

NAVIGATING YOUR SUCCESS



Benita E. Lefft
Optus Bank

Benita E. Lefft is a transformational banking executive with over 30 years of leadership experience in commercial and retail banking, credit administration, and operational strategy. As President and Chief Operating Officer of Optus Bank, she manages key areas such as Commercial and Retail Banking, Deposit Operations, and Marketing, while driving organizational growth and operational efficiency. Previously, she held senior executive roles at Wells Fargo, where she oversaw significant budgets and national credit operations, managed complex problem-asset portfolios, and led major merger integrations.

Benita is a recognized industry leader, featured on NPR for her insights on Minority Depository Institutions and highlighted in various publications for her impactful leadership. She actively participates in discussions on banking and leadership, including contributions to the South Carolina Bankers Association and various women's leadership platforms. Committed to community service, she serves on multiple boards, including the South Carolina Bankers Association and the University of South Carolina Board of Visitors.

Benita holds an MBA from the University of Dayton and a B.A. in Economics and Political Science from the University of South Carolina. She is married to Joseph R. Lefft, and they are parents to Gadson and Alexis, honoring the legacy of their late son, Joseph Evan Lefft.

“Winning isn’t just about the outcome; it’s about the resilience found in every step of the journey.”

— Benita E. Lefft



Vaughn K. Reynolds
Bank of America

As president of Bank of America Columbia, Vaughn is responsible for delivering responsible growth for shareholders, clients and communities. That includes driving business integration by connecting our capabilities across our eight lines of business to people and companies in Columbia. It also includes deploying Bank of America's resources to build strong communities and making our company a great place to work by connecting employees to the broader enterprise, championing our culture of diversity and inclusion, and fostering opportunities for our employees in Columbia to develop and grow.

Vaughn also serves as the Merrill market executive for Columbia and the Upstate, which consists of Columbia, Camden, Greenville and Spartanburg Merrill offices. He helps financial advisors and their teams serve clients by harnessing the expansive resources, capabilities and offerings of the company.

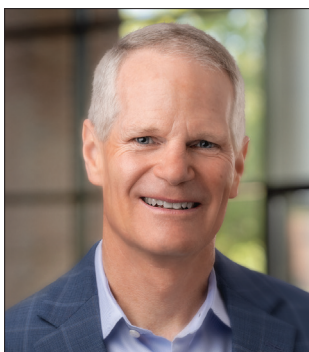
Prior to Bank of America, Vaughn was a corporate attorney specializing in structured finance and capital markets transactions. He demonstrates a strong commitment to employee engagement by serving as the executive sponsor of the company's Hispanic/Latino Organization for Leadership and Advancement (HOLA) South Carolina and a mentor with Black Professional Group (BPG) South Carolina. He is also actively engaged in nonprofit organizations in the community and currently serves on the board of Midlands Technical College Foundation and volunteers with Harvest Hope Food Bank.

Vaughn lives in Columbia with his wife and two children.

*“Lift up others as you climb...
There is enough room at the top for everyone.”*

— Vaughn K. Reynolds

NAVIGATING YOUR SUCCESS



J. Ted Nissen
First Community Bank

J. Ted Nissen is the President and CEO of First Community Bank and a board member of the bank. With over 42 years of banking experience, he is a founding member of the Executive Leadership Team and collaborates with CEO Mike Crapps to set the bank's strategic direction. Mr. Nissen has successfully led expansions into various markets, including the Atlanta area, and navigated the complexities of the Paycheck Protection Program.

He is the First Vice Chair of the South Carolina Bankers Association (SCBA) and has served as chair of its Community Bankers Division. His board roles also include the Business Development Corporation and the Lexington County Health District Board. In 2023, he received the Independent Bankers of South Carolina Leadership Award.

An active community leader, Mr. Nissen has held positions with the Lexington Medical Center Foundation, EngenuitySC, and the Columbia Chamber of Commerce, among others. He is a graduate of Leadership Columbia. First Community Bank, with \$2.4 billion in assets and 22 locations, focuses on providing financial solutions for local businesses and professionals across various banking sectors.

"We must find time to stop and thank the people who make a difference in our lives."

— John F. Kennedy



Will Howard
First Citizens Bank

Will Howard is an Area Executive at First Citizens Bank, overseeing retail and commercial operations in South Carolina and Northeast Georgia, comprising 38 branches. Founded in rural North Carolina in the 1890s, First Citizens is one of the largest family-controlled banks in the U.S., with 633 branches across 23 states. Will coaches bank leaders, manages commercial accounts, and leads community initiatives.

A 1999 graduate of the University of South Carolina with a degree in business administration, Will has also completed graduate banking programs at the University of South Carolina and Louisiana State University. Before joining First Citizens, he served as President & CEO of Bank of Ridgeway.

Will is the Chairman of the Alliance for Economic Development for Georgetown County and has held board positions with Leadership South Carolina and the Georgetown County Chamber of Commerce. He has also actively contributed to his church, The Abbey, serving as Senior Warden twice and as Finance Chair for the past decade.

"People may forget what you said and what you did, but they will never forget how you made them feel."

— Maya Angelou

Course Length:

1 hour, 45 minutes

Panelists:

Benita E. Lefft, Optus Bank; Vaughn K. Reynolds, Bank of America; and J. Ted Nissen, First Community Bank

Facilitator:

William E. "Will" Howard, Jr., First Citizens Bank

Course Description:

This course will enhance your banking career trajectory with invaluable insights from industry experts. In this panel discussion, seasoned bank executives will share their wisdom on navigating career paths within the banking sector. Students will gain strategic insights into professional growth, including skill acquisition, networking, mentorship, and seizing advancement opportunities. This panel aims to inspire and provide actionable advice for banking school students aspiring to excel in the dynamic world of finance. From business banking to retail banking and specialized areas, participants will learn invaluable insights and practical tips from accomplished executives with years of firsthand experience.