



“Community Banking: A Passion for People”

# CBA TODAY

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Issue 04

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

## Speaker Spotlight - Leadership Division Convention & Mini-Trade Show

The Community Bankers Association of Georgia announces the speakers for the 32<sup>nd</sup> Annual Leadership Division Convention & Mini-Trade Show. This amazing line-up of speakers and topics will surely make this educational 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 keynote presentations nationwide focusing on 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 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. 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. He served as the Regional Director of the FDIC’s Atlanta Region, overseeing bank supervision matters in seven states.

### April is Community Banking Month!

This April, community banks nationwide will celebrate Community Banking Month, a prime opportunity to spread the word about the advantages community banks offer. CBA of Georgia will support this event by providing celebration ideas, press releases, the proclamation from Governor Perdue, and much more.

CBA of Georgia has a **FREE** package for all members that includes a press release, proclamation, employee fact sheet and more. The Basic Package for \$99 (previously \$150), includes your choice of design, customized ads, a website banner, promotional ideas and much more. Additional coordinating collateral materials are available in the Choice Package for \$150 (previously \$210).

Governor Sonny Perdue recently proclaimed April 2010 as Community Banking Month in Georgia and several representatives from CBA’s Board of Directors, as well as CBA staff attended the proclamation signing ceremony.

To order materials for Community Banking Month, contact Ally Heeley at [Ally@cbaofga.com](mailto:Ally@cbaofga.com).

### CBA Announces the Endorsement of Corporation Service Company



After a rigorous due diligence process by CBA of Georgia’s Member Services Committee, the CBA Board of Directors voted to approve the endorsement of Corporation Service Company (CSC) for their UCC & Public Record Search and Filing Program. CSC, founded in 1899, is the largest US-owned provider of lien-related services, registered agent, motor vehicle and corporate identity protection services. CSC is the leader in the UCC industry with over 60 years of experience serving the financial industry and over 25,000 financial clients. More than 25 of the top 100 financial institutions switched to CSC for lien servicing in the last 24 months alone. CSC processes over 2.2 million UCC transactions annually. This new online UCC and Corporate Searching program allows for instant imaged results with full lien searching, real property searching and filing, a full range of motor vehicle services and extensive UCC filing and portfolio management. CSC is pleased to provide CBA member banks a 10% discount off all CSC service fees. For more information on this valuable new program, please contact Paul Schultz, Vice President of CSC, at (800) 927-9801 or [pschultz@escinfo.com](mailto:pschultz@escinfo.com) or contact Jason Pruitt of CBA at (770) 541-4490 or [jason@cbaofga.com](mailto:jason@cbaofga.com).



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“Community Banking: A Passion for People”

PLEASE ROUTE TO:

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## 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.

**Michael Knowles**, President & CEO, **NorthWest Bank & Trust, Acworth**, announced that **Chris Gruehn** has been promoted to Executive Vice President / Chief Credit Officer.

**PrimeSouth Bank, Blackshear**, has reported counterfeit cashier's checks containing the institution's name and routing number. If you have any information, please contact **Vickie Vincent**, Internal Auditor, at (912) 283-6685 ext. 138.

If you would like to make an announcement in the *CBA Today*, contact Ally Heeley at [ally@cbaofga.com](mailto:ally@cbaofga.com).

### Remote Deposit Capture - FFIEC Guidelines and Preparation for Exams

**Tuesday, March 23, 2010 • Idle Hour Country Club, Macon**

The Remote Deposit Capture (RDC) FFIEC Guidelines were released in 2009! Did you know that these guidelines impact almost every department in the bank? Are you ready for a RDC Exam? If not, then this seminar is for you!



A good understanding of the FFIEC guidelines for RDC, how the guidelines impact each department in your bank, and how to integrate them into your current compliance program is critical to ensure that your RDC program is compliant with these guidelines. Even if you have already implemented Remote Deposit Capture, you may need to visit the requirements to be prepared for your next RDC exam.

This popular full-day seminar designed specifically for community banks will give you a clearer understanding of the risk management of RDC and outline what you might expect on an exam. You will leave the training with practical ideas and solutions you can immediately apply at your organization. Register today and come learn from two industry experts, **Carolyn Dowdy**, Bank Project Solutions and a representative from one of the regulatory agencies. Each participant will receive a copy of Ms. Dowdy's popular book *Remote Deposit Capture Task Lists & Quick Reference Guide*.

For more information and/or to register online, please visit [www.cbaofga.com](http://www.cbaofga.com), visit the CBA University tab and click on CBA Community Calendar for event listings.

### Appraisal Institute

**"Understanding and Managing Commercial and Residential Appraisals"**

**Monday-Tuesday, March 29-30, 2010 • JHTC at CBA Headquarters, Atlanta**

Does your bank's appraisal and evaluation program meet the expectations of the Interagency Appraisal and Evaluation Guidelines? If not, then this new program is designed to help you understand how to implement and manage a successful real estate appraisal program in today's environment.

As a result of the current regulatory environment, the depressed real estate market and the economic downturn, bank examiners and regulatory agencies are scrutinizing commercial and consumer real estate appraisals and management procedures more than ever before. In accordance with the Interagency Appraisal and Evaluation Guidelines, an institution's real estate appraisal and evaluation policies and procedures will be reviewed as part of the examination of the institution's overall real estate-related activities.

CBA is pleased to offer this NEW two-day Appraisal Institute designed specifically for community bankers. Day I will focus on commercial real estate appraisals and Day II will focus on residential real estate appraisals. You may register for ONE or BOTH days.

**Jeffery Johnson**, President, Bankers-Insight, Inc. will be the lead speaker for both days. Joining Mr. Johnson on Day I will be **Clay Wiebel**, President, Wiebel & Associates, Inc., and on Day II, **Walter Matthews**, President/CEO, Walter L. Matthews and Associates, Inc. will join Mr. Johnson. Register today and come learn from these industry experts while networking with other community bankers.

To learn more about this program and/or to register online, please visit [www.cbaofga.com](http://www.cbaofga.com) and visit the CBA University tab or contact [CBA\\_education@cbaofga.com](mailto:CBA_education@cbaofga.com).

### "So You Think You Want to Become an SBA Lender"

**Tuesday, May 4, 2010 • JHTC at CBA Headquarters, Atlanta**



The focus of this NEW program is to help bankers get their questions answered about exactly what it takes to participate with SBA and to determine if they want to be an SBA Lender. The seminar will be lead by industry experts, **Randy Griffin**, President, CSRA Business Lending and **Scott Ramsey**, President, Small Business Resource Associates.

During this interactive program, the speakers will discuss myths, the truths, and the pitfalls of SBA's two main lending programs SBA-504 loans and SBA 7 (a) loans. In addition, they will also cover other programs including the USDA B&I guaranteed loan program, revolving loan funds available from various organizations around the state, loans available through the Georgia Department of Community Affairs and the latest updates regarding proposed stimulus plans to ensure continued funding for SBA loans. **SAVE THE DATE** and watch for additional details to arrive at your bank soon! Please visit [www.cbaofga.com](http://www.cbaofga.com) for more information!

### 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](mailto:jason@cbaofga.com).

*Don't Forget These Important Schools!*

**BSA Officer School**

**April 27-29, 2010**

**JHTC at CBA Headquarters, Atlanta**

**Advanced BSA Officer School**

**September 28 - October 1, 2010**

**JHTC at CBA Headquarters, Atlanta**

## CBA GUEST COLUMN

# Blanket Mortgage Hazard Insurance

Your bank must be proactive in protecting your collateral interest in mortgaged property. The simple solution is to require the borrower to provide hazard insurance protecting the property against physical loss. However, the continual process of insurance verification throughout the term of the loan is both a costly and time-consuming function. The traditional approach of tracking each loan for hazard insurance and force placing coverage when a deficiency is determined isn't your only option.

The Blanket Mortgage Hazard Insurance Policy requires the borrower to provide evidence of insurance at loan closing, but the administrative burden and expense of tracking is no longer necessary. Furthermore, the process of force placing property coverage and charging back costly insurance premiums to the loan is eliminated. Since force placement is not required, you never encounter the risk of force placed insurance premiums becoming uncollectible if the borrower ultimately defaults on the loan.

Blanket Mortgage Hazard Insurance is designed to protect your loan portfolio instead of focusing on the individual mortgage loan. With few exceptions, if a mortgaged property suffers an otherwise uninsured physical loss, this policy responds as primary insurance for your bank. Various coverage, deductible and recovery options are available, allowing the program to be customized to meet your specific needs.

The blanket approach to protecting your loan portfolio offers several major benefits: eliminates tracking and force placed insurance; reduces expenses and administrative burden; reduces negative customer contact; eliminates uninsured losses due to failure to force place insurance; eliminates risk of uncollectible insurance premium if loan defaults; and, eliminates regulatory exceptions for lack of primary insurance.

Your goal is to protect your mortgage interest. A blanket insurance program offers another option to consider that might be the best choice for your bank.

*Provided by Rick Taylor, CIC, CRM, Vice President, Lee and Mason Financial Services, Inc., CBA Associate Member*

## CBA NEWS

### Featured Speakers to Bring Added Value to Spring Regional Luncheon Meetings

Community Bankers Association of Georgia has partnered with speakers from highly notable organizations, such as the Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, Federal Reserve Bank of Atlanta, the Georgia Department of Banking and Finance, as well as other recognizable organizations that will give bankers up-to-date information on federal and legislative issues arising in today's banking world. To register for one or more of these meetings, please visit [www.cbaofga.com](http://www.cbaofga.com) and visit the Conventions & Events tab.

#### Economy



Paula A. Tikac  
Federal Reserve  
Bank of Atlanta



Joe Keating  
First American  
Asset Management

#### Regulatory Panel



Commissioner  
Rob Braswell  
Georgia DBF



George Reynolds  
Georgia DBF

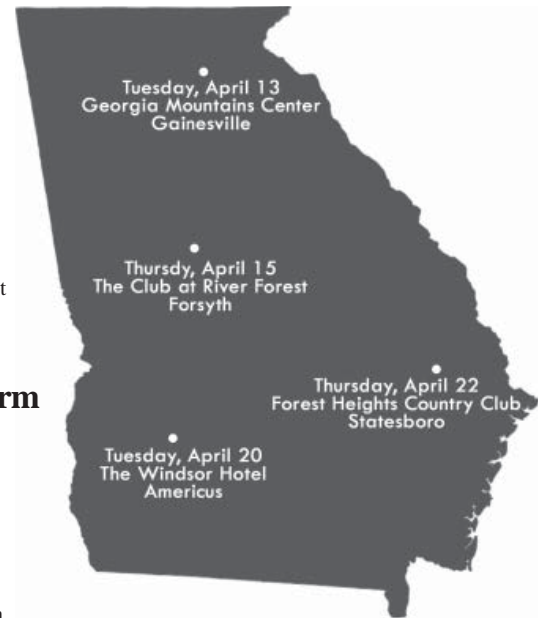
#### Financial Regulatory Reform



Steve Verdier  
ICBA



Steve Bridges  
CBA of Georgia



### Community Bankers Association of Georgia Welcomes New Associate Members

**ADT Security Services, Inc.** - Banking & Financial Security, Sharla Hardin

**High Cotton** - Advertising/Marketing, Griffin McGahey

**Pentagon Properties, Inc.** - Property Management/Development, Spencer Roane

**Special Business Operations, LLC** - Asset Location or Disposal, Roger Kendrick

### CBA Endorsed Member Company Feature

#### Triad Financial Services - High Quality Loan Program

Triad Financial Services, Inc. provides banks with high-quality, high-yield secured consumer loans on a flow-basis. Triad funds cash-reserves at the purchasing bank to protect portfolio and shares in the fee-income. Triad provides a turnkey solution for banks whereas all operational functions services are performed for the bank by Triad. With an exceptional yield, average FICO of 730 and built-in cash reserves, a Triad loan portfolio is the best performing and most secure asset in today's market. During Triads 50 year history no bank has EVER had a loss on a Triad Loan. Call Keith Stayer, @ 800-522-2013 ext: 203 or [kstayer@triadfs.com](mailto:kstayer@triadfs.com).



Place Your  
Ad Here

Contact Ally Heeley at  
ally@cbaofga.com

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

**42<sup>nd</sup> 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\*

- 3/16 Financial Managers' Forum Dinner Series, Atlanta
- 3/23 Remote Deposit Capture - FFIEC Guidelines and Preparation for Exams, Macon
- 3/25 Essentials of IRAs, Macon
- 3/29-30 Real Estate Appraisal Institute, Atlanta
- 4/20 Financial Managers' Forum Dinner Series, Atlanta
- 5/4 So You Think You Want To Become an SBA Lender, Atlanta

*\*Dates/Locations are subject to change.*

### Telephone/Webcasts

- 3/18 Writing Policies for Loan Workouts & Collections
- 3/19 Line-by-Line Analysis of the HUD-1 Settlement Statement
- 3/23 Frontline Skillworks: Required Job-Specific BSA Training for Frontline Staff
- 3/25 What is that Personal Tax Return Telling Me? Schedules E&F
- 3/30 Director Series: Strategic Planning in Today's Banking Reality
- 4/6 ACH Exception Handling: Returns, Notifications of Change (NOCs) & More
- 4/7 Training for the New Trainer
- 4/8 Wire Transfer Compliance

*For more information and to register for these telephone/webcasts and classes, please visit the CBA Community Calendar at [www.cbaofga.com](http://www.cbaofga.com) and visit the CBA University tab.*

**Marketing Webinar Series:  
Q2: Social Media Invades  
Financial Institution Cultures,  
Now What?  
April 20, 2010**

**Quarter II: Compliance Program  
RESPA / Reg Z  
June 15 - Brunswick  
June 16 - Tifton  
June 17 - Macon  
June 23 - Duluth  
June 24 - Rome**



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