



“Community Banking: A Passion for People”

CBA TODAY

January 15, 2010

Issue 01

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

New Year - New Plans



The transition from 2009 to 2010 marked the start of a new decade. New resolutions have been set and new ambitions abound for community bankers around the state. Community banks are here to help aspire their communities and the Community Bankers Association of Georgia (CBA) is here to give hope to Georgia’s community bankers. The CBA is backed by a powerful legislative team that focuses on getting your voice heard not only in Georgia, but in Washington, D.C., as well. As we begin the New Year, we pledge to provide you with the best possible legislative analysis with the most accurate information coming straight from the State Capitol.

The CBA Education Department is ready and willing to help you with your training needs, and to help you prepare for anticipated Regulatory Reform.

CBA’s Communications Department will be your beacon in this uncertain economy by providing timely alerts. They are working diligently to introduce a new website, as well as working on new ways of providing quicker and more user-friendly communication via social networking, e-newsletters, and emails.

CBA strives to provide its members with the best possible networking events each year and 2010 will be no exception. The Spring Roundtable meetings are scheduled to be held in April. The format for these meetings will be similar to that of the former Fall Group Meetings. This is a great chance for community bankers to come together to discuss current activity and action plans, as well as receive input on important federal and state issues specifically relating to community banking. Other offerings for 2010 include the 32nd Annual Leadership Division Convention & Mini-Trade Show and the 42nd Annual Convention & Trade Show. The Spring Convention has been combined with the Annual Convention to make your experience even more valuable. Also exciting is that the Annual Convention will be held locally in Savannah. This will benefit the Georgia tourism economy, as well as help our Georgia community bankers stay closer to home for less costly travel to this educational and networking convention.

We hope you have set your resolutions to include our new theme: *Community Banking: A Passion for People*. This theme will help guide your bank and your community in 2010.

Day at the Capitol - Registering Made Easy...

The CBA’s annual Day at the Capitol is fast approaching! This day is very important for community banking because it allows community bankers to express a unified voice. Your attendance symbolizes to our legislators that the outcome of banking legislation is very important to the community banking industry in our state.

The cost to attend is \$75 per member bank or company for as many attendees as you desire. On Wednesday, January 27, 2010, the event will begin at 10 a.m. in the North Wing on the 2nd Floor of the Capitol Building, with presentations commencing at 11 a.m. in the Blue Room of the Georgia Railroad Depot, followed by lunch at noon in the adjoining Freight Room.

Make a commitment to send several representatives from your organization to ensure that community bankers are able to have an impact on the 2010 legislative session. If you have not received your invitation in the mail, or if you have additional questions and would like to register, please contact the CBA office at (770) 541-4490 or visit www.cbaofga.com.

Newsletter Guest Entry Spots Filling Up Fast!

Every issue of the CBA Today offers a chance for members to provide an educational article. This will provide any Associate Member or bank maximum exposure to the Georgia community. This year, for the first time ever, we are offering this to all bank members, in addition to our Associate Members. For more information on how to reserve your spot and to receive the guidelines, please contact Ally Heeley at ally@cbaofga.com.



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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Ed Loomis, President & CEO, Atlantic Southern Bank, Macon, announces Deborah Matthews as the Branch Manager of the Byron branch location and Matt Cloutier as the Branch Manager of the Lizella branch location.

William R. Allen, Chairman of the Board, Exchange Bank, Milledgeville, is pleased to announce the election of Arthur T. Gunn, EVP and Chief Financial Officer to the Board of Directors as Corporate Secretary and Treasurer.

The Peoples Bank, Winder was recognized in the Book of Lists published by the Atlanta Business Chronicle as one of the top 10 Best Places to Work. Congratulations!

Daniel Brinks, Chairman & Chief Operating Officer, SouthCrest Financial Group, Inc., Fayetteville, is pleased to announce the promotions of Lauri Irvin to Vice President of Marketing; Jaye Eubanks to Vice President and Information Security Officer; and Sandra Hernandez to Assistant Vice President and Human Resources Manager.

Mark Tipton, Chairman, CEO, Georgia Commerce Bank, Atlanta, announces the promotion of Seth Gray to Vice President; Edwin Padgett to Assistant Vice President; and Jesse Erickson to Assistant Vice President.

Jackson McConnell, President and CEO, Pinnacle Bank, Elberton, announced the retirement of Rip Malcon, Senior Vice President.

Jimmy Tallent, President and CEO, United Community Bank, Blairsville regrettfully announces the passing of A. William (Bill) Bennett on December 24, 2009 who served on the bank's Board of Directors.

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

FBI Agent Chad Hunt to speak at the...

5th Annual IT Security Conference Thursday - Friday, February 18-19, 2010, Atlanta, SecureWorks Headquarters

FBI Agent Hunt will present on *Current Trends in Cyber Crime* and will also give insight into other types of fraud that he and his team are uncovering on a daily basis. He also plans to bring some of his associates to the conference in order for them to "mix and mingle" with the Conference participants during the Thursday reception.

CBA is pleased to partner with our endorsed member provider, SecureWorks, a premier internet security service company, to offer this annual 1½ day educational conference designed specifically for Georgia community banks. Each year SecureWorks does an excellent job in developing an agenda consisting of timely topics delivered by industry experts. This year is no different! Changing times and ever-revolving security threats and what you need to know to be proactive in protecting your critical information assets and those of your customers will be the focus of this year's conference. To learn more about this conference and to register online, please visit the CBA website or contact CBA. CPE credits available to all participants. **REGISTER TODAY! SEATING LIMITED!**

A New Year Brings New Programs!

Nuts & Bolts of Banking

Tuesday & Wednesday, February 9-10, 2010, Idle Hour Country Club, Macon

This two-day program is designed to acquaint participants on how community banks are structured and regulated; what are the banking functions including payments, deposits, and credit. The program also includes time management, risk mitigation, and an overview of capital, assets and earnings. Anyone wanting a complete banking overview, from the seasoned banker looking for a refresher course to new employees who need to learn the basics, will all benefit from this interactive program. Jay Phillips, Principal, Cerfis Group, Inc. will lead this program. Jay is a veteran CEO of community banks and was a former supervisor of problem institutions with the Texas Department of Banking and has served as the Director for Executive and Professional Growth in the School of Management at the University of Texas.

Workplace Law Conference for the Financial Industry

Thursday-Friday, February 11-12, 2010, Embassy Suites-Buckhead, Atlanta

CBA is pleased to partner with the law firm Taylor | English and the Society of Human Resource Managers (SHRM) to offer this 1½ day conference designed for Human Resource Officers and their staff. Register today and network with other Human Resource professionals while learning from industry experts on such topics as Current & Future Role of Financial HR; Civil Rights Update, Legislative Update, New Relationships between Directors and Officers; Intellectual Property; Workplace Benefits; Personal & Organizational Liability for HR; Workplace Compensation - Executive, TARP, Deferred Compensation, Wage & Hour; Acquiring & Evaluating Financial Workforce; Leave & Attendance Obligations & Administration Workplace Cultures, Religion, Language, Dress Code, Attitude, Violence, Social Media & more! Plus, a panel discussion is planned to address how to navigate HR in different circumstances: e.g. well-capitalized bank, bank under C&D, looming redistribution of talent, continued poor economy, threat of closure, merger, or acquisition, pervasive employment law changes and more. **Deadline to receive the CBA discount hotel rate at the Embassy Suites is Tuesday, January 19, 2010.**

To learn more about these new programs, please visit the CBA website or contact CBA. CPE credits are available to participants.

Don't Miss These Educational Events!

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| January 21 | Supervisory Management Series-Workshop I - Macon |
| February 2 | Essentials of IRAs - Atlanta |
| February 9-10 | Consumer and Commercial Loan Documentation - Macon |
| February 9-10 | The Nuts and Bolts of Banking - Macon |
| March 22-26 | Consumer Lending School - Atlanta |



Success Through Knowledge

CBA and Harland Clarke Present...A FREE WEBINAR *New Customer Onboarding: The Ultimate Customer Experience Application*

Monday, February 1, 2010 ▪ 2:00 - 3:30 p.m.

Presented by: Jim Marous, Marketing Services Director, Harland Clarke



Jim Marous

The challenges and opportunities with onboarding new customers are well documented and understood. Attrition during the first year of the relationship is the highest of any time during the customer's relationship, and the opportunity for selling new services during the first 90 days is unprecedented.

What is not as well understood is the power of successful onboarding on the new customer experience. Why do new customers leave a bank so early in the relationship? What does it take to improve the new customer experience early in the relationship and what is the financial impact of the improved experience?

Join CBA for a **FREE** webinar presented by Endorsed Member Company, Harland Clarke. This session will illustrate new findings on the potential of a successful new customer onboarding process and will provide a clear direction as to how banks can quickly gain a competitive advantage by focusing on easy to implement, high impact strategies.

The seminar will be conducted by Jim Marous, Marketing Services Director for Harland Clarke. Jim specializes in serving the financial institution industry sector, assisting clients in the deposit, loan, investment services, electronic banking and small business product areas. Jim has over 30 years of financial industry marketing experience, working at various banking organizations in the Midwest prior to moving to the direct marketing agency side of the business 17 years ago. During his tenure at various direct marketing organizations, he has worked with dozens of leading financial institutions in the U.S. and Canada as well as providing support to firms in the retail, hospitality, travel, and B2B industries.

Participants will learn how onboarding programs can decrease attrition, increase cross-selling and review and improve customer service scores and loyalty.

This program is appropriate for senior financial executives and senior managers. To register, visit www.cbaofga.com or call the CBA office today!

CBA NEWS

Huffington Asks Americans to Move Their Money to Community Banks

The founder of the Huffington Post, the influential news Web site, is calling for all Americans to switch their banking accounts and business from big banks to community banks. Arianna Huffington is promoting her grassroots "Move Your Money" Campaign, which includes an explanatory video with a theme from the movie *It's a Wonderful Life*, to help create a stronger financial system, one person at a time. She sharply criticizes the largest banks for taking federal bailout money without making efforts to increase their lending to everyday Americans.

Huffington wrote, "The idea is simple: If enough people who have money in one of the big four banks move it into smaller, more local, more traditional community banks, then collectively we, the people, will have taken a big step toward re-rigging the financial system so it becomes again the productive, stable engine for growth it's meant to be."

ICBA has provided leadership in building public awareness of the problems of too-big-to-fail and distinguishing community banks from mega-institutions. ICBA's innovative "My Community, My Bank" campaign allows community bank customers and the general public to send messages to Congress on these issues. Thus far, the campaign has resulted in tens of thousands of letters to Capitol Hill on the dangers of too-big-to-fail. Community bankers can continue to help build support by linking to the site. To view the "Move Your Money" Campaign video, please visit <http://moveyourmoney.info>.

ICBA Newswatch, January 4, 2010

April Spring Roundtables

The planning has started for the April Spring Roundtables. The format for these meetings will be similar to that of the former Fall Group Meetings. Join community bankers and other industry professionals to discuss the important federal and state issues affecting community banks, current activity, and action plans in a fun, informative and casual environment. This is a great opportunity to meet new people, renew old friendships and gain a better understanding of the economy and legislative issues affecting banking. Don't miss out on this excellent chance to network with bank board members, officers, staff, and their guests, as well as your elected officials and industry experts. The food will be great, the networking superb and the meetings short. *More information will be arriving soon!*

CBA Endorsed Member Company Service Corporation Feature

SouthWest Flood Determination/Flood Insurance



Southwest Financial Services, Ltd. offers the real deal when it comes to quality pricing and services. For 20 years, the company has given lending institutions true-blue support in flood zone determinations, property reports and appraisals. Its dedication to tackling these tasks with the best technologies and most responsive customer service that secures their solid, long-standing relationships with their clients. Contact Mark Schroeder at (573) 659-0944.

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

Workplace Law Conference
February 11-12, 2010
Embassy Suites-Buckhead,
Atlanta

UPCOMING 2010 EDUCATION PROGRAMS

Telephone/Webcasts

- 1/20 Robbery Awareness for All Bankers
- 1/21 Director Series: Compensation Design & Practices for Directors & Executive Management
- 1/26 Frontline Skillworks: Top 10 Reasons Your Customer May Not Be Fully Insured by the FDIC
- 1/28 CRA Performance: Meeting Examiner Expectations
- 2/2 New ACH Authorization & Return Rules Effective March 19, 2010: Stop Payments, Reg E, & More!
- 2/4 Head Teller Development: Managing the Underperformer
- 2/9 Stress Testing Your Loan Portfolio

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

Classroom Programs*

- 1/19 Financial Managers' Forum Dinner Series, Atlanta
- 2/2 Essentials of IRAs, Atlanta
- 2/4 Regulation & Taxation Meeting, Atlanta
- 2/9-10 Nuts & Bolts of Banking, Macon
- 2/9 Consumer Loan Documentation, Macon
- 2/10 Commercial Loan Documentation, Macon
- 2/16 Financial Managers' Forum Dinner Series, Atlanta
- 2/17 Reviewing Lending Regulations, Macon
- 2/18 Writing an Effective Credit Memorandum, Macon

**Dates/Locations are subject to change.*

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

Register online at

www.cbaofga.com.

Seating is limited!

Compliance Membership Program

Quarter I - GA Deposit Documentation

- March 9 - Brunswick
- March 10 - Albany
- March 11 - Macon
- March 16 - Rome
- March 17 - Duluth



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