

# Resume

## Frank W. Waters

482 Pike Road  
Pantego NC 27860  
(252)935-5422 Office

## Work Experience

### **The Waters Group, Ltd. - Pantego NC**

President and Owner -6/00 to Present

Provide business solutions to farmers and agribusiness firms in North Carolina and Virginia. Concentrate on financing, cash budgets, and projections. Also, markets crop insurance thru RCIS and real estate thru The Rich Company.

### **Wachovia Bank - Chesapeake VA; Williamston, Belhaven and Washington NC**

Vice President and Agribusiness Banker - 8/82 to 5/00

Managed an agricultural portfolio which peaked at \$26 million and served as the bank's representative on various committees and boards in Virginia and North Carolina

### **Farm Credit System - Columbia SC; Washington NC**

Assistant Vice President - 6/70 to 7/82

In charge of the Columbia Bank for Cooperatives (now CoBank) advertising, public affairs and new business development in a four state market (FL, GA, NC, SC). Served as an ag loan officer for the Washington PCA (now East Carolina Farm Credit).

## Education

BS, Agricultural Economics  
North Carolina State University, Raleigh NC

## Licenses

Insurance - NC and VA Property and Liability  
Real Estate - NC Salesperson

## Current Community Activities

North Carolina Agribusiness Council, Member  
Virginia Agribusiness Council, Member  
Pungo Ruritan Club, President  
Tri-County Telephone, Director  
Tri-County Foundation, Director  
Union Grove Church of Christ, Deacon & Teacher

## Previous Activities

Virginia Agribusiness Council, Director  
North Carolina Agribusiness Council, Director  
Beaufort County Hospital, Board Chairman and Trustee  
Virginia's Ag Commissioner 2000 Transition Task Force  
Pungo and Pinetown Ruritan Clubs, President