



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

# CBA TODAY

January 27, 2006

Issue 2

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

## Bank Directors' Seminar at the 2006 Spring Convention

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

The popular Directors' seminar will be held again this year to provide Directors and management with vital training.

**Matt Schriener**, Managing Director of Sheshunoff Management Services, Austin, Texas, will present "Regulatory Changes and the Impact on the Board." You will obtain an extensive overview of the most recent regulatory changes and how they will affect your bank. It has been proven that examiners are currently evaluating management and systems more than outcome. This session will focus on the 10 most crucial areas Board members and management should be concerned with.

**Jim Reber**, Independent Community Bankers Association of America (ICBAA) Securities, will present a session this year on "High Performance Bank Portfolios." Bank investment portfolio performance can almost always be traced to 3 or 4 characteristics. Jim will describe these factors, analyze the composition of a well-structured portfolio, and discuss the risks inherent in portfolios, especially one with a higher than average yield. Jim is President and CEO of ICBAA Securities. He has over 20 years of financial services experience in public accounting, mortgage finance, compliance, investment strategies, and fixed income sales.

Register for the Bank Directors' Seminar Only, the Directors' Seminar & Sunday Night Reception & Dinner, or the Directors' Seminar & Convention, but make sure to reserve your space soon! Register at [www.cbaofga.com](http://www.cbaofga.com) or contact any CBA staff member.

## 2006 CBA Scholarships -- Great PR Opportunities for Your Bank!

### Julian & Jan Hester Memorial Scholarship Fund

#### Qualifications:

- High school senior.
- Complete application.
- Prepare essay on community banking.
- Provide reference from one teacher.
- Awards based on merit, not financial need.

Since 1991, the Community Bankers Association of Georgia has offered annual scholarships through the Jan Hester Memorial Scholarship Fund to assist deserving high school seniors in their first year of college and to promote community banking. Four \$1,000 scholarships will be given to graduating high school students planning to attend a college, university or technical institute in Georgia.

To compete, students must complete an application and write a short essay on the characteristics of a community bank, and the continuing benefits they offer to their home communities.

The scholarship fund was named for the late Jan Hester. Her father Julian Hester, longtime CEO of CBA and community banking advocate, was added to the scholarship when he passed away in September 2001. The fund was created as an opportunity to pass on the positive qualities that Julian and Jan Hester exemplified to further the development of tomorrow's generations.

### J. Steven Walraven Memorial Scholarship

Community Bankers Association of Georgia announces the third annual J. Steven Walraven Memorial Scholarship Fund. This \$500 scholarship will be awarded to a Georgia community bank employee planning to attend a college or university within the state of Georgia. The goals of the scholarship are to assist those employees interested in furthering their education to enhance their career in community banking.

The scholarship is named for the late J. Steven Walraven, a former community bank president who dedicated much of his life to his community and community banking. His wife Rebecca and their sons have developed the scholarship in his memory.

#### Qualifications:

- Must be full-time community bank employee for one year or more.
- Complete application.
- Prepare essay on how continuing your education will enhance your community banking career.
- Provide recommendation from the President of applicant's bank.
- Provide three letters of reference.



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

**Leighton Alston**, CEO, **West Georgia National Bank, Carrollton**, announced **Rob Gordy** has joined the bank as Chief Credit Officer and Senior Vice President.

**Mike Allen**, CEO, **Georgia Trust Bank, Buford**, announced **Daniel McCoy** has joined the bank as First Vice President and Commercial Lender in the bank's Cobb Division in Kennesaw and **Dianne F. Clancy** has joined as First Vice President and Commercial Lender in the bank's Gwinnett Division in Buford.

**Bob Lee**, CEO/President, **Albany Bank & Trust**, announces the hiring of **Ed Haggerty** as Senior Vice President/Operations Officer. **Misty Bruce** was recently promoted to Director of Human Resources/Officer. Also, congratulations to **Albany Bank & Trust**, who was named Clean Business of the Year by *Keep Albany Dougherty Beautiful*.

Congratulations to the following banks for being named in the top 150 of *American Banker's* Most Efficient Bank Holding Companies: **Georgian Bancorp, Inc., Powder Springs; Brand Group Holdings, Inc., Lawrenceville;** and **Main Street Banks, Inc., Kennesaw.**

Congratulations to **Riverside Bank, Marietta**, for being named in the top 150 of *American Banker's* Community Banks with Largest Portfolios of Home Equity Loans.

**Heritage Bank, Jonesboro**, announces **Leonard Moreland** has been promoted from President of the bank to Chief Executive Officer and President. **David Turner** was promoted from Board of Directors Member at Large and Chief Executive Officer to Chairman of the Board.

Congratulations to **Mary Covington**, EVP, **First National Bank of Georgia, Buchanan**, and president of the McCalman Executive Roundtable, who was recently recognized for her gift to the Richards College of Business (RCOB) and their new RCOB Visionary Endowment at the University of West Georgia, Carrollton.



## Success Through Knowledge UPCOMING CLASSES AND INFORMATION

### CBA's March Commercial Lending School -- Space Is Limited! Sunday - Friday, March 19 - 24, 2006, JHTC at CBA Headquarters, Atlanta

CBA is currently accepting applications for the March 2006 Commercial Lending School. This comprehensive, week-long school is designed for mid-level commercial loan officers or seasoned consumer lenders. This school will take the student through the process of commercial lending and allow the student to develop and enhance the skills necessary to successfully administer quality commercial loans in today's community bank. This school is the only commercial lending school in Georgia designed specifically for community bankers. A basic knowledge of financial statements and spreadsheets is necessary to participate in this school. For more information or to register, please contact Karen Wyrosdick at [Karen@cbaofga.com](mailto:Karen@cbaofga.com) or Jodi Swilley at [Jodi@cbaofga.com](mailto:Jodi@cbaofga.com).

## CBA NEWS

### Reducing Regulatory Burden Recommendations

The federal banking and thrift regulatory agencies are looking for burden-reducing recommendations in rules relating to Prompt Corrective Action and the Disclosure and Reporting of CRA-Related Agreements. This request is part of the agencies' effort to identify and eliminate regulatory requirements that are outdated, unnecessary or unduly burdensome pursuant to the Economic Growth and Regulatory Paperwork Reduction Act of 1996 (EGRPRA). Comments are due by April 4, 2006. This is the last request for comment on categories of regulations in the first 10-year cycle of regulatory review under EGRPRA. Comments may be submitted directly to the agencies on the EGRPRA Web site at [www.EGRPRA.gov](http://www.EGRPRA.gov). For more information about this request, please refer to the attached *Federal Register* notice. For more information about the EGRPRA project generally, including comments we have already received, visit the EGRPRA Web site at [www.EGRPRA.gov](http://www.EGRPRA.gov).

*FDIC 1/06*

### 2006 Marketing Conference -- Only 2 Weeks Left to Reserve a Room!

The 2006 Marketing Conference will be held on March 2-3, 2006, at Barnsley Gardens, Adairsville. CBA is excited to offer a discounted rate for accommodations at Barnsley Gardens for this conference. All suites feature wood-burning fireplaces, parlors, hardwood floors, ceiling fans, front & back porches, king bedding dressed in Egyptian linens and soaking tubs with separate European showers. These rooms are fit for royalty, but with this special, you don't have to be royalty to afford to join us!

Make your reservations today! This special room rate is only \$150 single/double, and it is only insured through **January 30, 2006**. Contact Barnsley Gardens at (877) 773-2447 to make your reservation.

The lineup for the 3<sup>rd</sup> Annual Marketing Conference includes industry experts and topics requested by Georgia's community bank marketers such as "The Key to Customer Loyalty and Enhanced Profits" by Pete Tosh, "Understanding Customer Relationship Management" by Jason Diaz, and "Build It & They Will Come" by John Cotton.

Roxanne Emmerich of The Emmerich Group will be presenting the keynote address on Friday. Roxanne is listed by *Sales and Marketing Management* magazine as one of the **12 most requested speakers in the nation** for her unparalleled ability to create immediate, profound, and sustainable transformations for her clients.

Conference registration for Thursday and Friday is \$260 (this does not include the Smart Start registration). For each regular registration, you can receive special pricing for a second person from your institution to attend the conference. The special price for second attendees is \$245 for attending both days and \$150 for attending one day. We hope that CEOs, management and marketers will take advantage of this fabulous offer.

**For more information or to register, please contact Lindsy Abercrombie at [Lindsy@cbaofga.com](mailto:Lindsy@cbaofga.com) or call (770) 541-4490 or (800) 648-8215.**

## Reinventing Customer Experiences

Those of us who work in and around the financial services industry tend to gauge success in terms of *transactions*. In the check printing industry, it's easy to focus on check order volume and customer payment patterns. Whatever the case, the mindset is almost always on the tangible metric.

What we often miss is the less measurable, but arguably more important concept – the *interaction*. They happen by the thousands inside financial institutions every day. Each interaction is a singular experience with the bank. Some are good – maybe even exceptional. Others, would make you cringe, if you were aware of them.

The more knowledge you have about your customers' needs, wants and preferences, the better equipped you are to create an outstanding experience for them.

Sound easy? Probably not.

If you look at one specific interaction, the check order, you begin to see the value in drilling into consumer preferences. Consumers ultimately associate check ordering with their financial institution. And since most consumers view their primary banking relationship based on where they hold their checking account, every interaction is important.

Constant monitoring of your customer's temperature pays off. Seventy percent of consumers who use our direct ordering channels say the interaction improved their opinion of their financial institution. By using research-based knowledge to make that one quantifiable *transaction* a better *interaction* for the customer, we're helping our bank clients, their customers and our business.

Applied correctly, knowledge will transform mere *transactions* into memorable customer *interactions*. Every once in a while, banks need to look outside for that knowledge, that insight that will help them impress – and keep – customers.

More information about the Deluxe Knowledge Exchange can be found at [www.deluxe.com/knowledgexchange](http://www.deluxe.com/knowledgexchange).

*Submitted by Lee Purcell, Deluxe Financial Services, a CBA Associate Member Company*

## CBA's 2006 Compliance Program

The CBA Compliance Program is a specially designed program to educate community bankers on regulatory issues and the applicable affects on their bank. New regulations and the interpretation and application of existing regulations will be addressed in a straight-forward manner. The program will also give bankers techniques for monitoring their in-bank compliance program.

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

Recent Congressional focus and well-publicized BSA enforcement actions and fines continue to support a climate where BSA compliance remains of paramount importance to all financial institutions. Treasury continues to rely on financial institutions to serve as the “front-line gatekeepers” for law enforcement efforts to safeguard the U.S. financial system from the abuses of financial crimes, including money laundering and terrorist financing. The federal regulatory agencies continue to rely on financial institutions to take “every reasonable step” to identify, minimize, and manage any risks that illicit financial activity may pose to the individual institution and to the industry. Ongoing initiatives by the Financial Crimes Enforcement Network, the continually evolving issues from the USA PATRIOT Act, and the recent expansions in the federal examination procedures reinforce the need to have a strong BSA program at your institution. This full-day seminar covers, in detail, the major issues and opportunities in the ever-expanding environment of the Bank Secrecy Act.

For more information on the Compliance Program and/or to become a member, please contact Karen Wyrosdick at [Karen@cbaofga.com](mailto:Karen@cbaofga.com).

#### Quarter I Compliance Dates/Locations:

March 7, 2006 - Tifton  
March 8, 2006 - Macon I  
March 9, 2006 - Savannah

March 14, 2006 - Norcross  
March 15, 2006 - Rome  
March 16, 2006 - Macon II

#### 2006 Remaining Compliance Topics:

**Quarter II:** RESPA/Regulation Z  
**Quarter III:** Deposit Documentation  
**Quarter IV:** Compliance & Internet Banking



### Integrated QSG



Integrated QSG is your one-source for all of your customer service and sales performance needs. Services include our trademark Professional Employee Development (PED) training topics, incentive design, comprehensive tracking system, business development, supervisory skills, customer retention and retail investment/insurance development. Additional resources serve your MCIF/CRM needs and human resource turnover issues. A formal assessment is suggested to determine how best to serve your needs. Visit [www.QSGbank.com](http://www.QSGbank.com) or call John Cotton for details at 800-943-9638.

## BANK FRAUD ALERT

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## UPCOMING EVENTS 2006

### Mortgage Lending School February 6 - 10, Marietta

*DAY AT THE CAPITOL*  
February 7 - Atlanta

 **The Truth About CIP: What is Fact & What is Myth?**  
February 7 - Telephone/Webcast

**Community Banking School: Quarter I**  
February 7 - Atlanta  
February 8 - Macon

**NEW** **Nine Steps to Effective Loan Pricing**  
February 7 - Macon


**IRA Essentials**  
February 7 - Macon

**Training the Credit Analyst**  
February 8-9 - Macon

**Reg CC, BPA, BSA & Privacy**  
February 8 - Macon

**NEW** **Best Practices: Credit Risk**  
February 8 - Macon

**IRA Essentials**  
February 8 - Dalton

 **Robbery Response**  
February 9 - Telephone/Webcast


**IRA Rollovers, RMDs & Roths**  
February 9 - Dalton

**Today's Teller**  
February 9 - Macon

**BSA: Board Reporting/How to Train Your Board on BSA**  
**NEW** February 9 - Macon  
February 10 - Norcross

### Consumer Lending School February 12 - 17, Atlanta

**HMDA: Last Chance to Review & Test Your Data**

 February 13 - Telephone/Webcast

**Business Development I & II**  
February 14-15 - Macon

**Business Continuity Planning/Disaster Recovery**  
February 15 - Macon

 **Collecting from Past Due Customers**  
February 16 - Telephone/Webcast

**Bank Security Workshop**  
February 16 - Macon

**Identifying Potential Problem Loans**  
February 16 - Macon

**Supervisory Management Series:  
Workshop I**  
February 16 - Macon

### Spring Convention

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

**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

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