

**First National Bank of Oxford
Listing of Loan Personnel**

Oxford- Main Office

John L. Barrett
President & CEO
NMLS # 695913

James W. (Bubba) Bounds
EVP
NMLS # 695910

Charlie Conerly
SVP, Commercial Lending
NMLS# 695896

Matt McCraw
SVP, Commercial Lending
NMLS# 695904

Anne Ketchum
Consumer Loan Officer
NMLS# 695906

Rick Pettit
VP, Consumer Lending
NMLS# 695901

Michael Ferris
Credit Analyst
NMLS# 797852

Emily Benedict
Loan Assistant
NMLS# 718621

Margaret King
Compliance Coordinator
NMLS# 718625

Monica Smith
Loan Assistant
NMLS# 729897

Oxford – North Lamar Blvd.

James (Jim) Woodington
VP, Consumer Lending
NMLS# 695908

Pam Murphree
Branch Manager/Loan Assistant
NMLS#729622

Tupelo

Richie Alvarez
Community President
NMLS#695898

Katie Conn
Loan Assistant
NMLS# 718580