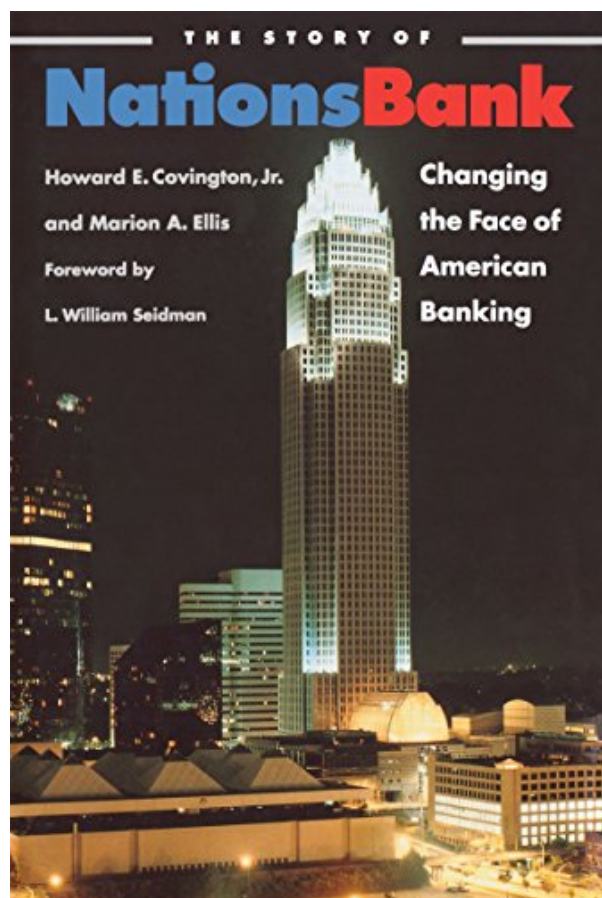


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[Hugh] McColl represents a new breed of bankers, real competitors who will eventually help modernize our banking system.--from the Foreword by L. William Seidman

About the Author

Howard E. Covington Jr. is a former journalist who has collaborated with Marion A. Ellis on a number of books, most recently *Terry Sanford: Politics, Progress, and Outrageous Ambitions* and *The North Carolina Century: Tar Heels Who Made a Difference, 1900-2000*. Covington lives in Greensboro.

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