

OFFICERS (CONTINUED)

Harry Patton	First Vice President/Greenville
Shirley Stevens	First Vice President / Southaven
Jack Talbert	First Vice President / Southaven
Alicia Chandler	Vice President/Ruleville
Mellany Evans	Vice President/Training
Julie Gay Hudson	Vice President/Batesville
Andrew Whalen	Vice President/Cleveland
Michael Wimberly	Vice President/Clarksdale
Leanne Beard	Assistant Vice President/Southaven
Watson Cook	Assistant Vice President/Indianola
Richard H. Craven	Assistant Vice President/Collections
Mary Edwards	Assistant Vice President/Tunica
Blake Gordon	Assistant Vice President/Greenville
Angie Hawes	Assistant Vice President/Credit Administration
Swayze Hicks	Assistant Vice President/Greenwood
David Landwirth	Assistant Vice President/Electronic Banking
Debbie Maxwell	Assistant Vice President/Cleveland
Darby Moor	Assistant Vice President/Audit
Tracie Moore	Assistant Vice President/Greenville
Abby Murphy	Assistant Vice President/Greenville
Reine H. Overton	Assistant Vice President/Clarksdale
Trent Nelson	Assistant Vice President/Clarksdale
Sandra H. Paden	Assistant Vice President/Clarksdale
Margaret Powell	Assistant Vice President/Accounting
Jamie Ray	Assistant Vice President/Cleveland
Dustin Sullivan	Assistant Vice President/ Security and Special Assets
Peyton Summers	Assistant Vice President/Cleveland
Ann Williford	Assistant Vice President/Leland
Tammy W. Willmer	Assistant Vice President/Greenville
Jackie Winter	Assistant Vice President/Indianola
Amber Kermick	BSA Officer/System
Rebecca Potter	Assistant BSA Officer/System
Christopher Lewis	CRA Officer/System
Barbara Bingham	Branch Officer/Indianola
Brandy Beadel	Branch Officer/Greenville
Diane Giachelli	Branch Officer/Leland
Charlotte Michael	Branch Officer/Greenville
Latoya Robinson	Branch Officer/Indianola
Kerie Signa	Branch Officer/Southaven
Melissa Cadenhead	Operations Officer/Deposit Services
Anna Hitchcock	Operations Officer/Human Resources
Sarah Nabors	Operations Officer/Loan Operations
Cassandra Shaw	Operations Officer/Deposit Services
Crystal Williams	Operations Officer / Credit Administration

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CITY	ADDRESS	PHONE	MON.-THURS.	FRIDAY
Batesville	1130 Highway 6 East P.O. Box 1627 Batesville, MS 38606	(662) 563-0856 (662) 563-8891 fax	8:30 am - 4:00 pm	8:30 am - 5:00 pm
Clarksdale	206 Sharkey Avenue P.O. Box 550 Clarksdale, MS 38614	(662) 621-1869 (662) 621-1968 fax	9:00 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	9:00 am - 5:00 pm 8:30 am - 5:00 pm (drive-thru)
	622 South State Street Clarksdale, MS 38614	(662) 624-6455 (662) 624-6576 fax	9:00 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	9:00 am - 5:00 pm 8:30 am - 5:00 pm (drive-thru)
Cleveland	428 N. Davis, Hwy 61 N P.O. Box 1010 Cleveland, MS 38732	(662) 843-3300 (662) 843-6600 fax	9:00 am - 4:00 pm	9:00 am - 5:00 pm
	130 North Street Cleveland, MS 38732	(662) 843-5050 (662) 843-5364 fax	9:00 am - 4:00 pm	9:00 am - 5:00 pm
Greenville	424 Washington Avenue P.O. Box 639 Greenville, MS 38701	(662) 335-5258 (662) 378-4429 fax	8:30 am - 4:00 pm	8:30 am - 5:00 pm
	1650 Highway 1 South Greenville, MS 38701	(662) 334-9421 (662) 379-2558	8:30 am - 4:00 pm	8:30 am - 5:00 pm
	1417 South Main Street Greenville, MS 38701	(662) 379-2551 (662) 379-2554	8:30 am - 4:00 pm	8:30 am - 5:00 pm
Greenwood	915 Medallion Drive Greenwood, MS 38930	(662) 453-5555 (662) 451-9053 fax	9:00 am - 4:00 pm	9:00 am - 5:00 pm
	116 West Market Street Greenwood, MS 38930	(662) 453-1812	9:00 am - 2:00 pm	9:00 am - 4:00 pm
Indianola	212 Catchings Avenue P.O. Box 31 Indianola, MS 38751	(662) 887-3363 (662) 887-6789 fax	9:00 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	9:00 am - 5:00 pm 8:30 am - 5:00 pm (drive-thru)
	521 Highway 82 Indianola, MS 38751	(662) 887-7402 (662) 887-4925 fax	9:00 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	9:00 am - 5:00 pm 8:30 am - 5:00 pm (drive-thru)
Inverness	800 East Grand Avenue P.O. Box 246 Inverness, MS 38753	(662) 265-5895 (662) 265-5431 fax	9:00 am - 3:00 pm	9:00 am - 4:00 pm
Leland	330 Highway 82 East P.O. Box 522 Leland, MS 38756	(662) 686-2002 (662) 686-0042 fax	9:00 am - 4:00 pm	9:00 am - 5:00 pm
Louise	Hwy 49, P.O. Box 188 Louise, MS 38097	(662) 836-5181	9:00 am - 2:00 pm	9:00 am - 4:00 pm
Olive Branch	5771 Goodman Road Olive Branch, MS 38654	(662) 510-4220	8:30 am - 4:00 pm	8:30 am - 5:00 pm
Ruleville	118 North Ruby Avenue P.O. Box 9 Ruleville, MS 38771	(662) 756-4321 (662) 756-2047 fax	8:30 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	8:30 am - 5:00 pm
Southaven	232 Goodman Road W Southaven, MS 38671	(662) 536-2016 (662) 349-2693 fax	8:30 am - 4:00 pm	8:30 am - 5:00 pm
Sunflower	111 Quiver Street P.O. Box 278 Sunflower, MS 38778	(662) 569-3115 (662) 569-3114 fax	9:00 am - 2:00 pm	9:00 am - 4:00 pm
Tunica	1020 S Court Street P.O. Box 2525 Tunica, MS 38676	(662) 363-9616 (662) 363-9617 fax	9:00 am - 4:00 pm 8:30 am - 4:00 pm (drive-thru)	9:00 am - 5:00 pm 8:30 am - 5:00 pm (drive-thru)

2020

STATEMENT OF CONDITION



GROWING TOGETHER



ASSETS

	12/31/2019	12/31/2018
CASH AND DUE FROM BANKS	\$51,726,210	\$50,052,377
FED FUNDS SOLD	\$13,698,429	\$0
U.S. FEDERAL AGENCY BONDS	\$227,301,833	\$196,087,966
MUNICIPAL BONDS & OTHER SECURITIES	\$155,048,333	\$126,069,962
LOANS, NET OF RESERVE FOR LOSSES	\$582,436,722	\$605,738,865
BANK PREMISES AND FURNITURE & FIXTURES	\$27,142,277	\$26,328,788
OTHER ASSETS	\$40,205,954	\$42,442,849
TOTAL	\$1,097,559,758	\$1,046,720,807

LIABILITIES & STOCKHOLDERS EQUITY

CAPITAL	\$500,000	\$500,000
SURPLUS	\$112,274,456	\$106,950,000
UNDIVIDED PROFITS & RESERVE FOR SPECIAL LOSSES	\$231,810	\$695,063
NET UNREALIZED GAINS (LOSSES) - AFS SECURITIES	(\$2,154,890)	(\$3,829,397)
OTHER BORROWINGS	\$18,786,862	\$20,909,961
FED FUNDS PURCHASED	--	\$11,267
OTHER LIABILITIES	\$5,302,981	\$4,777,327
DEPOSITS	\$958,308,759	\$916,706,586
TOTAL	\$1,097,559,758	\$1,046,720,807

BOARD OF DIRECTORS

John Rodgers Brashier	John R. Pittman
Freddie J. Britt	James B. Randall III
Victor G. Byas	Michael L. Retzer, Jr.
James H. Clayton	Alexander B. Robertson
Timothy A. Clements	Benjamin B. Robertson
W.W. Gresham III	James C. Robertson, Jr.
Alan H. Hargett	G.A. (Bert) Robinson, III
Leslee J. Linn	Myrtis S. Tabb

OFFICERS

James H. Clayton	Chairman of Board
Alan H. Hargett	President & Chief Executive Officer
Jimmy R. Gammill	Executive Vice President/ Chief Information Officer
Jim Quinn	Executive Vice President/ Chief Credit Officer
Andrew T. Sanders	Executive Vice President/ Chief Administrative Officer
Freddie J. Britt	Regional President/ Northwest Mississippi
Charles R. Burnett III	President/Desoto County
Fred S. Cohen	President/Clarksdale
Parker England	President/Greenville
Mark S. Hargett	President/Cleveland
Robbie E. Howe	President/Leland
Chris West	President/Ruleville
Eric Miller	President/Greenwood
Ryan Strawbridge	President/Indianola
Judy Baldwin	Senior Vice President/CRO
Jody Moor	Senior Vice President/Credit Manager
Sheila C. Riddick	Senior Vice President/Credit
Deborah Wimberly	Senior Vice President/CFO
Linda C. Ashmore	First Vice President/Operations
John W. Burchfield	First Vice President/Batesville
Dawn Carraway	First Vice President/Compliance
C. Tully Hall	First Vice President/Southaven
Chris Makamson	First Vice President/Credit
Tabor A. McDowell III	First Vice President/Cashier
Jessica Milam	First Vice President/Human Resources
Jamie Murrell	First Vice President/Marketing Officer
Chip Nabors	First Vice President/IT