



Community Bankers Association  
"Doing our Part...and More."

# CBA TODAY

April 21, 2006

Issue 8

A STATEWIDE PUBLICATION FOR MEMBERS OF THE COMMUNITY BANKERS ASSOCIATION OF GEORGIA

## CBA Announces Endorsement of AIG Insurance Program

*AIG – American General to Provide Life, AD&D, Short-Term and Long-Term Disability Benefits!*



The CBA Board of Directors and the Member Services Committee is pleased to welcome our new endorsed member, American General (AIG). AIG is one of the most respected companies in the employee benefits industry and will provide a viable and competitive option in the insurance marketplace for our member banks. AIG is a provider of LIFE, AD&D, Short-Term and Long-Term Disability coverage and we believe you will find their pricing for their services to be quite favorable. For more information regarding this exciting new insurance program, please contact Jason Pruitt, Vice President Member Services, at (770) 541-4490 or by email at [Jason@cbaofga.com](mailto:Jason@cbaofga.com).

## Leadership Division Convention Is Approaching Fast - Make Your Reservation Today!

June 21 - 25, 2006, The Westin Resort, Hilton Head Island, SC

Nestled amid lush landscaping along a pristine stretch of Carolina's white-sand beach, The Westin Resort, Hilton Head Island, provides guests with superior quality and service in an elegant seaside setting. The Westin Resort was named to *Condé Nast Traveller's* 2002 Gold List. It is an amazing resort where you can enjoy breathtaking views from your private balcony, a fabulous meal and exceptional service at the resort's AAA Four-Diamond restaurant. This resort is a relaxing retreat with their "Heavenly" beds and service, but it still provides an abundance of outdoor recreational activity. Bicycle rides on white-sand beaches, three championship golf courses, and sixteen tennis courts are available within the resort area. Join us at The Westin Resort to experience a piece of heaven, but make your reservations at this fabulous hotel soon as **the deadline**

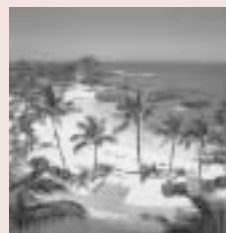
**is just ONE MONTH AWAY (May 22, 2006)!**

Call (843) 681-4000 or (800) 937-8461 to make your reservation. Contact CBA today to register!



## Availability of Flights & Rooms for Annual Convention Are Going Quickly!

July 19 - 23, 2006, The Fairmont Orchid, Hawaii



We have access to 138 coach seats and 12 first class seats on the flight from Atlanta to Phoenix, and Phoenix to Kona on America West airline. This is almost like a charter except that there will be 38 other passengers on the plane from Phoenix to Kona. On the Atlanta to Phoenix portion of the flight, CBA participants may be the only passengers. **Make**

**your reservations with Williamsburg/American Express Travel soon as these seats are going fast! Call (800) 764-8808 or (800) 437-5745 to speak with a representative today!**

The Fairmont Orchid is the destination for this fabulous convention on the Kohala Coast on the Big Island of Hawaii. The island isn't the only thing that will take your breath away on this trip! Each room at The Fairmont Orchid is luxurious, and the views are unforgettable. Imagine waking up to waves crashing along the shore or spectacular views of the nearby mountains. Then, stroll through the hotel's gardens to see waterfalls and wildlife.

The Fairmont Orchid is one of the most luxurious resorts in all of Hawaii and a destination where native royalty once relaxed and spent time with friends and family. Now, it is your turn! **Reserve your room soon as they are going fast at this amazing destination! Call The Fairmont Orchid today at (800) 257-7544 or (808) 885-2000!!**



1900 The Exchange, Suite 600, Atlanta, Georgia 30339-2022  
Phone: (770) 541-4490 or (800) 648-8215 Fax: (770) 541-4496  
Visit us at: [www.cbaofga.com](http://www.cbaofga.com)

Community Bankers Association of Georgia

"Doing our Part...and More."

PLEASE ROUTE TO:


## Member Mentions

**Leonard Moreland**, President, **Heritage Bank, Jonesboro**, recently announced **Cindy Kelley** has joined the bank as Group Vice President and Senior Commercial Lender for Clayton County.

**Mike Whitmire**, President, **Gainesville Bank & Trust**, announces **Dr. Pierpoint F. Brown, III** has been named to the Board of Directors. Also, he announces the recent promotions of **John Atwill** to Senior Vice President and **Dorothy Gilbert** to First Vice President.

**Don Howard**, CEO, **Bank of North Georgia, Alpharetta**, announces the recent promotion of **Jean Holloway** to Executive Vice President. Also, **Ann McLendon** joined the bank as Vice President and Bank Office Manager for the Powers Ferry office.

**Lee A. Scroggins, Jr.**, CEO/President, **Community Bank of the South, Smyrna**, announces **Janice Phillips** has joined the bank as Vice President, Mortgage Lending.

**Ralph A. Dixon**, CEO/President, **The Claxton Bank**, announces **Marshall Thigpen** has been elected to the board of directors.

**Phil Baldwin**, CEO/President, **Neighbors Bank, Alpharetta**, announces **Steve Stillman** has joined the bank as Vice President, Commercial Lending in the Alpharetta office. Also, he announces the recent promotions of **Richard Eason** and **Ross Mynatt** to Executive Vice President.

**David Caswell**, President, **Century Bank of Bartow County, Cartersville**, announces the additions of **Rhonda Massengill** as Chief Financial Officer and **Ben Mauldin** and **Joey L. Pardo** as Assistant Vice Presidents. Also, **Greg Smith** was promoted to Assistant Vice President.

**Eugene B. White**, CEO/President, **United Community Bank, Cleveland** office, announces the promotion of **Donna Clark** to Vice President, Commercial Lending.

**Beth Vaughn**, CEO, **Bank of Dudley, Dublin**, announces the promotion of **Brenda Holland** to Assistant Vice President; **Carneage Young** to Operations Officer; and **Chan Jones** to Assistant Banking Officer.

**United Community Bank, Blairsville**, has contacted the FDIC to report counterfeit checks bearing their name are in circulation displaying the number **011007092**. Please contact **Linda Ammerman** at (706) 745-2151 Ext. 2594 or [linda\\_ammerman@ucbi.com](mailto:linda_ammerman@ucbi.com) with any information regarding this issue. Also, **Unity National Bank, Cartersville**, reported counterfeit checks with the routing number **0611196000**. Please contact **Hazel Temples** at (770) 387-3019 or [htemples@unitynationalbank.com](mailto:htemples@unitynationalbank.com) with any information regarding these checks.



## Success Through Knowledge UPCOMING CLASSES AND INFORMATION

### Don't Miss the Remaining April 2006 Lending Seminars!

To obtain a copy of the April lending brochures and/or to register online, please visit our new website at [www.cbaofga.com](http://www.cbaofga.com).

- 4/25 Accounting Principles for Lenders - Norcross
- 4/25 Analyzing Corporate Financial Statements & Tax Returns - Albany
- 4/26 Analyzing Personal Financial Statements & Tax Returns - Albany
- 4/26 Consumer Lending Clinical Workshop-NEW - Norcross
- 4/27 Loan Review - Telephone/Webcast
- 4/27 Loan Participations-1/2 day seminar - Norcross

CBA understands the importance of the lending function and we strive to offer a variety of education programs for lenders. These programs are designed to keep you informed of emerging issues as well providing instructors who can teach you the necessary lending skills to develop and maintain a sound lending portfolio. Plus our classroom programs provide a great forum for you to interact and network with other community bank lenders. For more information on the 2006 lending seminars and schools, please visit [www.cbaofga.com](http://www.cbaofga.com) or contact the CBA Education Department at (770) 541-4490.

## CBA NEWS

### PR Committee Members Needed

CBA's Public Relations Committee consists of bank marketers and CEOs from across the state who come together to give ideas and suggestions for CBA's Public Relations (PR) & Marketing Projects – such as planning the Marketing Conference, information in the quarterly *Marketing Insights*, and the Julian Awards for Marketing Effectiveness.

This is also time for committee members to bring their own marketing projects or problems to the group and ask for their input. The committee meets once each quarter for approximately two hours, and then lunch is served afterwards. The meetings are almost always held here at CBA headquarters in Atlanta.

We are currently looking for new members to join us for these meetings, and we hope you will consider joining this valuable committee. Please email [Lindsi@cbaofga.com](mailto:Lindsi@cbaofga.com) if you think are interested in participating, and you will be added to the contact list for the next meeting.

If you're interested, please mark your calendars now for our next meeting date - Tuesday, August 22 at 10 am at the CBA Headquarters, Atlanta.

### Another De Novo Bank Conference Scheduled for September -- Register Today!

CBA's first De Novo Conference held earlier this year at the Ritz-Carlton, Amelia Island, FL, was a huge success. Twenty-seven banks and more than 100 community bankers and other financial service professionals participated in the conference.

The conference was so successful that CBA is already planning a second conference to be held September 11 – 12, 2006 at the Ritz-Carlton in Buckhead. Mark your calendar!

### Interested in Latest Regulatory Information?

For up-to-date regulatory information, make plans to attend the upcoming Regulatory & Taxation Committee meeting on **Thursday, May 4, 2006 at the CBA Headquarters** in Atlanta. The meeting begins with a continental breakfast at 9:00 AM and concludes after having lunch with the state and federal regulators by 2:00 PM. These meetings are invaluable resources for executive management level bankers to discover the latest trends in the community banking industry in Georgia, as well as find out the latest "Hot Topics" directly from the regulators.

For more information on these meetings or to attend as a guest, please contact **Jason Pruitt** at (770) 541-4496 or by email at [Jason@cbaofga.com](mailto:Jason@cbaofga.com).

## FDIC Delivery of Special Alerts Electronic Distribution to Become Primary Method

Beginning on June 1, 2006, the Federal Deposit Insurance Corporation (FDIC) will use electronic delivery – through FDICconnect, its free secure Web site – as its primary method for distributing Special Alerts (SAs) to insured financial institutions. FDICconnect provides a number of benefits, including:

- An immediate e-mail notification that an SA has been issued. There is no need for routine manual checks of FDICconnect to determine whether a new SA has been issued.
- The immediate availability of the SA. Through the traditional mail system, receipt of the paper copy typically takes a week or longer.
- Secure transmission of the SA attachments, which are often confidential, such as electronic copies of fraudulent and genuine instruments.
- The availability for multiple registrants from the same institution to receive SAs.

Approximately 45 percent of insured institutions already subscribe to receive SAs through FDICconnect. Those institutions that are not yet registered are encouraged to do so immediately using the instructions contained in FDIC FIL-32-2006. In addition, FIL-32-2006 provides more details about the change from paper-copy distribution to electronic delivery as the primary method of distributing SAs.

Information about counterfeit items, cyber-fraud incidents and other fraudulent activity may be forwarded to the FDIC's Cyber-Fraud and Financial Crimes Section, 550 17th Street, N.W., Room F-4004, Washington, D.C. 20429, or transmitted electronically to [alert@fdic.gov](mailto:alert@fdic.gov). Information related to federal deposit insurance or consumer issues should be submitted to the FDIC using an online form that can be accessed at <http://www2.fdic.gov/starsmail/index.asp>. For your reference, FDIC Special Alerts may be accessed from the FDIC's website at [www.fdic.gov/news/news/SpecialAlert/2006/index.html](http://www.fdic.gov/news/news/SpecialAlert/2006/index.html). To learn how to automatically receive FDIC Special Alerts through e-mail, please visit [www.fdic.gov/about/subscriptions/index.html](http://www.fdic.gov/about/subscriptions/index.html).

FDIC 4/06

### Upcoming CBA/FDIC Seminars!

4/19	FDIC Deposit Insurance-Recent Changes - Telephone seminar (10:00am -11:00 am)
5/25	FDIC Deposit Insurance (½ day Seminar) - Macon

## ICBA Testifies at Historic FDIC Hearings

The Independent Community Bankers of America (ICBA) asked the FDIC to deny Wal-Mart's application for federal deposit insurance for an industrial loan corporation (ILC) because of the risks such a bank poses to America's financial system and its communities. ICBA warned that the impact of a Wal-Mart bank on our nation's payments system is by itself reason enough to deny the application.

The first hearing was held on Monday, April 10, 2006. The second hearing was held on Tuesday, April 11<sup>th</sup>, and the third hearing is scheduled for Wednesday, April 26<sup>th</sup>. For more information or to read testimonies, visit [www.icba.org](http://www.icba.org).

ICBA NewsWatch 4/06

### Don't Forget These Important Events & Deadlines!

- May 1 - The Quality Service Award Applications due in to CBA
- May 4 - Regulation & Taxation Committee Meeting - CBA Headquarters, Atlanta
- May 19 - Leadership Division Convention Hotel Room Reservations Deadline - The Westin Resort, Hilton Head Island, SC
- June 18 - Annual Convention Hotel Room Reservations Deadline - The Fairmont Orchid, Hawaii



SERVICE CORPORATION FEATURE

## PULSE EFT Association - POS/EFT Network

**pulse** PULSE is one of the nation's leading ATM/debit networks, currently serving more than 4,200 financial institutions across the country. PULSE is owned by Discover Financial Services LLC, a business unit of Morgan Stanley (NYSE:MS). The network links cardholders with nearly 250,000 ATMs and approximately 3.4 million POS terminals at retail locations nationwide. The company is also a valued resource for consumer research related to electronic payments and is committed to providing its participants with education on evolving products, services and trends in the payments industry. Contact Brad Trowbridge at (407) 647-9700, [btrowbridge@pulse-eft.com](mailto:btrowbridge@pulse-eft.com) or visit the PULSE website at [www.pulse-eft.com](http://www.pulse-eft.com).



**Paul Smith**  
Executive Vice President  
**678-296-8405**

[www.StatesideCapital.com](http://www.StatesideCapital.com)



**A Total Compliance Solution**

Kirchman Regulatory Services (KRS) and Integrated Compliance Solutions (ICS) are pleased to announce an alliance to provide a comprehensive compliance administration service.

ICS	KRS
<b>Onsite Services</b>	<b>Offsite Support</b>
<ul style="list-style-type: none"> <li>• Risk assessments</li> <li>• Compliance monitoring, reviews, consulting</li> <li>• Hands-on training</li> </ul>	<ul style="list-style-type: none"> <li>• Hotline for compliance questions</li> <li>• Disclosure reviews</li> <li>• Website reviews</li> </ul>

ICS: 888-250-4400 Kirchman: 800-727-7723

For more information, visit online at [www.iccompliances.com](http://www.iccompliances.com) or [www.kirchman.com](http://www.kirchman.com)

**UPCOMING 2006 EVENTS**

**Accounting Principles for Lenders**  
April 25 - Norcross

**Analyzing Personal Financial Statements & Tax Returns**  
April 25 - Albany

**Understanding Check Holds**  
April 25 - Telephone/Webcast

**Analyzing Corporate Financial Statements & Tax Returns**  
April 26 - Albany

**NEW** **Consumer Lending Clinical Workshop**  
April 26 - Norcross

**Loan Review**  
April 27 - Telephone/Webcast

**Loan Participation**  
April 27 (1/2 day) - Norcross

**Bank Directors' College: Session II**  
April 27 - 28 - Atlanta

**Establishing, Improving or Revising a Compliance Program**  
May 2 - Telephone/Webcast

**Regulation & Taxation Committee Meeting**  
May 4 - Atlanta

**Mortgage Lending School**  
May 8 - 12 - Marietta

**Dealing with Subpoenas, Summons, Garnishments & Tax Levies**  
May 9 - Telephone/Webcast

**NEW** **IT & Federal Financial Institutions Exam Council (FFIEC) Handbook**  
May 10 - Atlanta

**NEW** **Community Reinvestment Act**  
May 11 - Macon

**NEW** **Teller Operations "101"**  
May 11 - Macon

**Detecting Counterfeit Official Checks, Q-Chex, Money Orders & More!**  
May 11 - Telephone/Webcast

**Twilight Series: Compliance Update & Fraud Protection**  
May 11 - Macon  
May 17 - Brunswick  
May 18 - Vidalia

**Calculating Loan Lease Losses**  
May 12 - Macon

**28<sup>th</sup> Annual Leadership Division Convention & Mini-Trade Show**  
Westin Resort, Hilton Head Island, SC  
June 21 - 25

**38<sup>th</sup> Annual Convention & Trade Show**  
Fairmont Orchid, Hawaii (The Big Island)  
July 19 - 23



1900 The Exchange, Suite 600  
Atlanta, Georgia 30339-2022  
(770) 541-4490 or  
(800) 648-8215  
Fax: (770) 541-4496

Visit us at:  
[www.cbaofga.com](http://www.cbaofga.com)

PRSR  
FIRST CLASS  
PAID  
PERMIT NO. 65  
GLENNVILLE, GA