



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

CBA TODAY

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Issue 4

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

2006 Spring Convention and Directors' Seminar -- Don't Miss Out on This Great Opportunity!

March 19 - 22, 2006, The Ritz-Carlton Lodge, Greensboro

We would like to invite you to join your fellow bankers from across the state at the annual Spring Convention and Directors' Seminar to be held at the elegant Ritz-Carlton Lodge at Reynolds Plantation.

The Spring Convention is the place to discover solutions to critical business issues, so make sure your directors and senior management team attend! Join us to exchange ideas with colleagues and hear prominent speakers address current and emerging hot topics.

CBA understands that continuing education for community bank directors and senior management is crucial in today's competitive marketplace so all attendees will have the opportunity to hear an impressive array of speakers at the Convention and Directors' Seminar.

Continuing Professional Education (CPE) credits are available for participation in Directors' Seminar.



Richard Hadden is one of the Spring Convention speakers who will deliver a motivating speech, entitled, "Contented Cows Give Better Milk: Your People, Your Profits." He will discuss how creating a great place to work is one of the best things a company can do for its bottom line. It's no accident that the organizations consistently identified as winners also happen to be some of the best places on earth to work. This occurs not as an afterthought, but as a vital, premeditated element of business strategy. Richard Hadden is a Certified Speaking Professional with a focus on Employee Relations and Creating a Great Place to Work. He is the co-author of *Contented Cows Give Better Milk: The Plain Truth About Employee Relations and Your Bottom Line*.

Michael Caldwell will also be speaking and his program is entitled, "BE PREPARED: Contingency Planning & Disaster Recovery." This session will cover the before and after of prevention strategies. It will delve into developing a plan for both natural and man-made disasters, accessing profitabilities vs. possibilities, insurance/risk analysis, and much more! Michael Caldwell has been in the Financial Institutions Industry for over 32 years. He is a Certified Protection Professional (CPP) and a Certified Fraud Examiner (CFE). He was Key Bank's Rocky Mountain Regional Disaster Recovery Coordinator for several years, and also the Regional Security Director for Key Bank.

For more information, or to register to hear these fantastic speakers, please contact Donna Coutant at Donna@cbaofga.com or call at (770) 541-4490.



Don't Forget These Important Deadlines!

- April 14 - Julian & Jan Hester Memorial Scholarship Application
- April 14 - J. Steven Walraven Scholarship
- April 14 - The Julian Awards for Community Bank Marketing Effectiveness Applications (Including the Marketer of the Year)
- May 1 - The Quality Service Award Applications
- May 19 - Leadership Division Convention Hotel Room Reservations Deadline
- June 18 - Annual Convention Room Reservations Deadline



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PLEASE ROUTE TO:

Community Bankers Association of Georgia

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Member Mentions

Rocky Lipham, Interim CEO, **West Georgia National Bank Corp., Carrollton**, recently announced the promotions of **Susan Pierce** to Assistant Vice President; **Francisco Baldizon** to Assistant Vice President and Banking Officer; **Charity Aaron** promoted to Banking Officer; **Lynn Shadrix** to Banking Officer; **Patty Riggs** to Banking Officer; **Teresa Simpkins** to Banking Officer; and **James Fulford** to Banking Officer.

Congratulations to **Miller, Hamilton, Snider & Odom, LLC, Mobile, AL**, who was ranked first by *SNL Financial* among legal advisors in branch sales during 2005 based upon dollar amount of deposits sold.

LaWanna Hill, CEO/President, **The Citizens State Bank of Taylor County, Reynolds**, announces the recent promotions of **Nancy Schoen** to Assistant Vice President and **Carolyn Bone** to Assistant Cashier.

Patrick G. Blanchard, CEO/President, **First Bank of Georgia, Augusta**, announced the appointment of **James Brantley** as Vice President & Office Manager.

PULSE EFT, Riverwoods, IL, announces **Stan Paur**, CEO/President, will become Chairman of the network effective March 31, 2006 and **David Schneider**, EVP & Chief Corporate Development Officer, will succeed as President.

G.C. Ganas, President, **Waycross Bank & Trust**, announced the promotion of **Robbie K. Winn** to Banking Officer.

Mike Tate, CEO/President, **Bank of Dade, Trenton**, recently announced the promotions of **Joyce Green** to Vice President - Cashier; **Sandy Thompson** to Vice President - Comptroller; and **John Bradford** to Vice President of Loans. Also, congratulations to the bank for recently celebrating their 50th anniversary on January 12, 2006.

Leonard Dorminey, CEO, **HeritageBank of the South, Albany**, recently announced the promotions of **Stephen Richardson** to Group Vice President also assuming the duties as Senior Financial Officer; **David Gilliam** to Assistant Vice President; and **T. Heath Fountain** to Vice President.



Success Through Knowledge UPCOMING CLASSES AND INFORMATION

March 2006 Bank Secrecy Act (BSA) Training Opportunities

TELEPHONE/WEBCAST

March 2, 2006 - **New OFAC Compliance & Exam Issues**

March 20, 2006 - **Money Service Businesses (MSBs): Profit, Compliance & Regulations**

CLASSROOM SEMINARS

Quarter I Compliance: Bank Secrecy Act (BSA)/Anti-Money Laundering

March 7 - Tifton

March 14 - Norcross

March 8 - Macon I

March 15 - Rome

March 9 - Savannah

March 16 - Macon II

March 28-29, 2006 - **BSA Officer Workshop, Macon**

You may register online at www.cbaofga.com or contact Jodi Swilley at Jodi@cbaofga.com for more information!

CBA NEWS

17th Annual North PAC/PR Golf Tournament

Tuesday, April 18, 2006, BridgeMill Athletic Club, Canton, Georgia



The Annual Leadership Division North PAC/PR Golf Tournament is a great way to network with other community bankers and benefit a great cause. Proceeds go to the CBA Political Action Committee (PAC) and Public Relations (PR) funds. The funds provide Georgia's community banking industry a voice in state politics. CBA maintains the only state PAC working exclusively for community banks.

This year's golf tournament will be held at the phenomenal BridgeMill Golf Course in Canton. This championship course is designed by world-renowned golf course architect, Desmond Muirhead, and Georgia's own 1987 Master's Champion and touring pro, Larry Mize. This 7,000-yard golf course covers more than 250 acres, creating a course that is more expansive and more beautiful than the typical golf course.

For more information or to register, contact Jason Pruitt at Jason@cbaofga.com.



Check Out CBA's Newly Redesigned Website!

CBA's website has recently undergone a much needed makeover! Please take a while to explore our new website, which is now much easier to navigate and hopefully much more user friendly.

You can view our class listing for up-to-date information and to download a brochure on all of the educational opportunities available.

Since the website is still under construction, we understand that some things may not be completely finished. If you have any comments or questions or for your Member Log-On information, please email Lindsi Abercrombie at Lindsi@cbaofga.com.

We are very excited about the new website and hope you will enjoy it as well!

Scholarship Materials Due in Soon!

Materials for the Julian & Jan Hester Memorial Scholarship and the J. Steven Walraven Scholarship are due to CBA by April 14th. Many students have been expressing interest in these scholarships so be sure to promote these programs in your banks, and feel free to call CBA if you have any questions. These programs are great public relations opportunities for your bank that are of NO COST to you! Be sure to get involved, and email Lindsi@cbaofga.com if you would like more information or if you need extra copies of the scholarships.

Community Banks Should Produce Quarterly "Stakeholders' Reports"

Quarterly earnings seasons come and go, and larger publicly traded banks fulfill their regulatory reporting requirements with a standard earnings release. Some also produce a quarterly report, which affords the CEO the chance to speak more directly to shareholders in updating them on the bank's initiatives, goals, strategy and community involvement.

Meanwhile, some smaller community banks – typically privately held banks and many that trade over-the-counter – may sit idly by quarter after quarter, missing the opportunity to speak to their stakeholders simply because they aren't legally required to do so, or don't think it's necessary.

Not communicating in a formal way with their stakeholders on a quarterly basis is a lost chance for community banks to build stronger relationships, increase trust, foster goodwill and demonstrate their commitment – all of which are cornerstones of community banking.

Notice the word "stakeholder," not shareholder. A bank's stakeholders include every group that has an interest – a stake, in some way – in its activities and success, beyond just its owners. Other stakeholders include: employees, customers, directors, the communities in which the bank operates, its prospective customers, potential employees, etc.

Producing a Stakeholders Report

Format & Cost: A regular quarterly "stakeholders' report" need not be overly fancy or expensive. It can be produced in the form of a newsletter, printed on relatively inexpensive paper stock, use black-and-white photos – and still be quite effective.

There remains a sizeable portion of banking customers – especially older, more affluent ones – who prefer paper communications. For this reason, in addition to having copies on hand in branches for walk-in traffic and for your officers to use in new-business sales kits, printing still makes sense for a document like this.

However, an electronic version of the same document should also be posted to the bank's Web site, and customers should be allowed to sign up to receive the document via e-mail, if that is their preference.

Contents: A stakeholders' report should be a digest of the bank's quarterly activities, community involvement, goals and strategy. It should mix in articles on products, services, special events in the life of the bank, and customer stories. And the tone doesn't have to be dry and boring. It can – and should be entertaining and engaging. Regular features could include:

- § a **message from the CEO** that discusses the bank's activities and highlights for the quarter
- § **"how to" articles** that educate customers on banking products and services, avoiding scams such as "phishing," etc.
- § **customer-focus articles** that tell how the bank works with businesses or individuals in providing top-notch customer service and banking solutions
- § **bank news** that fills in stakeholders on important initiatives, new products and services, new employees, community outreach projects, etc.
- § **financial highlights** that tell how the bank performed that quarter (even if you're not required to report, stakeholders are interested in your financial progress)

Producing a quarterly report for their stakeholders allows community banks to build stronger relationships, increase trust, foster goodwill and demonstrate their commitment. All community banks should strongly consider this valuable communication tool.

Submitted by John Marsh, President, Marsh Communications, LLC, a CBA Associate Member Company

Targeted Premiums Anticipated

Banks and thrifts created in the last 10 years and those with extraordinary deposit growth since 1996 are expected to pay premiums in the near future under deposit insurance reform legislation signed into law by the President soon. The bill allots the FDIC nine months to devise a new system for determining premiums and will reward banks that paid into the fund before 1997 with an assessment credit that can be applied to future premiums. "Free riders," such as Merrill Lynch, had not paid much into the FDIC fund and will get little if any assessment credits. "You had banks that paid as much as 23 basis points a year for deposit insurance premiums "to recapitalize the funds in the 1990s," explained Karen Thomas, Independent Community Bankers of America executive vice president for government relations.

American Banker 2/06

Bernanke Continues Fed's Goal

In his first remarks as Federal Reserve chairman, Ben Bernanke vowed to properly balance to the Central Bank's dual mission of maintaining stable prices while also promoting job and economic growth. "Our mission, as set forth by the Congress, is a critical one: to preserve price stability, to foster maximum sustainable growth in output and employment, and to promote a stable and efficient financial system that serves all Americans well and fairly." Bernanke took the oath of office Monday, February 6, 2006, as the nation's 14th chief central banker before President Bush, his Fed predecessors Alan Greenspan and Paul Volcker, and hundreds of Federal Reserve employees.

American Banker 2/06



SERVICE CORPORATION FEATURE



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UPCOMING 2006 EVENTS



New OFAC Compliance & Exam Issues
March 2 - Telephone/Webcast

Bank Officer Call Training Program
March 2 - Macon

**"Growing Success" Marketing
Conference**
March 2 - 3, Adairsville

Mortgage Lending School
March 6 - 10, Marietta

IRA Essentials
March 7 - Atlanta

Loan Portfolio Management
March 7 - Tifton



Check Fraud & Forgery
March 7 - Telephone/Webcast

1st Quarter Compliance Program: BSA
March 7 - Tifton March 14 - Norcross
March 8 - Macon I March 15 - Rome
March 9 - Savannah March 16 - Macon II

IRA Rollovers, RMDs & ROTHs
March 8 - Atlanta

NEW

**Information Technology (IT)
Conference**
March 9 - 10, Atlanta

NEW

IRA Essentials
March 9 - Macon



Frauds & Scams in the Lending Process
March 9 - Telephone/Webcast

Commercial Lending Clinical Workshop
March 10 - Macon

NEW



**Lending to Churches & Other
Non-Profit Organizations**

March 13 - Telephone/Webcast

Deposit Account Fraud
March 14 - Macon

**Preparing & Filing UCCs &
Financial Statements**
March 14 - Macon

Deposit Documentation
March 15 - Norcross
March 16 - Macon



**The Nuts & Bolts of Credit
Scoring**

March 16 - Telephone/Webcast

Spring Convention

The Ritz Carlton Lodge at Reynolds
Plantation, Greensboro, GA
March 19 - 22



**MSBs: Profit, Compliance &
Regulations**

March 20 - Telephone/Webcast



**Deposit Regulations for Frontline
Staff**

March 21 - Telephone/Webcast

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

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



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