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Wayne County banker elected vice chairman of Mississippi Bankers Association

JACKSON – Joel C. Clements has been elected vice chairman of the Mississippi Bankers Association for 2009-2010.

Clements will be a member of the MBA Board of Directors, which governs the 120-year-old association. MBA's membership includes 103 commercial banks and savings institutions, representing 99 percent of the bank deposits in Mississippi.

Clements is chairman of the board, president and chief executive officer of Waynesboro-based First State Bank and the bank's parent company, First State Corporation. A banker with 39 years of experience, he has worked at First State Bank for nine years. Clements' previous experience includes 15 years at Starkville-based Cadence Bank (then called NBC of Mississippi) and 11 years at National Bank of Commerce of Memphis, Tennessee. He previously worked as a CPA with Ernst & Young.



Clements has been active in the Mississippi Bankers Association, serving on the MBA Executive Committee, chairman of the MBA Bank Lending Committee, and as a member of the association's Funds Management, Products and Services, Insurance, and MissBankPAC committees.

Clements graduated from Mississippi State University with a bachelor's degree in accounting. He furthered his professional education by completing the Southwestern Graduate School of Banking, held at Southern Methodist University, with honors.

Active in community and civic pursuits, Clements is a Rotarian and is Governor of Rotary District 6820. He has held office and/or board positions with the MSU Foundation, the MSU Alumni Association, the Starkville/MSU Symphony Association, United Way, National Association of Accountants and Mississippi Prison Industries Corporation. He is a member of the Mississippi Society of Certified Public Accountants and the American Society of Certified Public Accountants.

Clements and his wife, the former Toni Conn of Crystal Springs, are members of the First Baptist Church of Waynesboro, where he serves as chairman of the Finance Committee. They have four grown children – Daphne, Joel Jr., Nicole and Nick. They have two grandsons, Davis McClinton Shannon, 8, and Gray Williams Shannon,

5.