



INSTRUCTOR

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Whitecross is currently the executive vice president and regional manager for Thurmond, Clower & Associates, a firm offering a wide range of credit administration services to community and small regional banks. He retired at the end of 2008 as the sr. vice president, loan portfolio risk manager for The National Bank of South Carolina—a \$5.3 billion institution that is a wholly owned subsidiary of Synovus Financial Corp. based in Columbus, Georgia. A banker for 39 years, Whitecross's responsibilities included the oversight for the bank's loan portfolio diversification, asset quality, compliance, regulatory examinations and liaison, problem loan management, workouts, appraisal unit, litigation, and the disposition of ORE. His job experience includes sr. loan review officer, commercial loan officer, credit manager, credit analyst, branch manager, teller, and messenger.

A lifetime member of RMA, Whitecross is past president of the Central South Carolina Chapter as well as of the Carolinas–Virginias Chapter. Additionally, he has served as an instructor with the Carolinas–Virginias Commercial Lending Schools held annually in cooperation with East Carolina University for more than 18 years. Whitecross also has served five times as chancellor for the schools and has been a member of the East Carolina University Board of Regents for 14 years. In addition to teachings at ECU, he has taught for AIB, the University of South Carolina, and the South Carolina Banker's School at USC for both the *Compliance* and *Commercial Lending for Lenders* classes. Whitecross is a graduate of Bentley College, Waltham, Massachusetts and the Graduate School of Banking of the South, LSU, Baton Rouge, Louisiana.