

Mr. Michael R. Brennan

Mr. Michael R. Brennan is president of BB&T of South Carolina. His career included numerous executive level positions in the banking industry, most recently Executive Vice President of BB&T of North Carolina and Chairman and CEO of Main Street Financial Corporation of Virginia, a \$2.2 billion multi-bank Holding Company which was acquired by BB&T in 1999.

BB&T Corporation (BB&T) is a financial holding company that conducts its business operations primarily through its commercial banking subsidiary, Branch Banking and Trust Company (Branch Bank). Branch Bank provides a range of banking and trust services for retail and commercial clients in its geographic markets, including small and mid-size businesses, public agencies, local governments and individuals. As of December 31, 2007, Branch Bank provided services through 1,492 offices located in North Carolina, South Carolina, Virginia, Maryland, Georgia, Kentucky, Florida, West Virginia, Tennessee, Washington D.C., Alabama and Indiana. In addition, BB&T's operations consist of several non-bank subsidiaries, which offer financial services products. In December 2007, the company also acquired AFCO Credit Corporation and its Canadian affiliate, CAFO, Inc.; Coastal Financial Corporation, and Collateral Real Estate Capital, LLC.



Mr. Brennan's business and civic affiliations include serving as Chair of the United Way of the Midland Board of Directors, a position he's held since July 2008. He also serves as Chairman of the Board for the United Way Association of South Carolina and the South Carolina Independent Colleges and Universities. He is also a board member of the South Carolina Governor's School for Science and Mathematics, the South Carolina Chamber of Commerce, the Executive Committee of BIPEC (Business and Industry Political Education Committee), Inc. Other affiliations include the Central Carolina Community Foundation, the Palmetto Business Forum, the President's Advisory Board at Clemson University, the Palmetto Leadership Council the Midlands Business Leadership Group, the University of South Carolina Business Partnership Foundation, of which is Chair and the Riverbank Zoological Society. He is Governor Sanford's business appointee to the Education Oversight Committee and is on the South Carolina Public Charter School Board of Trustees. He is past Chairman of the Board of Directors of the South Carolina Bankers Association.

Mr. Brennan holds a bachelor's degree in economics from Bowling Green State University. He is an elder at Christ Church of the Carolinas. He and his wife, Julie, have four children: Erin, Andrew, Rob and Molly.