

BOARDS of DIRECTORS

Thank you, retiring board members

We bid farewell and express our gratitude to those members of the Eighth District boards of directors who have recently retired. Our appreciation and best wishes go out to the following:

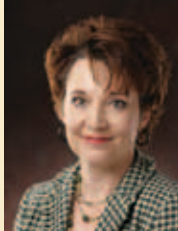
Meredith B. Allen

Irl F. Engelhardt

John L. Huber

Hunter Simmons

Little Rock BOARD of DIRECTORS



Sonja Yates Hubbard
CHAIRMAN

CEO
E-Z Mart Stores Inc.
Texarkana, Texas



Phillip N. Baldwin

President and CEO
Southern Bancorp
Arkadelphia, Ark.



Cal McCastlain

Partner
Pender & McCastlain P.A.
Little Rock, Ark.



Sharon Priest

Executive Director
Downtown Little Rock
Partnership
Little Rock, Ark.



William C. Scholl

President
First Security
Bancorp—Searcy
First Security Bank
Little Rock, Ark.



C. Sam Walls

CEO
Arkansas Capital Corp.
Little Rock, Ark.



Robert A. Young III

Chairman
Arkansas Best Corp.
Fort Smith, Ark.

Louisville

BOARD of DIRECTORS



Gary A. Ransdell

CHAIRMAN

President
Western Kentucky University
Bowling Green, Ky.



Gordon B. Guess

General Manager
Marion Baseball Club LLC
Marion, Ky.



John A. Hillerich IV

President and CEO
Hillerich & Bradsby Co.
Louisville, Ky.



Barbara Ann Popp

CEO
Schuler Bauer
Real Estate Services
New Albany, Ind.



John C. Schroeder

President
Wabash Plastics Inc.
Evansville, Ind.



L. Clark Taylor Jr.

CEO
Ephraim McDowell Health
Danville, Ky.



Steven E. Trager

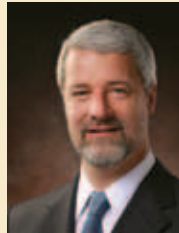
Chairman and CEO
Republic Bank & Trust Co.
Louisville, Ky.

Memphis BOARD of DIRECTORS



Charles S. Blatteis
CHAIRMAN

Partner
Burch, Porter and
Johnson PLLC
Memphis, Tenn.



Nick Clark

Partner
Clark & Clark
Memphis, Tenn.



Lawrence C. Long

Partner
St. Rest Planting Co.
Indianola, Miss.



Thomas G. Miller

President
Southern Hardware Co. Inc.
West Helena, Ark.



Clyde W. Nunn

Chairman and President
Security Bancorp
of Tennessee Inc.
Halls, Tenn.



David P. Rumbarger Jr.

President and CEO
Community Development
Foundation
Tupelo, Miss.



Susan S. Stephenson

Co-Chairman and President
Independent Bank
Memphis, Tenn.

St. Louis

BOARD of DIRECTORS



Steven H. Lipstein
CHAIRMAN

President and CEO
BJC HealthCare
St. Louis



Ward M. Klein
DEPUTY CHAIRMAN

CEO
Energizer Holdings Inc.
Town & Country, Mo.



Paul T. Combs

President
Baker Implement Co.
Kennett, Mo.



Gregory M. Duckett

Senior Vice President
and Corporate Counsel
Baptist Memorial
Health Care Corp.
Memphis, Tenn.



Sharon D. Fiehler

Executive Vice President
and Chief Administrative
Officer
Peabody Energy
St. Louis



Robert G. Jones

President and CEO
Old National Bancorp
Evansville, Ind.



J. Thomas May

Chairman and CEO
Simmons First National Corp.
Pine Bluff, Ark.



David R. Pirsein

President and CEO
First National Bank
in Pinckneyville
Pinckneyville, Ill.



A. Rogers Yarnell II

President
Yarnell Ice Cream Co. Inc.
Searcy, Ark.