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## Senior Management



**Hugh C. Lane, Jr.**

CHAIRMAN OF THE BOARD

Mr. Lane, brother of Charles G. Lane, organized the Bank in 1986, where he served as President & Chief Executive Officer of the Bank from 1986 until 2012. He has served as Chairman of the Board of Directors of the Bank since its organization in 1986, and Chairman of the Board of Directors of the Company since its organization in 1995. Mr. Lane was born in Charleston, SC. He earned a degree in Economics from the University of Pennsylvania. Mr. Lane began his banking career at Citizens and Southern National Bank of Georgia in Atlanta. His banking career also included working in the Bond, Leasing, and International Departments at the Chemical Bank in New York; City Executive of Citizens and Southern National Bank in Sumter, South Carolina; and Executive Vice President, of the Citizens and Southern National Bank's Southern Region. Mr. Lane also served on the Board of Directors of Citizens and Southern National Bank of South Carolina for fourteen years. Mr. Lane formerly served as an Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Mr. Lane is the former Chairman of the Charleston County Conservation Board, former Chairman of the Baruch Foundation, and is the former Treasurer of the Board of Trustees of Ashley Hall School. He has been the recipient of honorary doctorates degrees from Charleston Southern University, The Citadel, and Wofford College. He has also received the Distinguished Citizen Award from the Wofford College National Alumni Council, the Avery Citizenship Award for outstanding community service, the Joseph P. Riley Leadership Award, and the Order of the Palmetto presented by the governor of South Carolina. In 2015, Mr. Lane was inducted into the South Carolina Business Hall of Fame. In addition to serving on the Board of Directors of the Bank and Company, Mr. Lane serves on the Executive/Long-Range Planning, Asset Liability/Investment, Loan, and Community Reinvestment Act Committees.



**Eugene H. Walpole, IV**

PRESIDENT & CHIEF EXECUTIVE OFFICER

Mr. Walpole joined the Bank in September 2012. Since that time, he has served as Assistant Vice President, Vice President, and Senior Vice President in the role of Risk Management Officer. In March 2016, Mr. Walpole was named Chief Financial Officer of the Bank and Corporation and, in December 2017, was named Executive Vice President of the Bank and Corporation. On October 1, 2023, Mr. Walpole assumed the role of President & Chief Executive Officer of the Bank and Corporation. Mr. Walpole also serves as Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership

Plan and Trust. Mr. Walpole is a Charleston native and graduate of Presbyterian College, University of South Carolina, and South Carolina Bankers School. He holds the designations of Certified Public Accountant, Certified Financial Services Auditor, and a Certification in Risk Management Assurance. Mr. Walpole previously served on the Boards of the Lowcountry Land Trust and Coastal Conservation Association of South Carolina. He currently serves on the Boards of the Preservation Society of Charleston and the South Carolina Bankers Association. In addition to serving on the Board of Directors of the Bank and Company, Mr. Walpole serves on the Executive/Long-Range Planning, Asset Liability/Investment, Community Reinvestment Act, and Loan Committees.



**Susanne K. Boyd**

EXECUTIVE VICE PRESIDENT & CHIEF OPERATING OFFICER

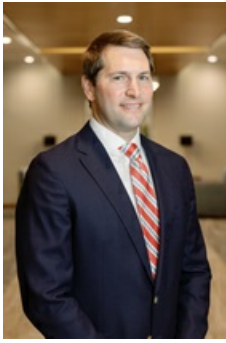
Ms. Boyd has been with the Bank since 1997 and has served as the Courier Teller, Check Card Specialist, Electronic Banking Officer, Information Security Officer, Assistant Vice President, Vice President, and Senior Vice President of Operations and Technology. She has served as the Chief Operating Officer for the Bank and Company since November 2015 and was named Executive Vice President for the Bank and Company in December 2017. Ms. Boyd also serves as an Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Ms. Boyd is a graduate of the College of Charleston, South Carolina Bankers School and Georgia Bankers Association Southern Operations and Technology School. She has received training in Information Security, Administration of the Bank's core system, and Internet Banking Compliance and Cyber Crime. She is also a Certified Regulatory Vendor Program Manager. Ms. Boyd is a past member of the South Carolina Bankers Association's Operations Committee as well as the South Carolina chapter of the InfraGard. In addition to serving on the Board of Directors of the Bank and Company, Ms. Boyd also serves on the Executive/Long-Range Planning and Asset Liability/Investment Committees.



**Jennifer A. Arato**

SENIOR VICE PRESIDENT & CHIEF CREDIT OFFICER

Ms. Arato has been with the Bank since 2002, having begun her career as a Personal Banker prior to advancing to Assistant Vice President, Vice President, and Senior Vice President. Moreover, she has served as the Credit Department Manager since 2006. A graduate of the College of Charleston and The Citadel, where she earned an MBA, Ms. Arato actively contributes to the community through her service on the Loan Committee of the South Carolina Community Loan Fund and the Revolving Loan Fund Committee of the Berkeley-Charleston-Dorchester Council of Governments.



## **Robert M. Hollings, III**

SENIOR VICE PRESIDENT & SENIOR LENDER

Mr. Hollings has been with the Bank since 2010, starting his career as a Personal Banker before taking on a variety of roles in credit, lending, and business development. Most recently, he has served as Senior Vice President since 2022. A Charleston native, Mr. Hollings is a graduate of Hampden-Sydney College, the South Carolina Bankers School, and the Graduate School of Banking at Louisiana State University. He currently serves as Treasurer of the Board of Trustees for both the Lowcountry Land Trust and The Charleston Museum.

## **Board of Directors**



## **Susanne K. Boyd**

Ms. Boyd has been with the Bank since 1997 and has served as the Courier Teller, Check Card Specialist, Electronic Banking Officer, Information Security Officer, Assistant Vice President, Vice President, and Senior Vice President of Operations and Technology. She has served as the Chief Operating Officer for the Bank and Company since November 2015 and was named Executive Vice President for the Bank and Company in December 2017. Ms. Boyd also serves as an Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Ms. Boyd is a graduate of the College of Charleston, South Carolina Bankers School and Georgia Bankers Association Southern Operations and Technology School. She has received training in Information Security, Administration of the Bank's core system, and Internet Banking Compliance and Cyber Crime. She is also a Certified Regulatory Vendor Program Manager. Ms. Boyd is a past member of the South Carolina Bankers Association's Operations Committee as well as the South Carolina chapter of the InfraGard. In addition to serving on the Board of Directors of the Bank and Company, Ms. Boyd also serves on the Executive/Long-Range Planning and Asset Liability/Investment Committees.



## **Graham M. Eubank, Jr.**

### LEAD INDEPENDENT DIRECTOR

Mr. Eubank has been a member of the Board of Directors of the Bank and the Company since 2005. He was born in Fayetteville, North Carolina and raised in Charleston, South Carolina. He received a BS in Management from Clemson University. He is also a graduate of the National Automobile Dealers Association Dealer Candidate Academy. In 1992, Mr. Eubank began working with his family's business, Palmetto Ford, Inc., where he has held various positions including New Vehicle Sales Manager, Used Vehicle Sales Manager and Parts and Service Director. Currently, Mr. Eubank is President and CEO of the Palmetto Automotive Group, which is comprised of Palmetto Ford, Palmetto Lincoln, Palmetto Bronco, and Palmetto Boat Sales. In addition to serving on the Board of Directors of the Bank and Company, Mr. Eubank serves on the Nominating and Executive/Long-Range Planning Committees and is Chairman of the Compensation Committee. Mr. Eubank also serves as Lead Director of the Bank and Company, a position he has held since 2024.



## **Fleetwood S. Hassell**

Mr. Hassell had been with Bank since its organization in 1986 and retired in 2023. During his career of over forty years in banking, Mr. Hassell held the positions of Assistant Vice President, Vice President, Senior Vice President, Executive Vice President, Senior Lender, and President/Chief Executive Officer. Born and raised in Charleston, SC, Mr. Hassell earned a BS and MBA from the University of South Carolina School of Business. He was elected to the Board of Directors of the Bank and the Company in 2006. Mr. Hassell serves as a Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Mr. Hassell previously served on the boards of the South Carolina State Board of Financial Institutions, the Association for the Blind and Visually Impaired, Trident United Way (Past Chairman), the College of Charleston Foundation, and the South Carolina Bankers Association (Past Chairman). In addition to serving on the Board of Directors of the Bank and Company, Mr. Hassell serves on the Executive/Long-Range Planning, Asset Liability/Investment, Community Reinvestment Act, and Loan Committees.



### **Glen B. Haynes, DVM**

Dr. Haynes has been a member of the Board of Directors of the Bank and the Company since 2007. He was born in Charlottesville, Virginia and has lived in Summerville, South Carolina for 40 years. He graduated from Virginia Tech with a BS in Biology and received a DVM from the University of Georgia. Dr. Haynes has served as President of the Summerville Rotary Club, the Frances Willis SPCA, the Trident Veterinary Medical Association, as well as Chairman of the South Carolina Board of Veterinary Medical Examiners. Currently, Dr. Haynes is Chairman of the Frances Willis SPCA Endowment Board and is a construction volunteer for Habitat for Humanity. He and his therapy dog, Gracie, also visit rehab and nursing homes. Dr. Haynes is a member of the American Veterinary Medical Association and a member of St. Paul's Anglican Church, where he has served on the vestry. In addition to serving on the Board of Directors of the Bank and Company, Dr. Haynes serves on the Loan and Community Reinvestment Act Committees and is Chairman of the Nominating Committee.



### **William L. Hiott, Jr.**

Mr. Hiott was with the Bank from its organization in 1986 until his retirement in 2011. He held various positions including Executive Vice President and Cashier of the Bank and Company. He has served on the Board of Directors of the Bank since its organization in 1986 and the Company since its organization in 1995. He received a BS in Accounting from Charleston Southern University and is a graduate of the South Carolina Bankers School and the University of Wisconsin's Bank Administration Graduate School. In addition to serving on the Board of Directors of the Bank and Company, Mr. Hiott serves on the Executive/Long-Range Planning, Asset Liability/Investment, and Compensation Committees.



### **Richard W. Hutson, Jr.**

Mr. Hutson has been a member of the Board of Directors of the Bank and Company since 2005. He received a BA from The University of the South and is Manager of William M. Means Insurance Company. Mr. Hutson has served as a board member and Past President of the South Carolina Historical Society as well as the Historic Charleston Foundation. In addition to serving on the Board of Directors of the Bank and Company, Mr. Hutson serves on the Asset Liability/Investment and Audit & Compliance Committees, and he is also Secretary of the Board of Directors of the Company.



**Charles G. Lane**

Mr. Lane is the brother of Hugh C. Lane, Jr. and has been a member of the Board of Directors of the Bank since its organization in 1986, and a member of the Board of Directors of the Company since its organization in 1995. He has devoted nearly forty years to ensuring the success of the Company. He is a graduate of Clemson University and Managing Member of Holcombe, Fair and Lane, LLC - a commercial real estate company. In addition to serving on the Board of Directors of the Bank and Company, Mr. Lane serves on the Executive/Long-Range Planning, Asset Liability/Investment, Loan, and Community Reinvestment Act Committees.



**Hugh C. Lane, Jr.**

**CHAIRMAN**

Mr. Lane, brother of Charles G. Lane, organized the Bank in 1986, where he served as President & Chief Executive Officer of the Bank from 1986 until 2012. He has served as Chairman of the Board of Directors of the Bank since its organization in 1986, and Chairman of the Board of Directors of the Company since its organization in 1995. Mr. Lane was born in Charleston, SC. He earned a degree in Economics from the University of Pennsylvania. Mr. Lane began his banking career at Citizens and Southern National Bank of Georgia in Atlanta. His banking career also included working in the Bond, Leasing, and International Departments at the Chemical Bank in New York; City Executive of Citizens and Southern National Bank in Sumter, South Carolina; and Executive Vice President, of the Citizens and Southern National Bank's Southern Region. Mr. Lane also served on the Board of Directors of Citizens and Southern National Bank of South Carolina for fourteen years. Mr. Lane formerly served as an Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Mr. Lane is the former Chairman of the Charleston County Conservation Board, former Chairman of the Baruch Foundation, and is the former Treasurer of the Board of Trustees of Ashley Hall School. He has been the recipient of honorary doctorates degrees from Charleston Southern University, The Citadel, and Wofford College. He has also received the Distinguished Citizen Award from the Wofford College National Alumni Council, the Avery Citizenship Award for outstanding community service, the Joseph P. Riley Leadership Award, and the Order of the Palmetto presented by the governor of South Carolina. In 2015, Mr. Lane was inducted into the South Carolina Business Hall of Fame. In addition to serving on the Board of Directors of the Bank and Company, Mr. Lane serves on the Executive/Long-Range Planning, Asset Liability/Investment, Loan, and Community Reinvestment Act Committees.



**Cynthia M. Legette**

Mrs. Legette is a Relationship Manager and Principal in the Charleston office of Diversified Trust, where she also serves as Chief Operating Officer. Before joining Diversified Trust, she was a Senior Vice President and Private Client Manager at U.S. Trust. Mrs. Legette began her career with our Bank in 1992, having served as an Assistant Vice President and Branch Manager. She holds a BS from the College of Charleston and an MBA from The Citadel, and she is past President and board member of the Charleston Animal Society and College of Charleston Alumni Association. Mrs. Legette is also a founding member of the College of Charleston's Women for Women Summit Conference and currently serves on the boards of Big Brothers Big Sisters of the Lowcountry and the College of Charleston School of Business.



**Josette R.E. Pelzer, PhD, CPA**

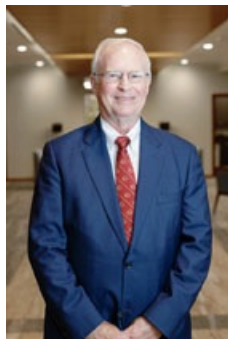
Dr. Pelzer is an associate professor in the department of Accounting and Business Law at the College of Charleston. She currently teaches introductory accounting, intermediate accounting, and an audit course in the graduate program. Dr. Pelzer has five years of audit experience with a global CPA firm and nine years in academia, during which time she has published several articles on auditor reporting and audit education. She is a member of the South Carolina Association of CPAs. Dr. Pelzer is a native Charlestonian and earned both a BS in Business Administration and a Master of Accountancy from the University of South Carolina, as well as a PhD in Accounting from Florida State University. In addition to serving on the Board of Directors of the Bank and the Company, Dr. Pelzer is Chairman of the Audit & Compliance Committee.



**Karen J. Phillips**

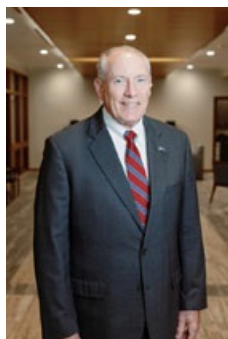
Mrs. Phillips received a BA in Political Science from The University of the South and an MBA in Finance from The University of South Carolina. She is a Certified Financial Planner and is President of Atlantic Coast Asset Management, Inc., a financial

management firm. She is a past member of the Board of Directors of Kanuga Conferences, Inc., past Chairman of the Board of Trustees of Ashley Hall School, where she serves as a Trustee Emerita, and previous board member of Life Resources, Inc. In addition to serving on the Board of Directors of the Bank and Company, Mrs. Phillips serves on the Audit & Compliance, Executive/Long-Range Planning, Nominating, Loan, and Community Reinvestment Act Committees.



**Malcolm M. Rhodes, MD**

Dr. Rhodes has been a member of the Board of Directors of the Bank and Company since 2005. He received a BA from Duke University and an MD from the Medical University of South Carolina. He is a Fellow of the American Board of Pediatrics and former partner at Parkwood Pediatric Group. Dr. Rhodes served on the clinical faculty at MUSC and Bon-Secours St. Francis Hospitals. He also represents South Carolina on the Atlantic States Marine Fisheries Commission and serves on the boards of the Carolina Gold Rice Foundation and the TriCounty Forestry Association. He has served previously on the boards of Charleston Stage Company, Coastal Conservation Association, and Ashley Hall School. In addition to serving on the Board of Directors of the Bank and the Company, Dr. Rhodes serves on the Asset Liability/Investment and Audit & Compliance Committees.



**Douglas H. Sass**

Mr. Sass joined the Bank in January 1994. He has over forty years of experience in banking and oversaw the implementation of the Bank's Real Estate Appraisal Review Program. He has served in various officer level positions at the Bank, including Security Officer, Appraisal Officer, and Community Reinvestment Act Officer before becoming Executive Vice President and Senior Lender in April 2012. Mr. Sass also serves as an Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Mr. Sass is a native of Charleston and a graduate of The Citadel with a degree in Business Administration. He is also a graduate of the South Carolina Bankers School and the Graduate School of Bank Management at the University of Virginia. Mr. Sass previously served as President of The Charleston Museum Board of Trustees and board member of the Regents Tri-County Family Ministries. He remains active in various civic organizations. In addition to serving on the Board of Directors of the Bank and Company, Mr. Sass serves on the Executive/Long-Range Planning, Asset Liability/Investment, Loan, and Community Reinvestment Act Committees.



### **Sheryl G. Sharry**

Mrs. Sharry was with the Bank since its organization in 1986 until her retirement in 2016. She held various positions in the Bank, including but not limited to Assistant Vice President – Operations Department, Vice President – Operations & Technology, Senior Vice President – Operations & Technology, and Chief Financial Officer/Executive Vice President. Mrs. Sharry became a member of the Board of Directors of the Bank and Company in 2010. She is a graduate of the College of Charleston, South Carolina Bankers School, and the School of Bank Investments and Financial Management. In addition to serving on the Board of Directors of the Bank and the Company, Mrs. Sharry serves on the Executive/Long-Range Planning Committee and is Chairman of the Asset Liability/Investment Committee.



### **Thaddeus T. Shuler**

Mr. Shuler is a Charleston native. After receiving a BS in Industrial Management and a minor in German at Clemson University, he worked overseas for a large multi-national corporation. When he returned to Charleston, he began working for his family business, Southern Lumber and Millwork Corporation, where he assumed the role of President and CEO in 2016. Mr. Shuler has served on the Board of the Building Materials Supplier Association for over 10 years, including as Chairman in 2019. He also served on the Clemson University Wood Utilization Department Board. He currently serves on the Lumbermen Merchandising Corporation Education Committee. In addition to serving on the Board of Directors of the Bank and the Company, Mr. Shuler serves on the Compensation, Loan, Community Reinvestment Act, and Audit & Compliance Committees.



## **Eugene H. Walpole, IV**

Mr. Walpole joined the Bank in September 2012. Since that time, he has served as Assistant Vice President, Vice President, and Senior Vice President in the role of Risk Management Officer. In March 2016, Mr. Walpole was named Chief Financial Officer of the Bank and Corporation and, in December 2017, was named Executive Vice President of the Bank and Corporation. On October 1, 2023, Mr. Walpole assumed the role of President & Chief Executive Officer of the Bank and Corporation. Mr. Walpole also serves as Administrator and Trustee of the Bank of South Carolina Employee Stock Ownership Plan and Trust. Mr. Walpole is a Charleston native and graduate of Presbyterian College, University of South Carolina, and South Carolina Bankers School. He holds the designations of Certified Public Accountant, Certified Financial Services Auditor, and a Certification in Risk Management Assurance. Mr. Walpole previously served on the Boards of the Lowcountry Land Trust and Coastal Conservation Association of South Carolina. He currently serves on the Boards of the Preservation Society of Charleston and the South Carolina Bankers Association. In addition to serving on the Board of Directors of the Bank and Company, Mr. Walpole serves on the Executive/Long-Range Planning, Asset Liability/Investment, Community Reinvestment Act, and Loan Committees.



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