

Board Qualifications and Experience Matrix

The following chart reflects areas of qualifications and experience that our Board views as important when evaluating director nominees, as well as Board tenure and diversity information. Additional information on the business experience and other qualifications of each of our director nominees is included under Director Nominees for Election. Each director also contributes other important experience, skills, viewpoints, and personal attributes to our Board that are not reflected in the chart below.

Knowledge, Skills and Experience	Bazante	Bell	Clements	Daniels	Drummond	Harton	Mann	Richlovsky	Shaver	Wallis	Wilkins
Executive Management "C-Suite" experience; leadership experience as a division president or functional leader within a complex organization	X	X	X	X	X	X	X	X	X	X	X
Strategic Planning/Oversight Experience developing and implementing operating plans and business strategy	X	X	X	X	X	X	X	X	X	X	X
Financial/Accounting Meets qualified SEC financial expert definition or significant financial expertise with knowledge of financial reporting; experience with financial disclosure requirements and internal controls								X	X		
Corporate Finance/Capital Management Experience with corporate finance, capital allocation, and debt and capital market transactions								X	X		
Risk Management Experience overseeing complex risk management matters		X		X	X	X			X		X
Regulatory/Political Experience with governmental relations, regulatory environment, and/or working with regulators; experience as a politician or lobbyist		X	X	X	X	X		X			X
Corporate Governance Demonstrated understanding of current corporate governance standards and best practices in public companies	X		X	X	X	X	X	X	X		X
Human Resources/Compensation Experience managing a human resources function; experience with executive compensation and broad-based incentive planning		X			X		X				
Technology/Cybersecurity Experience implementing technology strategies and innovation and managing and mitigating cyber security risks	X	X	X						X		
Banking Industry Experience Experience in the banking and/or financial services industry	X	X		X	X	X		X			
Retail Industry and/or Marketing Experience Experience with retail industry, transformation to digital platforms, branding major corporations, use of digital marketing strategies	X	X			X	X	X		X		
Mergers and Acquisitions Leadership experience with M&A transactions	X	X		X	X	X	X	X	X		
Corporate Social Responsibility Demonstrated understanding of issues related to corporate social responsibility, sustainability, and environmental stewardship; informed on emerging issues potentially affecting the reputation of the business	X	X	X		X	X	X	X	X		X
Tenure (Years)	1	<1	2	7	4	7	4	10	6	23	6
Demographics											
Race/Ethnicity											
African American		X			X						
White/Caucasian	X		X	X		X	X	X	X	X	X
Gender											
Male		X	X	X	X	X		X	X	X	X
Female	X						X				
Location											
Florida	X										
Georgia									X	X	
North Carolina		X		X	X		X				
South Carolina			X			X					X
Tennessee											
Other								X			

*Mr. Blalock is not nominated for re-election.