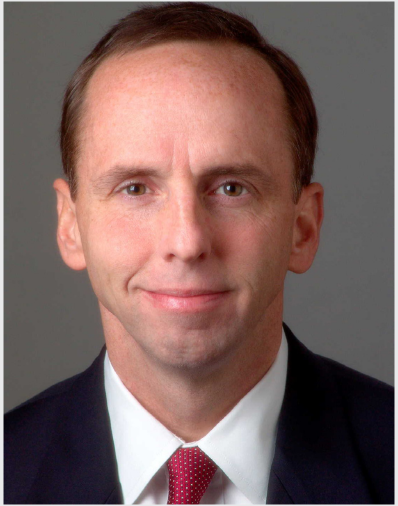

Todd Harward
President
Wealth Management Group

Todd has more than 22 years experience in Private Banking, Trust and Investment Services.

Previously employed by one of the world's largest financial institutions, Todd had leadership responsibility for South Carolina's Upstate region including Private Banking, Trust and Investment Services. He joined SCBT as President of Wealth Management in 2004 with responsibility for the development and growth of the bank's core Wealth Management business units: Investment Services and Trust Asset Management.

Todd's professional achievements include his CFP® designation, FINRA series 6, 65, 7, 24 registrations, graduate, Cannon Private Bank and Trust School, various leadership programs. Earned BS in Finance from the University of South Carolina. He currently serves on the YMCA of Greenville Board as Chair of the Finance Committee, advisor to Clemson University's Finance Department. Member: Financial Planning Association (FPA), Investment Management Consultant's Association (IMCA) and candidate for the Chartered Private Wealth Advisor (CPWA). Todd, his wife and two children reside in Greenville where they enjoy all outdoor activities.

Wealth Management Group®