

Biographical Information
VERNON H. STAFFORD, JR.
Executive Vice President and Chief Audit Executive

Vernon H. Stafford, Jr. is executive vice president and chief audit executive at First Horizon National Corporation, where he is responsible for corporate internal audit and credit risk assurance. First Horizon is the parent company for First Tennessee Bank, FTN Financial and FTB Advisors. Prior to joining First Horizon in June 2013, Vernon served a distinguished 33-year career as a national bank examiner for the U. S. Office of the Comptroller of the Currency (OCC). From July 2011 through May 2013, Vernon served as an assistant deputy comptroller (ADC) in OCC's Midsize Bank Supervision department. As ADC, Vernon supervised a staff of midsize bank examiners and a portfolio of midsize banking companies ranging in assets of \$13 billion to \$100 billion.

Vernon received a bachelor's degree in Accounting at Roger Williams College (now University). After serving in various positions as field bank examiner and regional analyst, Vernon served from 1997 – 2001 as director for OCC's Core Policy Development division (now Operational Risk & Core Policy), with responsibility for developing and implementing supervisory policy for national banks. In 2001, Vernon was appointed director for Large Bank Supervision, a division responsible for the supervision of the largest banking companies in the national banking system. In May 2006, Vernon was appointed examiner-in-charge of supervision for First Tennessee Bank, N.A., in Memphis, Tennessee, where he was responsible for the day-to-day supervisory and regulatory activities of the \$30 billion banking company.

Vernon believes in service to community. A past Assistant Scoutmaster for a local troop of the *Boy Scouts of America*, Vernon has also served in governance roles at various non-profit and forprofit organizations. Today, he serves as a member of the Financial Services Advisory Board for *The Institute of Internal Auditors*. Vernon is active in leadership roles at his church. He serves as mentor for the J. Austin Baker III Memphis Institute for Leadership Education. Vernon presently serves on the board of directors of *Leadership Memphis* and the board of trustees of *Dixon Gallery and Gardens*. In April 2017, Vernon was appointed jointly by Lt. Governor McNally and Speaker Harwell to the *Tennessee Higher Education Commission*, where he currently serves.

Vernon is supported by his loving wife Barbara and their children Danielle, Vernon 3rd, and Christina.