* Dan F. Laney, Jr.	1967-1968	James A. Bennett	2002-2003
William Southworth	1968-1969	Stephen P. Johnson	2003-2004
Charles A. Laffitte, Jr.	1969-1970	Francis A. Townsend III	2004-2005
C. Alex Spivey	1970-1971	Edward McKelvey, Jr.	2005-2006
* Howard Elkins	1971-1972	Gray L. Henderson	2006-2007
Coleman O. Glaze	1972-1973	Samuel L. Erwin	2007-2008
* John C. Hankinson, Jr.	1973-1974	Tyler B. Hudson	2008-2009
L. Leon Patterson	1974-1975	Kitty B. Payne	2009-2010
* Dempsey B. Hammond	1975-1976	William E. Howard, Jr.	2010-2011
Augustus Burgdorf	1976-1977	Jeffrey A. Paolucci	2011-2012
* J. Stannard Hurteau	1977-1978	R. Montague Laffitte III	2012-2013
Joel A. Smith III	1978-1979	Marvin E. Robinson, Jr.	2013-2014
Buddy Brooks	1979-1980	Chad F. Westendorf	2014-2015
* Henry S. Laffitte	1980-1981	Glenn D. Buddin, Jr.	2015-2016
Douglas T. Yeates	1981-1982	Blake G. Taylor	2016-2017
Stephen L. Chryst	1982-1983	Jennifer T. Jones	2017-2018
R. Alex Miller	1983-1984	Charles K. Talbert	2018-2019
Montague T. Laffitte	1984-1985	Elizabeth S. Steifle	2019-2020
Roger B. Whaley	1985-1986	Allison B. Cranford	2020-2021
John Perrill	1986-1987	David P. Looper	2021-2022
Rad Free	1987-1988	Rufus T. Dunlap V	2022-2023
David L. Morrow	1988-1989	B. Oneal Staples	2023-2024
Richard Sellers	1989-1990		

*Deceased

Outstanding Young Banker

* James R. Fowler Capital Bank & Trust, Belton	1970	James A. Bennett First Citizens Bank, Columbia	1998
Robert V. Royall The C&S National Bank of SC, Columbia	1971	F. Justin Strickland Carolina First Bank, Columbia	1999
* Hugh M. Chapman The C&S National Bank of SC, Columbia	1972	Robert R. Hill, Jr. First National Bank, Orangeburg	2000
* Arthur M. Bjontegard, Jr. South Carolina National Bank, Columbia	1973	L. Andrew Westbrook III BB&T of South Carolina, Spartanburg	2001
John G.P. Boatwright Bankers Trust of South Carolina, Columbia	1974	Peter M. Bristow First Citizens Bank, Columbia	2002
L. Leon Patterson The Palmetto Bank, Laurens	1975	J. Barry Ham The Bank of Clarendon, Manning	2003
Paul F. Holcomb, Jr. South Carolina National Bank, Columbia	1976	W. Gerald Stevens CapitalBank, Greenwood	2004
W. Douglas King First National Bank of SC, Columbia	1977	Samuel L. Erwin Community Bancshares, Inc., Orangeburg	2005
* Henry S. Laffitte Carolina Commercial Bank, Allendale	1978	Edward McKelvey, Jr. First Federal, Charleston	2006
Claude E. Surface, Jr. The Bank of Beaufort, Beaufort	1979	Kitty B. Payne First National Bank of the South, Spartanburg	2007
* Lloyd I. Hendricks Southern Bank & Trust Company, Columbia	1980	Michael E. Edens The National Bank of S.C., Columbia	2008
Mason Y. Garrett Carolina National Bank, Easley	1981	R. Scott Plyler South Atlantic Bank, Myrtle Beach	2009
J. Harold Chandler The C&S National Bank of SC, Columbia	1982	Gray L. Henderson Palmetto State Bank, Hampton	2010
Joel A. Smith III Bankers Trust of South Carolina, Columbia	1983	Tyler B. Hudson NBSC, Columbia	2011
Douglas T. Yeates Republic National Bank, Columbia	1984	J. Holt Chetwood Wells Fargo, Columbia	2012
Stephen L. Chryst The Anchor Bank, Myrtle Beach	1985	Glenn D. Buddin, Jr. Blue Ridge Bank, Walhalla	2013
R. Charles Eldridge, Jr. South Carolina National Bank, Columbia	1986	Kevin W. Lindler First Citizens, Columbia	2014
G. Anderson Douglas, Jr. Rock Hill National Bank, Rock Hill	1987	R. Montague Laffitte III South State Bank, Columbia	2015
Mack I. Whittle, Jr. Carolina First Bank, Greenville	1988	Jennifer T. Jones Citizens Building & Loan, Greer	2016
Nancy L. Groden The C&S National Bank of SC, Columbia	1989	John C. Griggs III NBSC, a division of Synovus, Columbia	2017
William C. Barker South Carolina National Bank, Columbia	1990	Joseph A. Painter First Community Bank, Columbia	2018
John S. Poole NCNB National Bank of SC, Spartanburg	1991	Blake G. Taylor Southern First Bank, Cayce	2019
W. Jennings Duncan The Conway National Bank, Conway	1992	Vaughan R. Dozier First Community Bank, Lexington	2020
* Richard A. Shirley Southern National Bank of SC, Anderson	1993	Allison B. Cranford T.D. Bank, N.A., Columbia	2021
Fred L. Green III The National Bank of SC, Columbia	1994	Joseph S. Kassim First Capital Bank, Charleston	2022
* Sterling J.U. Laffitte The Exchange Bank, Estill	1995	J. Reeves Skeen First Citizens Bank, Charleston	2023
R. Thornwell Dunlap III The County Bank, Greenwood	1996	Rufus T. Dunlap V Countybank, Greenwood	2024
Michael C. Crapps First Community Bank, Lexington	1997		

*Deceased

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Speakers are sponsored by **TD BANK, N.A.**

Wellness Kit is sponsored by **THE CITIZENS BANK**

Charging Station is sponsored by **TRAVELERS INSURANCE**

ATTENDANCE: Please wear your name badge to all conference activities. It is your ticket for admission. You will not be admitted without your badge. Spouses and guests are invited and encouraged to attend all business sessions. You might be a lucky winner —door prizes will be awarded throughout these sessions and Saturday evening.

ATTIRE: The attire for the business sessions is business casual. For Friday evening, please dress appropriately for your dinner reservations. Saturday evening will be resort attire.

Atlantic Ocean

THE WESTIN

HILTON HEAD ISLAND
RESORT & SPA



- 1 Heavenly Spa
- 2 Main Entrance
- 3 Lobby
- 4 Front Desk
- 5 Mitchelville Room
- 6 Ingredients
- 7 Resort Store
- 8 Koi Pond Garden
- 9 Board Rooms
- 10 The Carolina Room
- 11 Round Pool
- 12 Main Resort Pool
- 13 Hot Tub
- 14 Covered Pool
- 15 View 32
- 16 Concierge
- 17 Tiki Hut
- 18 Westin Family
- ★ 19 Grand Ocean Terrace
- 20 Splash Bar & Grill
- ★ 21 Oceanfront Deck
- 22 Cabana Deck
- 23 Outside Hilton Head
- 24 WestinWorkout
- 25 Historical Exhibit
- 26 Breeze Trolley Stop
- 27 Dog Park
- 28 Oceans Lounge

- Restrooms
- Elevator
- Stairs

- Registration:
Savannah Foyer
- Business Sessions:
Archer/Barnwell
- Welcome Reception:
Ocean Front Deck
- Prayer Breakfast:
Jasmine/Hibiscus
- Continental Breakfast:
Savannah Foyer
- Cocktail Reception:
Savannah Foyer
- Dinner/Dancing:
Archer/Barnwell

SAVE THE DATE

2026 EMERGING LEADERS DIVISION

Annual Conference

MARCH 13–15, 2026

**The Ritz-Carlton Reynolds, Lake Oconee
Greensboro, GA**



About our cover art...



“To the Beach”

by
Lin J. Laffitte

During her first internship in Washington, DC, Lin Laffitte was inspired to study painting by the Impressionists displayed in the National Museum of Art. The works of Claude Monet were particularly influential. She began her study in the late '70s at Queens College in Charlotte, NC, and then completed them at the University of South Carolina, finishing with a bachelor's degree in Art with an emphasis in Interior Design.

Laffitte has continued to study different media, including ceramics and photography, as well as watercolor and oil. She has studied with artists in Alabama, New York, Maryland, Georgia and South Carolina. Many of her landscape paintings are inspired by images from around the South Carolina Lowcountry. Currently she works on commissioned pieces as well as pieces for friends and family.

For more information, Lin Laffitte may be contacted at:

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