

Outside Members of the Board of Directors

Donald Ratajczak. From July 1973 to June 2000, Dr. Ratajczak served as a Professor and Director of Economic Forecasting Center at the J. Mack Robinson College of Business Administration at Georgia State University. Dr. Ratajczak also currently serves as a board director for several companies, including: Citizens Bancshares, Crown Crafts, Inc., Ruby Tuesday, Inc., and Regan Holdings, an insurance marketing company. He is a consulting economist for Morgan, Keegan & Co., a broker/dealer company and a trustee for C.I.M. High Yield, a bond fund company.

John E. Cay, III has served on our Board of Directors since June 2003. He serves as Chairman of Wachovia Insurance Services since May 2005 and served as Chairman and Chief Executive Officer of Palmer & Cay, Inc., a risk management and benefits consulting firm, from 1972 to May 2005.

Quill O. Healey is Managing Partner of Healey Investments, L.P. He retired as Chairman of Marsh, USA in 2001, after serving in that capacity since 1998. Marsh, USA is the world's largest full service insurance brokerage and consulting firm, with over 475 offices and 50,000 employees worldwide.

Kaaren J. Street is President of "K" Street Associates, Inc., a consulting practice based in Washington D.C. She has served as the Associate Deputy Administrator for Entrepreneurial Development at the U.S. Small Business Administration. Ms. Street was the first minority woman to own an 8-A certified firm in the Northeast, when she ran a successful management consulting firm based in New York and Washington D.C. She has served as chairperson of the Miami Branch of the Federal Reserve Bank of Atlanta for six years and on the Board of Norrell Corporation (NYSE) from 1995 till 1999.

Sam Zamarripa is a Founder and Managing Partner of Diaz-Verson Ventures, which provide investment-banking services, in partnership with Heritage Capital Advisors. He is a Co-Founder and Director of United Americas Bank, N.A., Director of Diaz-Verson Capital Incorporated and Diaz Foods, Incorporated. Mr. Zamarripa was elected to the State Senate of Georgia in 2002.