

William J. Penney
Chairman, Chief Executive Officer and President
[Marine Bank & Trust Company](#)

Mr. William J. Penney has been Chief Executive Officer and President of Marine Bank & Trust Company since February 2, 2010 and serves as its Chairman of the Board. Mr. Penney served as Executive Vice President and Chief Lending Officer of Marine Bank & Trust Company from March 2003 to February 2010. Mr. Penney's banking career includes 18 years with Barnett Bank holding various management positions. In 1996, he founded Penney Resources Incorporated, a financial and business development consulting firm specializing in sales and risk management programs for community banks. He came to Marine Bank & Trust in March 2004 after serving as Senior Vice President and Chief Lending Officer for Big Lake National Bank for several years. He serves as a Director of Marine Bank & Trust Company. He is the Marine's Executive Vice President & Chief Lending Officer, overseeing all the lending functions of the bank. Mr. Penney graduated from Florida Atlantic University in 1978 with a degree in Finance and graduated from the School of Banking of the South in 1984.