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### ****BankSouth’s Chief Operating Officer David Cowles to Retire After 22 Years of Distinguished Service****

**Greensboro, Ga. – [FOR IMMEDIATE RELEASE]** – BankSouth has announced the upcoming retirement of David Cowles, Chief Operating Officer, following more than two decades of exceptional leadership and service to the bank and the communities it serves. David will officially step away from his full-time role in May 2025, though he will continue to serve in a part-time consulting capacity.

Cowles joined BankSouth in 2003, relocating from his native Greene County, Tennessee to Greene County, Georgia. At the time, BankSouth was a much smaller community bank—but thanks in large part to David’s vision, drive, and steadfast leadership, it has grown into the thriving, customer-focused $1 billion+ financial institution it is today.

Throughout his tenure, Cowles played a vital role in shaping the bank’s strategic direction, modernizing operations, and mentoring generations of BankSouth leaders. His accomplishments span the construction of the Lake Oconee office in 2004, the acquisitions of Coldwell Banker Lake Oconee Realty, LoanSouth (now BankSouth Mortgage), and North Georgia Bank in 2011 (now BankSouth Watkinsville branch), and the opening of BankSouth’s Atlanta branch in 2014.

Cowles also led critical transitions, including the 2019 core systems conversion, a move that significantly enhanced BankSouth’s technology and customer experience. During the COVID-19 pandemic, his steady hand and operational oversight helped the bank navigate unprecedented challenges with resilience and care.

"David’s leadership has been instrumental in our transformation from a small-town bank to a forward-thinking, technologically advanced institution," said Harold Reynolds, Chairman and CEO of BankSouth. "But beyond his impressive professional accomplishments, David’s heart for people—our customers, our employees, and our communities—has made the deepest impact."

In addition to his operational achievements, Cowles sponsored several key strategic initiatives that enhanced efficiency, strengthened operational quality, and helped position BankSouth as an employer of choice.

David Cowles is a “proud Volunteer,” holding a B.S. in Business Administration from the University of Tennessee, a master’s in Management from Tusculum College, and is a graduate of the Mid-South School of Banking. Prior to joining BankSouth, he held leadership positions in banking and wealth management across Tennessee and Virginia.

In retirement, Cowles looks forward to spending more time with his family and doing what he loves most—shooting clays at Old Hudson Plantation.

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**About BankSouth**

Today, BankSouth is a leading community bank headquartered at Lake Oconee in Greensboro, Georgia, and is recognized as a top-performing bank nationwide. With over $1 billion in assets, BankSouth serves customers with branches in Atlanta, Greensboro, Savannah, Watkinsville, and beyond with a full suite of consumer, commercial, digital banking and lending products. Currently, BankSouth Mortgage originates over $1.0 billion in home loans annually with more than 50 experienced loan officers across their twelve locations. For BankSouth locations and more information, please visit [banksouth.com](https://protect-us.mimecast.com/s/kcWXCERQqofp8EK3FpP_OF?domain=banksouth.com).

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