



“Community Banking: A Passion for People”

CBA TODAY

April 9, 2010

Issue 06

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

ROI at the 32nd Annual Leadership Division Convention & Mini-Trade Show

During this difficult economic environment, community bankers are looking for the best possible return on their investments. An investment in the CBA Leadership Division Convention & Mini-Trade Show is one way to ensure a great return. Make plans to join your peers for the only convention specifically designed for future Georgia community bank leaders and gain multiple benefits that cannot be obtained from any other association’s convention.

Leadership Convention Benefits:

1. Support Children’s Heathcare and get a chance to win \$5,000 with the purchase of Big Bucks Bonanza Tickets;
2. Network with representatives from CBA associate member companies while learning about the most current products, services and technology during the popular interactive Mini-Trade Show;
3. Receive Continuing Education Credits during the informative business sessions;
4. Stay abreast of industry hot topics as local and national speakers discuss current issues and solutions during the business sessions;
5. Network with other community bankers and their families during convention events and during “free time;”
6. Promote your bank by attending this annual event, or support your association and the industry by investing in a convention sponsorship;
7. Experience a place where magnificent live oaks and Southern charm meet Florida’s warm ocean waves and white sand beaches;
8. And much, much more!



Networking at the 2009 LDC

The 32nd Annual Leadership Division Convention & Mini-Trade Show will be held June 24-27, 2010, at The Ritz-Carlton, Amelia Island, FL. The deadline to receive the CBA discounted hotel rate is May 25, 2010. To make hotel reservations, please call 800-241-3333. Be sure to mention that you are with the CBA Leadership Convention. To learn more about the convention and/or to register online, please visit www.cbaofga.com or call (770) 541-4490 and speak with a CBA team member.

Atlanta Meeting With FDIC Chairman Sheila Bair

Steve Bridges, Executive Director of Legislative and Regulatory Affairs, CBA of Georgia, attended a meeting with approximately 25 community bankers and FDIC Chairman Sheila Bair on Wednesday, April 7, 2010, at the Atlanta FDIC offices. Senators Saxby Chambliss and Johnny Isakson requested a meeting with Chairman Bair to give bankers an opportunity to relay their views directly on pending regulations/issues and the local banking environment.

CBA of Georgia offers NEW and FREE Career Center Opportunity for Members

Historically, CBA of Georgia has always offered what was recently called the Job bank, where summaries of candidates were listed numerically online. To access these resumes, members previously had to call the CBA office and request access to a resume. This process was sometimes time consuming for our members. CBA of Georgia is now offering an easier and quicker way to access resumes, to help speed up the process for you. We are proud to present the CBA Career Center which is **FREE** to all members to post their job opportunities, as well as have direct review of individuals’ resumes. To access this helpful feature, please navigate to www.cbaofga.com/networking. Members must have a username and password to post job openings and view resumes that are online. If you need assistance in placing your job opening, viewing a resume or need a username and password, please contact Ally Heeley at ally@cbaofga.com. Instructions for placing a job opening online are below:

1. First, visit www.cbaofga.com and log-in to the website by clicking on the “sign in” link on the bottom right corner underneath the rotating pictures.
2. After logging in, you will be re-directed to your Profile page. Go to the Resources tab in the menu tool bar, and in the drop-down box, click on Career Center.
3. Next, click on Submit an Opening and fill out the requested information relating to the open position. Once all information is placed in the ad, at the very bottom, enter the Validation Code and click Submit. *The Validation Code is used to prevent spammers from spamming the CBA of Georgia website. It is for our and your security protection. The job bank is still accessible under the resources menu tab, but will eventually be eliminated.*



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Visit us at: www.cbaofga.com

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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Stan Kryder, President and CEO, **Midtown Bank, Atlanta**, is proud to announce that **Donna Faer** has joined the bank as Vice President, Division Manager for the Mortgage Division. **Davis Land** has also joined the bank as Mortgage Consultant. **Kim Jones** has been promoted to Assistant Vice President, Assistant Banking Center Manager.

Steven F. Smith, President and COO, **Verity Bank, Winder**, announced that **Leigh Milton** has been named Vice President and Business Development Officer. **Daniel Baker** has also been named Sr. Vice President and Commercial Lender for the bank.

Jackson McConnell, President and CEO, **Pinnacle Bank, Elberton**, announced that veteran banker **Bill Grant** has joined the bank and will serve as a Senior Vice President.

Patrick M. Frawley, CEO, **Community & Southern Bank, Carrollton**, announced that **Rocky Lipham** will serve as the President of its West Georgia Region and **Keith Caudell** will serve as the President of its North Georgia Region.

William Kane, President & CEO, **Brookhaven Bank, Atlanta**, hired **Tommy Heydet** as senior vice president and commercial lending officer

Condolences to the family, friends, and colleagues of **Bruce Leonard**, former President & CEO, **The Bankers Bank, Atlanta**. Bruce passed away Thursday, April 1, 2010.

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

Announcing New Educational Programs!

Georgia Bank Directors' College

Session I & II: September 15-16, 2010

The Westin Savannah Harbor Golf Resort & Spa

For over ten years, the **CBA Bank Directors' College** has been one of the most successful colleges in the country and 2010 will be no exception! During these difficult economic times, CBA of Georgia understands the many constraints on your time and budget. In an effort to help you with these important issues, your Association is pleased to schedule the 2010 Bank Directors' College in conjunction with the 42nd Annual Meeting and Trade Show to be held September 15-19, 2010. In addition, we are pleased to offer you an opportunity to hold your September board meeting at the same facility during the same date range! CBA of Georgia will also be glad to help you coordinate your board meeting at The Westin. Due to limited meeting room space at the hotel, if you wish to hold your board meeting at The Westin, please contact Jodi Swilley at Jodi@cbaofga.com or (770) 541-4490 / (800) 648-8215 as soon as possible. Requests will be handled on a first-come, first-served basis.

The 2010 Bank Directors' College will be offered in two half-day sessions on Wednesday and Thursday, September 15th and 16th. The Wednesday session will begin at 12:30 p.m. in order to help those who wish to drive in that morning. Speakers will consist of senior officials and examiners from the FDIC Atlanta Regional Office.

Certificates of Completion will be provided to participants and CPE credits are available to those attending the college and the convention sessions. **SAVE THE DATES** and watch for additional details to arrive at your bank soon.

Preparing the Frontline for Regulation E 2010 Changes

Telephone Seminar: Thursday, May 20, 2010 • 9:30 a.m.-11:00 a.m.

On November 12, 2009, the Federal Reserve Board announced the final rules amending Regulation E (Reg. E) that prohibit financial institutions from charging consumers fees for paying overdrafts on automated teller machine (ATM) and one-time debit card transactions, unless a consumer consents to opt-in, to the overdraft service for those types of transactions. **Compliance with this regulation is effective July 1, 2010 for new consumer accounts and August 15, 2010 for existing consumer accounts.** The Regulation E changes implemented by each financial institution on July 1, 2010 and August 15, 2010 will create challenging questions for our frontline team. The frontline will be bombarded with questions about the benefits, the forms, and basic information. The frontline will need to deal with confused, unhappy, and sometimes angry customers who see their debit card purchases denied in mid-August because the customers ignored the mail. Is your frontline team prepared for these challenges? During this important seminar, participants will receive practical tips, job aids, and tools to use when preparing to answer customers' questions about the changes to Regulation E. This workshop will be beneficial to the retail frontline staff and anyone who is responsible for ensuring customer satisfaction and loyalty during these regulatory changes. To learn more about this seminar and/or to register online, please visit www.cbaofga.com or contact the CBA Education Department at education@cbaofga.com.

Don't Miss This Important Seminar!

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

Learn the real facts on SBA, USDA, and other federal and state loan programs

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

Register today and hear **Randy Griffin, President, CSRA Business Lending** and **Scott Ramsey, Partner, Small Business Resource Associates** as they help you understand exactly what it takes to participate with SBA and to determine if you want to be an SBA Lender.

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. Plus, they will share current information regarding stimulus money that may be available for small businesses through the SBA by the American Recovery Act (ARC). In addition to SBA lending, they will cover other government small business loan programs available in the state including: USDA B&I Lending; USDA IRP lenders around the state; EDA revolving loan funds; and programs available through the Georgia Department of Community Affairs. Certified Community Lender (CCL) and Continuing Professional Education (CPE) credits are available to participants. To learn more about this important seminar and/or to register online, visit www.cbaofga.com or contact CBA.

SUCCESS THROUGH KNOWLEDGE - *Continued*

Compliance Program Quarter II: *RESOLVING THE RESPA/REG Z RIDDLE*

5 convenient locations: June 15-Brunswick; June 16-Tifton; June 17-Macon; June 23-Duluth; June 24-Rome

This full-day seminar explains all the **Real Estate Settlement Procedures Act (RESPA)** and **Truth-in-Lending Act/Regulation Z** closed-end credit compliance responsibilities, with emphasis on the most recent revisions and how these two complex regulations are related. RESPA, implemented by HUD's Regulation X, has traditionally presented some of the most difficult compliance challenges. Now, after a major overhaul of its approach designed to "protect consumers from unnecessarily high settlement costs," nearly every aspect of compliance with RESPA disclosure requirements has changed — from the "written list of providers" to disclosure of yield spread premiums and other fees charged by mortgage brokers. At the same time, institutions have had to revise procedures and policies to implement new requirements under Regulation Z. Expansion of the requirements for "early" TIL disclosures required by the Mortgage Disclosure Improvement Act (MDIA), new repayment verification rules, and a new category of Higher Priced Mortgage Loans with enhanced consumer protections, have left many mortgage lenders with their heads spinning. **REGISTER TODAY** at www.cbaofga.com!

Highlights:

- GFE, HUD-1 and HUD-1A forms, including those involving the written list of settlement service providers, what fees and services are subject to tolerances, working with or as a mortgage broker, when revised GFEs can be issued, and how to correct HUD-1/1A tolerance violations.
- How the MDIA early TIL disclosure requirements differ from the GFE requirements, and fee prohibitions associated with each.
- Which applications are covered by MDIA early TIL disclosure requirements, and how to calculate the MDIA-required waiting periods before closing and the tolerances for accurately estimating the APR.
- What is the Average Prime Offer Rate and how it is used to determine whether a loan is a Higher Priced Mortgage Loan.
- What extra compliance steps are required in a Higher Priced Mortgage Loan.
- Identifying which loans will be subject to mandatory escrowing effective April 1, 2010, and complying with RESPA's rules regarding escrow account establishment and administration.

CBA NEWS

A Fond Farewell to George Leverett



George Cleveland Leverett, III, former President and Chief Executive Officer of Farmers State Bank, Lincolnton, and a highly respected community leader died peacefully at his home with his family at his bedside on April 2, 2010, after a courageous two-year battle with cancer. Mr. Leverett had a very accomplished 36-year banking career. He began his career with Georgia Railroad Bank and Trust in Augusta, before joining his father at Farmers State Bank in Lincolnton, in 1977. Mr. Leverett served as President and Chief Executive Officer of Farmers State Bank from 1984 until 2010. Under his leadership, the bank experienced substantial sound growth and expanded operations into Washington, Georgia, in 1997. He was the President of the Community Bankers Association of Georgia in 1999. The CBA values the leadership Mr. Leverett provided to the association and extends condolences to his family and friends.

Federal Home Loan Bank of Atlanta Announces Its 2010 First-time Homebuyer Program

Federal Home Loan Bank of Atlanta (FHLBank Atlanta) announced that it will make available up to \$11 million as part of its 2010 First-time Homebuyer Program (FHP), which helps spur home sales and supports the housing market. FHLBank Atlanta offers the matching funds through its member financial institutions for the down payment and closing costs of eligible first-time homebuyers in the bank's district, which includes Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and the District of Columbia.

By participating in FHP, FHLBank Atlanta members can access up to \$1 million annually and distribute matching FHP awards of up to \$7,500 per household to eligible homebuyers. The availability of FHP funds helps FHLBank Atlanta member institutions expand their customer base, originate new mortgages, and attract potential homebuyers. The FHP offering cycle opens April 19, 2010, and continues through Dec. 31, 2010, or until all available funds are disbursed, whichever occurs first. Funds are provided to member institutions on a first-come, first-served basis, and applicants must request the funds from a participating member institution.

Limited Advertising Spots - Get Your Space NOW!

The Community Bankers Association of Georgia offers a multitude of opportunities to advertise and to promote your brand in the Georgia market. CBA will be announcing a new e-newsletter soon and advertising your brand in this new publication will ensure that your bank and/or company will be seen by thousands of bankers around the state. If two or more advertisements for the newsletter are ordered at the same time, the first ad will be at regular price and additional ads will be 10% off! For more information and to secure your ad space, please contact Ally Heeley at ally@cbaofga.com.

CBA Endorsed Member Company Feature

Travelers - D&O/Institutions Bond Program



Travelers supports community banks through its Travelers SelectOne® insurance program offering coverage options to address a variety of exposures. This flexible product line includes crime (financial institution bond), directors and officers liability, bankers professional liability and a variety of e-business and property/casualty exposures. With more than 100 years of experience serving financial institutions, Travelers is in-synch with your community banks' insurance needs. Contact Diana Baker of Travelers at (678) 317-7882 or visit www.travelers.com/bond.

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 and
GA Bank Directors' College**

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*

- 4/15 Regulation E Toolkit for Community Bankers - "Meeting the July & August Timelines," Macon
- 4/21 Remote Deposit Capture Evaluation Guidelines - Is Your RDC program Compliant?, Macon (9:30 a.m. - 4:30 p.m.)
- 4/20 Financial Managers' Forum Dinner Series, Atlanta
- 5/4 "So You Think You Want To Become an SBA Lender," Atlanta

Telephone/Webcasts

- 4/13 The Legal Aspects of Checks
- 4/15 Community Bank's Federal Contractor Compliance Obligations of a Bank

For more information and to register for these telephone/webcasts and classes, please visit the CBA Community Calendar at www.cbaofga.com and visit the CBA University tab.

**Dates/Locations are subject to change.*

Telephone/Webcasts (cont'd)

- 4/15 Regulatory Compliance for the Board & Senior Management
- 4/20 Quarter 2 Marketing Webinar: Social Media Invades Financial Institution Cultures, Now What? (10:00 a.m. - 11:30 a.m.)
- 4/20 Your Fair Lending Exam: What the Examiners Want!
- 4/22 Lending to Small Businesses
- 4/27 Incident-Response Program: Before & After a Data Breach
- 4/29 Agricultural Lending: Update & Issues
- 5/4 Safe Deposit Fundamentals

**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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