



“Community Banking: A Passion for People”

# CBA TODAY

April 28, 2010

Issue 07

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

## Spring Regional Luncheon Meetings A Success

The first-ever April Spring Regional Luncheon Meetings were a huge success with approximately 450 individuals attending. Many bankers commented on the quality of the speakers and how beneficial the information was. Dan Speight, Vice Chairman/COO, State Bank & Trust Company, Macon, noted “*Steve did a very good job outlining the financial reform bill and pointed out quite a few points for the bankers in the room to ponder. It was also very beneficial to be able to talk with our regulators in a more relaxed setting.*” Attendees were equipped with the most pertinent information by industry leaders to share with their staff members and communities. “*During these times, to be able to hear directly from and ask questions to the regulators was invaluable. In addition, the presentation by the Federal Reserve on the economic outlook made this a ‘don’t miss meeting’;*” stated Brian Schmitt, President/CEO, The PrivateBank-Georgia, Atlanta. There is no other resource in Georgia that empowers community bankers more with a wealth of information on legislative, economic and regulatory updates. CBA would like to extend a huge **Thank You** to the speakers, sponsors, as well as to those of you who attended for making these four statewide events a top priority.



### Thanks to our Speakers!

- Paula Tkac**, Assistant Vice President, Federal Reserve Bank of Atlanta
- Joe Keating**, Chief Investment Officer and Head of Private Asset Management, RBC Bank, Birmingham, Alabama
- Steve Verdier**, Executive Vice President, Director of Congressional Relations, Independent Community Bankers of America, Washington, DC
- Steve Bridges**, Executive Director of Legislative & Regulatory Affairs, CBA of Georgia
- Rob Braswell**, Commissioner, Georgia Department of Banking and Finance, Atlanta
- George Reynolds**, Senior Deputy Commissioner, Georgia Department of Banking and Finance, Atlanta
- Jimmy DeVane**, Assistant Deputy Comptroller, GA Field Office, OCC, Atlanta
- Frank Gray**, Assistant Regional Director, FDIC, Atlanta
- Tim Hubby**, Assistant Regional Director, FDIC, Atlanta

### Thanks to our Sponsors!



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The Independent Bankers Bank  
Program Sponsor - Forsyth,  
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## CBA Today Going Green

CBA Today is a statewide publication for members of CBA of Georgia. Beginning Friday, May 7, 2010, the CBA Today newsletter will be **emailed** to CBA members every two weeks. All members who currently receive the print edition of the newsletter, will receive the e-newsletter edition. If others at your organization would like to receive the newsletter, or if you need to verify or change your email address, please contact Ally Heeley at [ally@cbaofga.com](mailto:ally@cbaofga.com). Please make sure your “spam filter” is set to receive email from cbaofga.com. Additionally, future print editions will be distributed on a less frequent basis. Please make sure your email address is updated with the CBA of Georgia by calling (770) 541-4490 and speaking with a CBA of GA team member.

The new electronic CBA Today newsletter not only supports our “green” efforts, it also provides for a more prompt delivery of the newsletter and provides an interactive way to review details regarding featured topics. The newsletter will continue to provide you with timely information regarding industry news, products and services, and CBA of Georgia events and announcements. We invite you to share the new electronic newsletter with your staff and co-workers, and we encourage you to submit announcements and other community news that would enhance the content of the newsletter. Watch for the new CBA Today newsletter to arrive in your in-box on May 7<sup>th</sup>.



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“Community Banking: A Passion for People”

PLEASE ROUTE TO:

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## Success Through Knowledge

*Register Today for these May Programs!*

### Regulation E Toolkit for Community Bankers

**“Meeting the July & August 2010 Timelines”**

**Wednesday, May 19, 2010, Macon**

At the request of the participants of the April Regulation E seminar and others, CBA is pleased to **offer this seminar again** in May.

If you missed the April seminar and/or if you want to come back for a refresher, we welcome you to register today for the May 19<sup>th</sup> seminar. And, if others from your bank will benefit from this seminar, please encourage them to attend as well. Time is fast approaching for your bank to be ready for the July 1<sup>st</sup> and August 15<sup>th</sup> implementation of Regulation E!

As we know by now, on November 12, 2009, the Federal Reserve Board announced the final rules amending Regulation 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. This amendment has scores of compliance, operational, system, and training implications. During this seminar, participants will receive practical tips, examples of other financial institutions' implementation strategies, and tools to use when preparing to meet the timelines for implementing the changes to Regulation E. To learn more about this program, please visit the CBA website or contact the CBA Education Department.

### Financial Managers' Forum (FMF) Dinner Series

**Tuesday, May 18, 2010 ( 5:00 pm-7:30 pm)**

**Villa Christina Restaurant, Atlanta**

The Financial Managers' Forum is a professional forum which is dedicated to becoming your primary source for information on emerging accounting issues, regulatory changes, legislative decisions, technology, mergers and acquisitions, earnings enhancement and accounting pronouncements. The speakers for the May 18 FMF Dinner Series will consist of a panel of CEOs with first-hand experience in the community bank race to comply with capital, liquidity, and other banking and regulatory obligations. A panel of CEOs including Marvin Cosgray, former CEO of Buckhead Community Bank, Atlanta, and Mike McPherson, former CEO of Unity National Bank, Cartersville, have agreed to share their insights, do-over's, and strategies in responding to sideline capital, negative media coverage, regulatory handcuffs, and, surprisingly, real opportunities. This group of battle-tested bankers believe other CEOs, CFOs, and community bank decision-makers may benefit from a discussion of their experiences. Ray Stanford, an attorney with Taylor-English, will lead the discussion. Register today and join other community bankers and associate members at the last dinner before the summer break. The next meeting will be held September 21, 2010. **SAVE THE DATE!** To register for the May event, please visit the CBA website or contact the CBA Education Department.

### Personnel and Human Resource Management Series

**Workshop II - “Common Sense Compliance with Legal Changes in the Workplace”**

**Thursday, May 20, 2010, Macon**

Over the last 12 months, the workplace has faced major legal changes. How should a community bank deal with mandated changes in the area of Discrimination, Executive Compensation, Worker Classification, Leave of Absence, Contracts, Benefits, Corporate Compliance, Background Checks, Data Security, Privacy, Work-sharing, Dress Codes, Whistle blowing, and even Federal Sentencing Guidelines?

These new legal obligations and other requirements impose on human resources a duty to understand and comply. For many of the new laws, compliance requires policy changes and broad training; other changes mandate new systems. For the rest of the changes, HR's creativity skills will be challenged. This “Common Sense” program will arrange the legal changes into areas of human resource functions. In lieu of moving from one new law to another, the program will analyze legal changes from the perspective of staffing, compensation, operations, monitoring, separation, and planning. Join us for an interactive discussion about developing effective strategies to deal with workplace legal change. Some of the focus will deal with cost reduction; some with compliance; some with opportunity and, most importantly, each topic will contain the experience of every attendee. Register today at [www.cbaofga.com](http://www.cbaofga.com).

## CBA NEWS

### CBA Congratulates New ICBA Committee Members

The Independent Community Bankers of America (ICBA) has selected key Georgia community bank leaders to play a vital role in several committees. The CBA of Georgia congratulates the following individuals:

George Andrews, President & CEO, Capital City Bank & Trust Co., Atlanta - FHLBank Task Force, Minority Bank Council

Carolyn Brown, President & CEO, Community Bankers Association of Georgia, Atlanta - Tax Committee

Chris Maddox, President & CEO, The Peoples Bank, Winder - Political Action Committee

Dan Oliver, President & CEO, Vinings Bank, Atlanta - Tax Committee

Robert Peck, President & CEO, Gateway Bank & Trust, Ringgold - Regulation Review Committee

James Powell, President & CEO, Highland Commercial Bank, Marietta - Lending Committee

Derek Williams, President & CEO, First Peoples Bank, Pine Mountain - Lending Committee



# Compliance Membership Program

If you are not a member of the popular, cost-saving Compliance Program, we invite you to become a member of the 2010 CBA Compliance Program by June 11, 2010, and enjoy the benefit of sending one banker **FREE** to the June Compliance Program. Additional staff may attend at the discounted registration fee of only \$135 per person. The June program will be held in five convenient cities (Brunswick, Tifton, Macon, Duluth, and Rome). The annual membership fee is prorated for banks who join now!

The June topic is RESPA and Regulation Z and the speaker will explain all about the Real Estate Settlement Procedures Act (RESPA) and Truth-in-Lending Act/Regulation Z closed-end credit compliance responsibilities, with particular emphasis on the most recent revisions and how these two complex regulations are related. To learn more about the June program and to become a CBA Compliance Program member, please visit the CBA of GA website at [www.cbaofga.com](http://www.cbaofga.com) or contact the CBA Education Department at [education@cbaofga.com](mailto:education@cbaofga.com).



## Compliance Program Features & Benefits

An annual membership allows you to take full advantage of the benefits of this program. The program is composed of the following elements that give your bank a total compliance resource.

### Quarterly Programs

One-day programs are conducted quarterly to give you timely information about the latest regulatory changes and applications. The programs are held at five different locations in four quarterly sessions throughout the year. Each program is a six-hour, in-depth look at new regulations and changes to existing laws and regulations. This is also a forum to discuss any current concerns or questions you might have regarding other compliance issues. Attendees will receive a manual with a descriptive “plain language” outline on each topic. The manual includes sample policies for use in developing required policies and procedures, suggested training ideas and serves as a reference guide and resource tool for your bank. *Compliance member banks who do not attend a quarterly program during the year will still receive the manual at the end of that quarter.*

### Certificates of Completion

A Certificate of Completion is provided to each bank that participates in all four quarterly programs each year. Also, individuals who have attended all four programs will receive a Certificate of Completion.

### Quarterly Newsletter

Each quarter you will receive InCompliance (a \$195 value), a newsletter which addresses various regulatory topics and provides the reader with an explanation of the subject matter. Articles address current regulatory developments and helps the reader stay current with regulatory changes and how they impact the bank.

### Resource Helpline

Complimentary use of the toll-free compliance helpline is accessible to your bank. As questions about regulatory issues arise, members may call and discuss those concerns with PBS consultants without charge.

### Continuing Professional Education Credits

Certified Community Bank Compliance Officers (CCBCO) may earn credits toward their continuing professional education for each quarter attended.

## 2010 Compliance Program Topics, Dates & Locations

### June 2010 RESPA/Regulation Z

June 15 - Brunswick, Holiday Inn  
June 16 - Tifton, UGA Tifton Campus Conference Center (TCCC)  
June 17 - Macon, Idle Hour Country Club  
June 23 - Duluth, Hilton Garden Inn, Sugarloaf  
June 24 - Rome, The Forum Civic Center

### September 2010 Bank Secrecy Act

September 14 - Brunswick - Holiday Inn  
September 15 - Albany, Hilton Garden Inn  
September 16 - Macon, Idle Hour Country Club  
September 21 - Rome, The Forum Civic Center  
September 22 - Duluth, Hilton Garden Inn, Sugarloaf

### December 2010 Regulatory Reform/Compliance Update

December 7 - Brunswick, Holiday Inn  
December 8 - Tifton, UGA Tifton Campus Conference Center (TCCC)  
December 9 - Macon, Idle Hour Country Club  
December 14 - Rome, The Forum Civic Center  
December 15 - Duluth, Hilton Garden Inn, Sugarloaf

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## CBA GUEST COLUMN

### REO Disposition Options

In today's challenging banking environment, most banks are facing the daunting question of how best to dispose of REOs. There are several different options you should consider. First, many banks look for help in-house and rely on employees familiar with the loan and the borrower to handle the challenge. They are already familiar with the bank's philosophy and culture, and payroll costs remain the same. However, a previous relationship with the borrower can also add challenges and the skills that were needed to originate the loan are typically not those needed to effectively liquidate the underlying property.

Other banks search for and hire someone who has workout experience. Typically, they have no learning curve in dealing with REO or a prior relationship with the borrower and can be very effective. On the downside, without swapping for other personnel, payroll costs will increase. With a short-term contract, they will also have to assimilate into the bank's culture quickly and people with this skillset are in very short supply.

Finally, some banks hire a workout firm that already has an experienced team of real estate disposition specialists who work together to maximize the value of the REOs. This approach can be used as a total solution or to address specific needs such as relieving the pressure of an overworked workout department, for out-of-market loans and on more challenging properties that require unique solutions. The downside is that these firms may only offer services in larger metropolitan areas and some may be more focused on creating immediate revenue for themselves than what might be best for the bank.

Finding the best way to maximize the value of REOs can be challenging. Once you have assessed your needs and resources, one of the options above should work for you.

*Provided by Ron Raitz, President, Strategic Real Estate Investment Solutions, CBA Associate Member*

## CBA NEWS



### CBA of GA Leadership Division Hosting 20<sup>th</sup> Annual PAC/PR Golf Tournament

The Leadership Division of the Community Bankers Association of Georgia is excited about hosting its 20<sup>th</sup> Annual PAC/PR Golf Tournament on Thursday, May 20, 2010, at The Club at River Forest in Forsyth, GA. At the request of numerous bankers, CBA has decided to start registration at 8:30 a.m. with a shotgun start at 9:00 a.m. The tournament will conclude at 1:30 p.m. with lunch and awards following the tournament. This event is a fantastic opportunity for community bankers to support CBA of GA's Political Action Committee and Public Relations Fund, while enjoying a round of golf

on one of the most challenging courses in the southeast. By supporting this tournament, you will be making a direct contribution into the PAC/PR fund, which allows CBA to support legislators at the state capitol who support community banking in Georgia. Please mark your calendars for Thursday, May 20<sup>th</sup>, and be on the lookout for the registration information, or register to attend this event at [www.cbaofga.com](http://www.cbaofga.com). For more information please contact Jason Pruitt of CBA at (770) 541-4490 or [jason@cbaofga.com](mailto:jason@cbaofga.com).

### Regulation & Taxation Meeting

**Thursday, May 6, 2010 - 9:00 am-2:00 pm • JHTC at CBA Headquarters, Atlanta**

The 2<sup>nd</sup> Quarter Regulation & Taxation Committee meeting will be held on Thursday, May 6, 2010, at the CBA Headquarters in Atlanta. These timely and pertinent meetings provide community bankers access not only to discovering what is on the minds of the state and federal regulators, but also a way of getting answers to tough questions relating to recent examinations, while protecting the banks anonymity. This meeting will include questions regarding the recent Reg Z interpretation of the Federal Reserve, interest-rate risk management programs, "look back" periods for historical loan losses and many more. To reserve your spot in this valuable meeting, please contact Jason Pruitt of CBA at (770) 541-4490 or [jason@cbaofga.com](mailto:jason@cbaofga.com). There is no fee to attend!

### Sponsorships Available

CBA of Georgia has several key networking events fast approaching that will provide Associate Member companies optimal exposure to the Georgia community banking market. Sponsorships will give your company recognition in materials at the events, CBA newsletter (before and after the event), exposure on CBA of Georgia's website with a link to your company's website, a listing on the sponsor board during the event, exclusive recognition throughout the event, among many other great benefits. Sponsorships are available at the upcoming 20<sup>th</sup> Annual PAC/PR Golf Tournament, 32<sup>nd</sup> Annual Leadership Division Convention & Mini-Trade Show, and the 42<sup>nd</sup> Annual Meeting & Trade Show & Georgia Bank Directors' College. For more information, please contact Jason Pruitt at [jason@cbaofga.com](mailto:jason@cbaofga.com).


## CBA Endorsed Member Company Feature



### ACG/Tellermate - Currency & Coin Counting Program

CBA of Georgia endorses ACG for their Tellermate and coin counting machine products. ACG has been serving community banks since 1986. Located in Alpharetta, GA, ACG has a comprehensive offering of financial institution equipment including new ATM's, certified pre-owned ATM's, ATM buildings, and more. Contact Phil Winn at (678) 775-3675.





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Lori A. Lundy | Senior Vice President  
Prosperity Bank | Victoria, Texas

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For more information about SHAZAM,  
visit us at [www.shazam.net](http://www.shazam.net) or call (800) 537-5427.

**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 Meeting &  
Trade Show and  
GA Bank Directors' College**  
The Westin Savannah Harbor  
Golf Resort & Spa, Georgia  
September 15-19, 2010

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

**UPCOMING 2010 EDUCATION PROGRAMS**

<b>Classroom Programs*</b>		<b>Telephone/Webcasts (cont'd)</b>	
5/4	"So You Think You Want To Become an SBA Lender," Atlanta	5/4	Safe Deposit Fundamentals
5/18	Financial Managers' Forum Dinner Series, Atlanta	5/6	Credit Card Compliance with Regulation Z
5/19	Regulation E Toolkit for Community Bankers - "Meeting the July & August Timelines," Macon	5/7	Performing Your Required ACH Risk Assessment: Effective June 18, 2010
6/9	Call Report Preparation Review & Update, Atlanta	5/10	Writing a Policy for FACT Act Risk Based Pricing Regulations Effective January 1, 2011
		5/11	Frontline Skillworks: Regulation CC - <b>NEW</b> Funds Availability Made Easy
		5/13	Strengthening Your Bank's Loan Review Program
		5/18	Advanced Bankruptcy Issues for Bankers
		5/20	Preparing the Frontline for Reg E 2010 Changes
4/27	Incident-Response Program: Before & After a Data Breach		
4/29	Agricultural Lending: Update & Issues		

*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.*

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

**20<sup>th</sup> Annual PAC/PR Golf  
Tournament**  
The Club at River Forest  
Forsyth, GA  
Thursday, May 20, 2010

**Quarter 3**  
**Marketing Webinar Series:**  
**Attrition, Retention, Organic  
Growth & Running in the Sand**

Tuesday, July 20, 2010



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