



“Community Banking: A Passion for People”

CBA TODAY

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Speaker Spotlight - Leadership Division Convention & Mini-Trade Show

The Community Bankers Association of Georgia announces the speakers for the 32nd Annual Leadership Division Convention & Mini-Trade Show. This amazing line-up of speakers and topics will surely make this convention unforgettable and one that should not be missed! This year’s convention, attendees can look forward to learning about social networking specifically for the banking industry, how to compete with larger institutions, high performance assets, as well as liquidity and capital recruitment. CBA invites you to join us June 24-27, 2010 at The Ritz-Carlton, Amelia Island, Florida, just a short drive inside the Florida state line and easily accessible to many Georgians.

Speaker Spotlight



Lee Wetherington, ProfitStars, *Mobile to Mobile, Social Networking in Banking*

Lee is Director of Strategic Insight for ProfitStars, a division of Jack Henry & Associates, Inc. He routinely delivers keynotes nationwide focusing upon opportunities and challenges in e-banking and payments, and he is widely renowned for his unique style of comedic delivery.

Mark Engels, First Data Corporation, *Driving Core Deposits - Competing with Larger Institutions*

Mark has several years of experience in strategic planning, sales and financial auditing. Prior to joining FundsXpress (acquired by First Data Corporation in 2007) six years ago, Mark was Director of Sales Operations at Crossroads, a leading provider of business information assurance solutions for data protection, security and accessibility.



Keith Stayer, Triad Financial Services, *Capturing High Performance Assets*

Keith is responsible for Triad’s Lender Relations and is a 20-year veteran in the Financial Services industry. At Triad, Keith’s responsibilities include identifying and working with community banks who are seeking quality loan opportunities, incremental fee-income and diversity in their loan portfolio.

Mark Schmidt, Promontory Financial Group, *Liquidity and Capital Recruitment and Retention*

Mr. Schmidt joined Promontory after a distinguished 33-year career with the Federal Deposit Insurance Corporation (FDIC). He served as the Regional Director of the FDIC’s Atlanta Region, overseeing bank supervision matters in seven states.



CBA BizMix Well Attended



Panelist and BizMix sponsor Carolyn Lloyd visits with keynote speaker Myra McElhaney

With the banking industry so hard-hit during the economic downturn, the Community Bankers Association (CBA) recently offered a program for displaced mid to executive level bankers. The complimentary event was held at the Julian Hester Training Center, CBA Headquarters in Atlanta, and included dynamic speakers who addressed how to improve networking skills, regulatory issues for former bankers seeking executive positions within a bank, and transitioning into a new career after a lifetime in banking. Participants had the opportunity to network with fellow job seekers, participate in a question and answer session with the panel, and gain information on a number of resources available for job seekers.

Carolyn Brown, President & CEO of Community Bankers of Georgia moderated the event. “This is just one way CBA is reaching out to support the many displaced bankers in our membership who have been loyal supporters of our organization. Many of the attendees have spent their entire career in the banking industry and we want to provide them with the resources they need to secure employment again.” Attendees learned about various educational programs and the job bank CBA has offered for many years.

Attendees enjoyed a breakfast sponsored by Lloyd Associates and the program began with the presentation “How to Network When You Are Not Working” by Myra McElhaney, a corporate speaker and trainer. A panel consisted of Carolyn Lloyd, Lloyd Associates; Gary Pannell, Jones, Walker, Waechter, Poitevent, Carrere & Denegre, LLP; and Richard Kirby, Executive Impact, presented “Winning Solutions: Job Opportunities Within and Beyond Finance.” CBA extends our sincere appreciation to our speakers, panelists and sponsor.



Former bank president Phil Baldwin of Alpharetta visits with CBA CEO Carolyn Brown



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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Tommy David, President & CEO, **First Southern National Bank, Statesboro**, was named 2010 Business Leader of the Year by the Statesboro-Bulloch Chamber of Commerce.

If you would like to make an announcement in the *CBA Today*, contact Ally Heeley at ally@cbaofga.com.

Attention Auditors & Compliance Officers **Register Today for These Compliance Programs!**

Reviewing Lending Regulations

Wednesday, February 17, 2010 - Idle Hour Country Club, Macon

Before an effective lending function can commence, bankers must have a firm understanding of laws and regulations that govern the lending process. As you are aware, we operate in a regulated industry where laws were enacted to protect the borrower, particularly the consumer borrower. Regulatory requirements indicate what types of records must be obtained and maintained for each loan. During a safety and soundness examination, it will be determined if lending practices, procedures and documentation follow the requirements of the lending regulations. Proper documentation is essential for the bank to protect its investment and ensure that customers fully understand the loan product they have selected. Failure to properly

document loans can leave banks exposed to litigation, losses and costly compliance violation penalties. This course is designed to provide the participant with an overall understanding of the federal lending laws and regulations to insure loans are in compliance with the law. Register today and come join an industry expert as he provides important information that will help you minimize your compliance risk as well as help you maintain a quality loan file. Certified Community Lender credits available to participants. For more information or to register online, please visit www.cbaofga.com.

CBA NEWS

CBA 2010 Marketing Webinar Series NEW LOW PRICE... Only \$99 per webinar

Marketing Webinar Digital Marketing and the Transformation of Banking

Tuesday, March 9, 2010 • 10:00 — 11:30 a.m.



Ryan Alderman

Join Ryan Alderman, Senior Vice President, Financial Services, at Razorfish and learn how digital marketing and technology will play a huge role in the transformation of the banking experience.

This session explores the changing role of digital marketing in the banking industry and will touch on product innovation, the role of social media, metrics, and the importance of consumer engagement and loyalty.

Many consumers view banks as being the same – similar products, similar experiences, and similar behaviors. Overcoming this lack of differentiation and encouraging potential clients to make a move to a new bank are daunting challenges for bank marketers.

At Razorfish, Ryan is responsible for leading the firm's Financial Services practice. In this role, Ryan leads a team of professionals who are charged with helping firms in the financial services industry interpret and use digital marketing to differentiate their brands and more effectively acquire and service customers. This includes translating business strategy to digital strategy, marketing program design and execution, and measurement and business case development. Ryan has spoken and written extensively on a range of topics related to the use of digital marketing by financial services firms.

Register now for a low \$99 at www.cbaofga.com or call (770) 541-4490!

Securities and Exchange Commission names Rhea Dignam to Atlanta post

Rhea Kemble Dignam will become the Atlanta-based regional chief for the Securities and Exchange Commission in March 2010. Dignam will oversee the office's "enforcement and examination activities" for the five-state region of the Southeast.

She served for a twelve years in the office of the U.S. Attorney for the Southern District of New York and for several years as a prosecutor in the office of the Kings County (N.Y.) district attorney.

She later worked for the New York City Comptroller and then for the New York Life Insurance Co. before coming to Ernst & Young, where she worked for eight years.

AJC, Wednesday, February 10, 2010

Sponsorship Opportunities Now Available for 2010 Conventions & Spring Meetings

Sponsorships are a great and cost-efficient way to get your company noticed by Georgia community bank decision makers. Not only do you get recognition at the event, but you will also get noticed in the *CBA Today* newsletter, exposure on CBA's website, as well as recognition on CBA's on-hold message.

For more information and to reserve your sponsorship spot before it is gone, please contact Jason Pruitt at jason@cbaofga.com.

CBA Endorsed Member Company Service Corporation Feature

TransFirst Merchant Services Processing



TRANSFIRST®

Headquartered in Dallas, TX, TransFirst is ranked among the top 12 largest processors in the U.S. and is the largest private processor not owned by a bank. With facilities in CO, NE, KS, CA, and WI, TransFirst serves more than 965 community banks, including 155,000 merchant customers, processing \$21.5 billion in annual volume. Contact Donna Burns at (731) 772-1425.

Place Your
Ad Here

Contact Ally Heeley at
ally@cbaofga.com

**32nd Annual Leadership
Division Convention &
Mini-Trade Show**
The Ritz-Carlton
Amelia Island, Florida
June 24-27, 2010

**42nd Annual Convention &
Trade Show**
The Westin Savannah Harbor
Golf Resort & Spa, Georgia
September 15-19, 2010

**Spring Regional Luncheon
Meetings**
April 13 - Gainesville
April 15 - Forsyth
April 20 - Americus
April 22 - Statesboro

UPCOMING 2010 EDUCATION PROGRAMS

Classroom Programs*

- 2/16 Financial Managers' Forum Dinner Series, Atlanta
- 2/17 Reviewing Lending Regulations, Macon
- 2/18 Auditing in Action - Workshop II, Macon
- 2/18 Writing an Effective Credit Memorandum, Macon
- 2/18-19 5th Annual Internet Security (IT) Conference, Atlanta
- 2/23 Reg CC, Reg DD, Reg E, Reg GG, Reg P, BSA & More, Macon
- 2/23 Surviving 2010: Liquidity, Capital and Loan Workouts, Atlanta
- 2/24 IRAs: Beyond the Basics, Macon
- 2/24 2010 Leading the Teller Team Series - Workshop I, Macon
- 2/25 IRAs: Beyond the Basics, Atlanta
- 2/25 RESPA Update, Macon

**Dates/Locations are subject to change.*

Telephone/Webcasts

- 2/17 Conducting In-House Appraisal Reviews that Meet Examiner Scrutiny
- 2/18 Acquiring, Holding & Disposing of Other Real Estate
- 2/23 Marketing Webinar Series Q1: Digital Marketing and the Transformation of Banking
- 2/23 Certificates of Deposit: Compliance, Signature Cards, Disclosures
- 2/24 Top 10 Topics Covered at Recent Safety & Soundness Exams
- 2/25 Implementing FACT Act Accuracy & Integrity Rules: Deadline July 1, 2010
- 3/2 Social Media for Bankers

*To learn more about these programs, please visit
www.cbaofga.com.*

**5th Annual IT Conference
February 18-19, 2010, Atlanta**

Register online at
www.cbaofga.com.
Seating is limited!

**"Strategies for a New Decade"
Bank Directors & Executive
Management Summit
Thursday, March 25, 2010, Atlanta**



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