

**GEORGIA FINANCIAL CENTER**

3101 S. Georgia • 79109 ..... 356-5800  
Heath Stevens ..... Vice President & Branch Manager  
Cristy Chavez ..... Assistant Vice President  
Cindy Baxter ..... Assistant Vice President  
Bliss Green ..... Assistant Vice President  
Karie Hutson ..... Assistant Vice President

**HILLSIDE BRANCH**

Hillside & Bell • 79109 ..... 356-1400  
Brian Rea ..... Vice President & Branch Manager  
Daniel Henderson ..... Assistant Vice President  
Kristi Shadbolt ..... Assistant Vice President  
Erin Hicks ..... Banking Officer  
Brandon Walker ..... Banking Officer

**NORTH BRANCH**

712 N. Taylor • 79107 ..... 345-1600  
Adrian Meander ..... Vice President & Branch Manager  
Harold Foster III ..... Banking Officer  
LaToya Louis ..... Banking Officer  
Johnathon Powledge ..... Banking Officer

**NORTHEAST BRANCH**

NE 24th & Grand • 79107 ..... 381-1000  
Jennifer Gallardo ..... Vice President & Branch Manager  
Brenda Jaramillo ..... Assistant Vice President  
Liliana Cadena ..... Banking Officer  
Yolanda Castillo ..... Banking Officer  
Ana Hernandez ..... Banking Officer

**SONCY BRANCH**

Soncy & 34th • 79124 ..... 354-4040  
Stacey Johnson ..... Vice President & Branch Manager  
Karl Motley ..... Banking Officer  
Luz Estrada ..... Banking Officer  
Kendra Massey ..... Banking Officer

**SOUTHEAST BRANCH**

2401 S Grand St. • 79103 ..... 349-9777  
Teresa Soria ..... Vice President & Branch Manager  
Sabrina Sisneros ..... Assistant Vice President  
Ariana Gonzalez ..... Banking Officer  
Rosalia Santos ..... Banking Officer

**TASCOSA ROAD BRANCH**

Tascosa Rd. & Plum Creek • 79121 ..... 356-5851  
Derek Skipworth ..... Vice President & Branch Manager  
Petra Kommavongsa ..... Assistant Vice President  
Logan Saiz ..... Banking Officer  
Katharine Boicourt ..... Banking Officer  
Daniel Gonzales ..... Banking Officer

**UNITED BRANCH**

Georgia & 26th • 79109 ..... 356-1480  
Heath Stevens ..... Vice President & Branch Manager  
Braden "Cole" Mason ..... Banking Officer

**DRIVE-UP PLAZA/COMMERCIAL TELLERS**

10th & Taylor • 79101 ..... 378-8140  
Patti McKnight ..... Vice President  
Erik Schrader ..... Vice President  
Donna Podzemny ..... Assistant Vice President  
Tyra Perez ..... Banking Officer

**PEOPLE CULTURE AND DEVELOPMENT**

Christa Gutierrez ..... Vice President  
Jackie Hickey ..... Banking Officer

**SUMMIT FINANCIAL CENTER**

7304 SW 34th • 79121 ..... 382-1543  
Brenda Davis ..... Vice President  
Amy Henderson ..... Vice President  
Christy Conger ..... Assistant Vice President  
Rodrigo Zapata Guevara ..... Assistant Vice President  
Rebekah Gomez ..... Banking Officer

**CANYON BRANCH**

1700 4th Ave • Canyon, TX 79015 ..... 655-8880  
Ross Macon ..... Vice President & Branch Manager  
Lindsai Hanyen ..... Assistant Vice President  
Stacia Hauser ..... Assistant Vice President  
Claire Davis ..... Banking Officer  
Destiny Gonzalez ..... Banking Officer  
Jorge Westfall ..... Banking Officer

**BORGER BANK**

A BRANCH OF AMARILLO NATIONAL BANK

301 West 6th Street • Borger, TX 79007 ..... 275-5000  
Michelle Griffin ..... President  
Josette Escobar ..... Assistant Vice President  
Candie Weber ..... Assistant Vice President  
Lacey Buttermore ..... Banking Officer  
Jennifer Esquivel ..... Banking Officer  
Kelln Maslik ..... Banking Officer  
Kayla Williams ..... Banking Officer



**ADMINISTRATION**

Edwin Schulz ..... LNB President  
Tori Harrison ..... Assistant Vice President

**FINANCE & OPERATIONS DIVISION**

Kim Koontz ..... Senior Vice President  
Jean Ann Slaughter ..... Senior Vice President  
Penny Gregston ..... Vice President  
Carrie Hines ..... Vice President  
Roger Karr ..... Vice President  
Melody Sisk ..... Vice President  
Debbie Speigel ..... Vice President  
Norma Garcia ..... Assistant Vice President  
Julie Gil-Torres ..... Assistant Vice President  
Chris Gregg ..... Assistant Vice President  
Katherine Machen ..... Assistant Vice President  
Barbara Pratt ..... Assistant Vice President  
Jennifer Rollo ..... Assistant Vice President  
Tina Rosati ..... Assistant Vice President  
Karen Reed ..... Assistant Vice President  
Emily Arce ..... Banking Officer  
Ethan Bradley ..... Banking Officer  
Tammy Coody ..... Banking Officer  
Lori Gardner ..... Banking Officer  
Kaylie Seymour ..... Banking Officer

**ASSET MANAGEMENT DIVISION**

Vanessa Pope ..... Vice President  
Susie Smith ..... Vice President  
Edward Richter ..... Trust Officer  
Christopher Speck ..... Trust Officer

**LENDING DIVISION**

William "Trey" Cashion, III ..... Senior Vice President  
Travis Edlund ..... Senior Vice President  
David Fernihough ..... Senior Vice President  
John R. Hunt ..... Senior Vice President  
Julio Jauregui ..... Senior Vice President  
Jackson Julson ..... Senior Vice President  
Eric Reed ..... Senior Vice President  
Stephen Reed ..... Senior Vice President  
Randy Ripple ..... Senior Vice President  
Mike Wallace ..... Senior Vice President  
Geoff Boyd ..... Vice President  
Chase Campbell ..... Vice President  
Dusty Clayton ..... Vice President  
Timothy Legg ..... Vice President  
David Medrano ..... Vice President  
Jesus Muñoz ..... Vice President  
Kelly Miller ..... Assistant Vice President  
Jacy Beyer ..... Banking Officer  
Linda Bulls ..... Banking Officer  
Ben Clark ..... Banking Officer  
John Hood ..... Banking Officer  
Manuel Magallanes ..... Banking Officer  
Maria Monsivais ..... Banking Officer  
Clayton Patterson ..... Banking Officer  
Alex Shaw ..... Banking Officer  
Noy Vong ..... Banking Officer  
Cami Witt ..... Banking Officer  
Denae Young ..... Banking Officer  
Velma Young ..... Banking Officer

**LENDING ADMINISTRATION**

Suzanne Neuberger ..... Senior Vice President  
Christine Carter ..... Vice President  
Joel Fox ..... Vice President  
Britni Hernandez ..... Vice President

**MORTGAGE LOANS**

Heather Price ..... Vice President  
Kacy Putman ..... Assistant Vice President  
Annalicia Benavides ..... Banking Officer  
Ty Chisum ..... Banking Officer  
Crystal Daffan ..... Banking Officer  
Brandon Eckert ..... Banking Officer  
Molly Kolbachinski ..... Banking Officer  
Stephanie Ratty ..... Banking Officer  
Jared Shreiner ..... Banking Officer  
Melonie Stone ..... Banking Officer

**ANB SOUTH BRANCHES**

**BEE CAVE BRANCH**

5300 Bee Caves Road, Bldg #2 • West Lake Hills, TX 78746 ..... (512) 347-1959  
Julio Jauregui ..... Senior Vice President  
Timothy Legg ..... Vice President  
Jared Shreiner ..... Vice President  
Julie Gil-Torres ..... Assistant Vice President  
John Hood ..... Banking Officer  
Alex Shaw ..... Banking Officer  
Jared Shreiner ..... Banking Officer  
Noy Vong ..... Banking Officer

**CAMP BOWIE BRANCH**

4501 Camp Bowie Blvd • Fort Worth, TX 76107 ..... (882) 354-2700  
Jackson Julson ..... Senior Vice President  
Eric Reed ..... Senior Vice President  
Joel Fox ..... Vice President  
Britni Hernandez ..... Vice President  
Susie Smith ..... Vice President  
Allyson Hundley ..... Assistant Vice President  
Emily Arce ..... Banking Officer  
Crystal Daffan ..... Banking Officer  
Clayton Patterson ..... Banking Officer  
Becca Robinson ..... Banking Officer

**FITCH BRANCH**

1198 William D. Fitch • College Station, TX 77845 ..... (979) 595-1652  
Suzanne Neuberger ..... Senior Vice President  
Stephen Reed ..... Senior Vice President  
Carrie Hines ..... Vice President  
Heather Price ..... Vice President  
Ben Clark ..... Banking Officer  
Maria Monsivais ..... Banking Officer

**OAK PARK BRANCH**

1020 NE Loop 410 • Suite 100, San Antonio, TX 78209 ..... (210) 536-5500  
Travis Edlund ..... Senior Vice President  
John R. Hunt ..... Senior Vice President  
Mike Wallace ..... Senior Vice President  
Jesus Muñoz ..... Vice President  
Karen Reed ..... Assistant Vice President  
Pablo Jimenez Hernandez ..... Assistant Vice President  
Edward Richter ..... Trust Officer  
Annalicia Benavides ..... Banking Officer

**UNIVERSITY BRANCH**

1221 University Dr. East • College Station, TX 77840 ..... (979) 260-5982  
William "Trey" Cashion, III ..... Senior Vice President  
Randy Ripple ..... Senior Vice President  
Barbara Pratt ..... Assistant Vice President  
Molly Kolbachinski ..... Banking Officer

**VILLA MARIA BRANCH**

601 East Villa Maria, Suite 200 • Bryan, TX 77802 ..... (979) 776-0819  
Tina Rosati ..... Assistant Vice President

**LUBBOCK BRANCHES**

**19TH STREET BRANCH**

4420 19th Street • Lubbock, TX 79407 ..... (806) 792-1000  
Katherine Machen ..... Assistant Vice President  
Jacy Beyer ..... Banking Officer  
Ethan Bradley ..... Banking Officer  
Kaylie Seymour ..... Banking Officer

**50TH STREET BRANCH**

4811 50th Street • Lubbock, TX 79414 ..... (806) 473-6225  
David Fernihough ..... Senior Vice President  
Kim Koontz ..... Senior Vice President  
Jean Ann Slaughter ..... Senior Vice President  
Geoff Boyd ..... Vice President  
Chase Campbell ..... Vice President  
Christine Carter ..... Vice President  
Dusty Clayton ..... Vice President  
Penny Gregston ..... Vice President  
Roger Karr ..... Vice President  
Vanessa Pope ..... Vice President  
Melody Sisk ..... Vice President  
Debbie Speigel ..... Vice President  
Norma Garcia ..... Assistant Vice President  
Chris Gregg ..... Assistant Vice President  
Kelly Miller ..... Assistant Vice President  
Christopher Speck ..... Trust Officer  
Linda Bulls ..... Banking Officer  
Tammy Coody ..... Banking Officer  
Lori Gardner ..... Banking Officer  
W. Scott Garrison ..... Banking Officer  
Cami Witt ..... Banking Officer  
Denae Young ..... Banking Officer

**82ND STREET BRANCH**

4006 82nd Street • Lubbock, TX 79423 ..... (806) 473-6235  
Edwin Schulz ..... LNB President  
David Medrano ..... Vice President  
Tori Harrison ..... Assistant Vice President  
Kacy Putman ..... Assistant Vice President  
Jennifer Rollo ..... Assistant Vice President  
Ty Chisum ..... Banking Officer  
Brandon Eckert ..... Banking Officer  
Adrian Jackson ..... Banking Officer  
Stephanie Ratty ..... Banking Officer  
Melonie Stone ..... Banking Officer

**96TH STREET BRANCH**

9604 Slide Road • Lubbock, TX 79424 ..... (806) 473-6260  
Manuel Magallanes ..... Banking Officer

**DOWNTOWN BRANCH**

1001 Main Street • Lubbock, TX 79401 ..... (806) 761-4125  
Laura Bryant ..... Assistant Vice President  
Jeff Franks ..... Assistant Vice President  
Chad Kucel ..... Banking Officer  
JaDell Scott ..... Banking Officer  
Velma Young ..... Banking Officer

**UNITED 82ND BRANCH**

2703 82nd Street • Lubbock, TX 79423 ..... (806) 761-4170

**UNITED PARKWAY BRANCH**

2630 Parkway Dr. • Lubbock, Texas 79403 ..... (806) 761-4150

# Statement of Condition

## 1st Quarter 2024



Member FDIC



Awesome Service

No BS.

anb.com Member FDIC

# Consolidated Statements of Condition



March 31 (Displayed in thousands)

Assets	2024	2023
Cash and Deposits Due from Banks	\$ 90,662	\$ 118,462
Excess Deposits with Federal Reserve and Federal Funds Sold	1,292,459	911,415
Investment Securities		
U.S. Government and agency securities	354,714	348,151
Other securities	79,507	86,022
Total investment securities	434,221	434,173
Loans		
Commercial loans	5,704,432	5,439,550
Installment loans	1,111,620	1,045,028
Mortgage loans	404,254	292,413
Other loans	6,562	11,277
Subtotal	7,226,868	6,788,268
Less: Allowance for loan losses	(88,885)	(84,984)
Total loans, net	7,137,983	6,703,284
Bank Premises and Equipment	119,677	102,144
Other Assets	210,260	181,730
<b>TOTAL ASSETS</b>	<b>\$ 9,285,262</b>	<b>\$ 8,451,208</b>

Liabilities & Equity	2024	2023
Liabilities		
Demand deposits	\$ 1,414,024	\$ 1,861,208
Interest-bearing deposits	6,752,456	5,545,485
Total deposits	8,166,480	7,406,693
Federal funds purchased	102,558	67,801
Repurchase agreements	38,460	58,055
Other borrowed money	6,000	6,000
Accrued expenses & other liabilities	75,885	75,460
Total liabilities	8,389,383	7,614,009
Stockholders' Equity		
Capital stock	5,000	5,000
Surplus	50,000	50,000
Undivided profits	863,970	814,580
Accumulated other comprehensive income	(23,091)	(32,381)
Total stockholders' equity	895,879	837,199
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$ 9,285,262</b>	<b>\$ 8,451,208</b>

**OFFICERS**  
 Richard Ware II ..... Chairman  
 William Ware ..... President  
 Patrick Ware ..... Vice Chairman

**EXECUTIVE COMMITTEE**  
 Richard Ware II ..... Patrick Ware  
 William Ware ..... Cliff Bickerstaff  
 Wade Porter

**LENDING DIVISION**

**COMMERCIAL LOANS**  
 Cliff Bickerstaff ..... Executive Vice President  
 Wade Porter ..... Executive Vice President  
 Cody Bivens ..... Senior Vice President  
 Sha Gearn ..... Senior Vice President  
 Tracy Hayhurst ..... Senior Vice President  
 Brad Johnson ..... Senior Vice President  
 Rob Mansfield ..... Senior Vice President  
 Cory Ramsey ..... Senior Vice President  
 Heath Acker ..... Vice President  
 Roxanne Grabbe ..... Vice President  
 Amy Henderson ..... Vice President  
 Desiree Owens ..... Vice President  
 B.C. Sternenberg ..... Vice President  
 David Strange ..... Vice President  
 Brenda Tullar ..... Vice President  
 W. Tol Ware ..... Vice President  
 Aleisha Malone ..... Assistant Vice President  
 Angelica Padilla ..... Assistant Vice President  
 Amanda Ruiz ..... Assistant Vice President  
 Benton Brister ..... Banking Officer  
 Tammy Guthrie ..... Banking Officer  
 Brett Russell ..... Banking Officer

**CASH MANAGEMENT/NATIONAL ACCOUNTS**  
 Darren Jenks ..... Senior Vice President

**CREDIT ADMINISTRATION**  
 J. Mark Fields ..... Senior Vice President  
 Clay Julian ..... Senior Vice President  
 Clint Latham ..... Senior Vice President  
 Mark Ewing ..... Vice President  
 Robert Glenn ..... Vice President  
 Scott Lower ..... Vice President  
 Sally Capra ..... Assistant Vice President  
 Stephanie Schumacher ..... Assistant Vice President  
 Emily Morgan ..... Banking Officer

**INSTALLMENT LOANS**  
 John T. McElyea ..... Sr. Vice President  
 Michael Alexander ..... Vice President  
 Joel Brooks ..... Vice President  
 Kathy Cook ..... Vice President  
 Rhonda Fjetland ..... Vice President  
 Blaine Going ..... Vice President  
 David Ratliff ..... Vice President  
 Laura Bryant ..... Assistant Vice President  
 Pablo Jimenez Hernandez ..... Assistant Vice President  
 Miguel Morales ..... Assistant Vice President  
 Ty Owens ..... Assistant Vice President  
 Nate Talamante ..... Assistant Vice President  
 Savannah Allen ..... Banking Officer  
 Jeff Franks ..... Banking Officer  
 Lee Gage ..... Banking Officer  
 David Kineman Jr ..... Banking Officer  
 Amberly Knepp ..... Banking Officer  
 Chad Kucel ..... Banking Officer  
 Edna Lopez ..... Banking Officer  
 JaDell Scott ..... Banking Officer  
 Kayla Steward ..... Banking Officer

**HOME EQUITY LOANS**  
 Debbi Trubkin ..... Assistant Vice President  
 Mackenzie Kelty ..... Banking Officer

**MORTGAGE LOANS**  
 Debbie Bigelow ..... Sr. Vice President  
 Tracy Patrick ..... Senior Vice President  
 Jessica Beghtel ..... Vice President  
 Briget Cain ..... Vice President  
 Lissa Lanning ..... Vice President  
 Christie Ramirez ..... Vice President  
 Chris Richardson ..... Vice President  
 Samantha Calcote ..... Assistant Vice President  
 Jill DeLeon ..... Assistant Vice President  
 Cindy Dodich ..... Assistant Vice President  
 Cymanthia Evans ..... Assistant Vice President  
 Stacia Hauser ..... Assistant Vice President  
 Kelsey Lloyd ..... Assistant Vice President  
 Shelly O'Grady ..... Assistant Vice President  
 Hillary Schaben ..... Assistant Vice President  
 Garrett Ammons ..... Banking Officer  
 Adam Armstrong ..... Banking Officer  
 Rebecca Canida ..... Banking Officer  
 Tonya Criswell ..... Banking Officer  
 Nicole Gotcher ..... Banking Officer  
 Kevin Huynh ..... Banking Officer  
 Raelynn Padilla ..... Banking Officer  
 Bianca Ramirez ..... Banking Officer  
 Asiria Torres ..... Banking Officer

**MARKETING DIVISION**

**MARKETING**  
 Tawn Williams Burress ..... Assistant V.P.  
 Kaitlin Downs ..... Banking Officer

**CRA & COMMUNITY DEVELOPMENT**  
 Patrick Stanley ..... Sr. Vice President, CRA Officer & Risk Manager  
 Lizzie W. Williams ..... Vice President, Community Dev. Director

**BROKERAGE SERVICES**

John Clemens ..... Senior Vice President, Wealth Management  
 Doug White ..... Senior Vice President, Wealth Management  
 Matt Harkins ..... Vice President  
 Amanda Brown ..... Banking Officer

**ASSET MANAGEMENT DIVISION**

Cliff Bickerstaff ..... Executive V.P. & Trust Chairman  
 Johnny Crowley ..... Sr. Vice President & Sr. Trust Officer  
 Stella Knickerbocker ..... Sr. Vice President & Trust Officer  
 Matt Ramsey ..... Sr. Vice President & Sr. Investment Officer  
 Jacque Branch ..... Vice President & Trust Officer  
 Lexa Craddock ..... Vice President & Personal Trust Manager  
 Four Price ..... Vice President & Trust Officer  
 Elena Seidlitz ..... Vice President & Trust Compliance Officer  
 Michell Velasquez ..... Vice President & Trust Operations Officer  
 Duke Ward ..... Vice President & Trust Officer  
 Leslie Weaver ..... Vice President, Oil & Gas Manager  
 Whitney Wells ..... Vice President, Trust Officer & RE Director  
 Bart Bivens ..... Assistant V.P., Real Estate/Farm & Ranch Manager  
 Russell Fields ..... Assistant V.P. & Investment Officer  
 Jason Gross ..... Assistant V.P. & Investment Officer  
 Alisha Platts ..... Assistant V.P. & Trust Officer  
 Gayle Ray ..... Assistant V.P. & Trust Officer  
 Lisa Wilson ..... Assistant V.P. & Oil and Gas Officer  
 Nathan Ferguson ..... Real Estate/Farm & Ranch Officer  
 Katie Fortner ..... Trust Officer  
 Olivia Henderson ..... Trust Officer  
 Tim Lamberson ..... Trust Officer  
 LeeAnn Manire ..... Trust Officer  
 Michael Pirtle ..... Oil & Gas Lead Administrator  
 Sarah Pirtle ..... Trust Officer  
 Connie Rudder ..... Trust Operations Officer

**PRIVATE BANKING**  
 John Clemens ..... Sr. Vice President, Wealth Management  
 Doug White ..... Sr. Vice President, Wealth Management  
 Brenda Davis ..... Vice President  
 Matt Harkins ..... Vice President  
 Alisha Milam ..... Vice President  
 Lilia Childers ..... Assistant Vice President  
 Savannah Singleton ..... Banking Officer

**FINANCE & OPERATIONS DIVISION**

Stewart Dodson ..... Sr. Vice President  
 Corey Krusa ..... Sr. Vice President, Personnel  
 Jeremy Monteith ..... Sr. Vice President  
 Joey Newsom ..... Sr. Vice President, Operations  
 Patrick Stanley ..... Sr. V.P., CRA Officer & Risk Manager  
 Belynda Williams ..... Sr. Vice President & Controller  
 Linnsey Baugus ..... Vice President & Compliance Officer  
 Alan Bolden ..... Vice President, Bookkeeping Manager  
 Peggy Hohensee ..... Vice President  
 Dave London ..... Vice President  
 Matt Ray ..... Vice President  
 Rico Soto ..... Vice President & Auditor  
 Denise Thomas ..... Vice President  
 Lee Bates ..... Assistant Vice President  
 David Berry ..... Assistant Vice President  
 Jason Clements ..... Assistant Vice President  
 Cara Day ..... Assistant Vice President  
 Annabelle Estrada ..... Assistant Vice President  
 Sean Fuqua ..... Assistant Vice President  
 Jerry Ivy ..... Assistant Vice President, Security  
 Eric Martinez ..... Wire Transfer Manager & Assistant Vice President  
 Jay Polvadore ..... Assistant Vice President  
 Rosa Rios ..... Assistant Vice President  
 Donna Scott ..... Assistant Vice President  
 Eric Wright ..... Assistant Vice President  
 Jason Brooks ..... Banking Officer  
 Martha Jo Conner ..... Banking Officer  
 Sandra Ellsworth ..... Banking Officer  
 Sara Grace ..... Banking Officer  
 Zach Hays ..... Banking Officer  
 Angeline Hernandez ..... Banking Officer  
 Karen Isern ..... Banking Officer  
 Levi Knebusch ..... Banking Officer  
 Ami McGlothlin ..... Banking Officer  
 David Melear ..... Banking Officer  
 Armando Pallares ..... Banking Officer  
 Elizabeth Pike ..... Banking Officer  
 Jordan Scott ..... Banking Officer  
 Chelsea Simpson ..... Banking Officer  
 Tom Stickrod ..... Banking Officer

**AMARILLO BRANCHES**

**MAIN BANK - PLAZA ONE**  
 410 S. Taylor • 79101 ..... 378-8000  
 Patti McKnight ..... Vice President  
 Nicole Hirschler ..... Assistant Vice President  
 Vanessa Alcantar ..... Banking Officer  
 Kathryn Garnica ..... Banking Officer  
 Shana Wilhite ..... Banking Officer

**BELL BRANCH**  
 Bell & 45th • 79109 ..... 358-6600  
 Cynthia Donnell ..... Vice President & Branch Manager  
 John Anderson ..... Banking Officer  
 Maria Ceniceros ..... Banking Officer  
 LeAnna Thomas ..... Banking Officer

**COULTER FINANCIAL CENTER**  
 Coulter & I-40 • 79106 ..... 358-3000  
 Robin Lannou ..... Vice President & Branch Manager  
 Mitsi Frederiksen ..... Assistant Vice President  
 Brock Swain ..... Assistant Vice President  
 Jose Enriquez ..... Banking Officer  
 Elizabeth Ramirez ..... Banking Officer

**Mortgage Lending** ..... 358-3008  
 Debbie Bigelow ..... Sr. Vice President