



“Community Banking: A Passion for People”

CBA TODAY

January 29, 2010

Issue 02

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

COMPLIMENTARY BizMix Event

2009 was a year of unprecedented change for many Georgia banks and bankers. No doubt that each of us knows bankers who were downsized and who are seeking employment in the financial services industry. In an effort to support the individuals in our membership who have been loyal supporters of the CBA of Georgia, we are pleased to host the first BizMix for mid- to executive-level bankers, most of whom have spent their entire career in the banking industry.

This **COMPLIMENTARY** event will feature dynamic speakers, tips for improving networking skills, regulatory concerns for former bankers seeking executive positions within a bank, and transitioning into a new career after a lifetime in banking. Participants will have the opportunity to network with fellow job-seekers, participate in a question-and-answer session with the panel, and receive information on a number of resources for bankers searching for employment.

Tell a friend about BizMix and don't miss this unique event! To learn more about this event and to register, contact Peake Wilson at peake@cbaofga.com or visit www.cbaofga.com! Seating is limited.



Stay Tuned...CBA's Innovative Website is Almost Here

We have all been anxiously awaiting the unveiling of the new CBA website. Your wait is almost over! Coming soon will be features which the CBA website has never offered before! These features will improve communication, navigation and will be more user-friendly. The newly revamped website will allow for online networking with other members, blogging within certain groups that you may register for, and easy registration for CBA events, schools, classes and online webinars. When registering for these classes, the new website will allow you to automatically save these appointments to your Microsoft Outlook calendar for easy reminders.

The website will also allow members to have instant access through an individual, members-only, log-in section with your own personalized log-in that you can create! This log-in will provide instant registration for CBA events and access to contact information for other member banks and associate members. Our website will be your one resource to CBA education events,

legislative and regulatory updates, networking opportunities, current publications and so much more! Watch for details about new features as they are introduced!



Deadline to Register Fast Approaching for The 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. Bank Directors new to a bank board and 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. The instructor is Jay Phillips, Principal, Cerfis Group, Inc. 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. CPE credits are available to participants. To learn more about this program and/or to register online, please visit the CBA website or contact the CBA Education Department at education@cbaofga.com.



1900 The Exchange, Suite 600, Atlanta, Georgia 30339-2022
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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Gary Fox, President & CEO, **Bartow County Bank, Cartersville**, is pleased to commemorate **Andrea Williams** and **Diana Pittman** on their 30 years of service to the bank.

Henry Pope, President & CEO, **Exchange Bank, Milledgeville**, is pleased to announce that **Chris Jacobs** was elected to a Loan Officer position within the bank.

Bill Short, President & CEO, **Touchmark National Bank, Alpharetta**, is pleased to announce the promotion of **Katrina Winberg** to Senior Vice President, SBA Lending.

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

Announcing...

New Educational Programs for Bank Directors

“Strategies for a New Decade”

**Bank Directors’ & Executive Management Summit
Thursday, March 25, 2010 • The Ritz Carlton-Buckhead, Atlanta**

As we enter a new decade, all financial institutions realize that, at least for the short term, the business of banking will be different than it has been in the past. During this program, we will look at strategies for the new decade, and how to position your organization over the short term and long term. This program is a must for organizations that are either struggling and want to improve their performance in the new decade, or for those well-positioned to take advantage of new opportunities that will exist in the years to come. This program will address current hot topics that will help keep you informed on how to minimize risk while executing your strategies for a successful decade and beyond. **SAVE THE DATE** and watch for additional details to arrive at your bank soon.

Featured Speakers

- **Roger Tutterow**, Professor of Economics, Stetson School of Business & Economics, Atlanta - *Sponsored by: Nichols Cauley & Associates, LLC, Atlanta*
- **Philip Smith**, President, Gerrish, McCreay, Smith, Memphis, TN
- **Gale Simons-Poole**, Deputy Regional Director-Risk Management, FDIC, Atlanta
- **Jim Reber**, President and CEO, ICBA Securities, Memphis, TN
- **Arne Monson**, President, Holtmeyer & Monson, Memphis, TN
- **Steve Powell**, President, Steve H. Powell & Company, Statesboro, GA
- **Karl Nelson**, CEO, KPN Consulting, Atlanta
- **Director/Officer Panel Discussion**

Director & Officer Exposure: What Keeps You Awake at Night? Friday, February 26, 2010 - 8:00 a.m. - 11:45 a.m. Sutherland Asbill & Brennan LLP Headquarters, Atlanta

In these uncertain times it is more important than ever for you to understand your exposure and how to manage it. This new seminar is being presented by **Travelers** and **Sutherland Asbill & Brennan LLP**. **Travelers** is a CBA endorsed member company specializing in a wide variety of property and casualty insurance and surety products and services to businesses, organizations and individuals in the US and in selected international markets. **Sutherland Asbill & Brennan LLP** is a full-service law firm recognized for assisting individuals and related entities in the financial services industry with the complex corporate and regulatory matters affecting their business.

Agenda-At-A-Glance

- 8:00 a.m. Registration/Continental Breakfast
- 8:30 a.m. Interactive General Session
- 10:00 a.m. Break
- 10:15 a.m. Directors Break-Out Session | Officers Break-Out Session
- 11:15 a.m. Q&A and Closing Remarks
- 11:45 a.m. Adjourn

Panelists from Travelers and Sutherland will lead an interactive discussion on the exposure facing directors and officers in today’s regulatory environment as well as steps that may be taken to address these issues.

Topics will include:

- Grounds for liability
- Types & amount of claims that can be brought by regulators
- Shareholder claims
- Advice-of-counsel and other defenses
- Litigation costs and bank indemnification
- Preparing for regulatory investigations and litigation
- “Do’s and Don’ts” and much more!

Panelists:

- Peter J. Anderson**, Partner, Sutherland Asbill & Brennan LLP, Atlanta
- Diana Baker**, Southern Region Managing Director Financial Institutions, Travelers, Alpharetta
- Knox Dobbins**, Partner, Sutherland Asbill & Brennan LLP, Atlanta
- Theresa Gooley**, Managing Director for Financial Institution Claims, Travelers, St. Paul, MN
- Tim Krsul**, Claim Attorney, Travelers, St. Paul, MN
- Annette Tripp**, Partner, Sutherland Asbill & Brennan LLP, Houston, TX

**Consumer Lending School - Register Today!
March 22 - 26, 2010, Atlanta**

GUEST COLUMN

New Opt-In Requirements for Overdraft Services

The Federal Reserve recently finalized amendments to Reg. E to require that consumers provide “affirmative consent” (meaning they must opt in) before their bank can charge a fee for covering an overdraft created by an ATM or one-time debit card transaction.

For accounts opened on or after July 1st, 2010, covered overdraft fees or charges may not be assessed unless the account holder has opted in. For accounts opened prior to July 1st, 2010, fees may not be assessed without consent on or after August 15th, 2010.

The rules apply only to plans where fees are charged for overdrafts created by ATM or one-time debit card (such as POS) transactions. They don’t cover recurring debit transactions (bill-pay arrangements, for example), nor do they cover transfers from lines of credit or other accounts to cover overdrafts.

To obtain “affirmative consent,” a written notice must be provided to the consumer describing the plan, amount and maximum number of fees, the consumer’s opt-in right, and any alternative overdraft plans available. The notice must be a separate disclosure; it cannot be combined with any other account information. The Fed has provided a sample (Model Form A-9) that banks can use.

Consumers must be provided a “reasonable opportunity” to opt in, which can be by mail or delivery to a branch, phone call, or clicking and confirming a checkbox on the bank’s website. Again this must be separate from any other consent or acknowledgment.

The consumer must be provided with written confirmation, which must include the right to revoke consent. Consent is valid until revoked, and a consumer can opt in (or revoke) at any time. For a joint account, any one accountholder can opt in (or revoke) for the entire account.

This new rule doesn’t prevent banks from paying covered overdrafts as long as no fee is charged (whether or not the consumer opted in). It also doesn’t require banks to pay overdrafts; it doesn’t impose any sort of duty to do so just because a consumer opted in.

Lastly, a consumer’s opt-in status must not be “conditional,” meaning that account terms, including a bank’s decision to pay other types of overdrafts, cannot vary based on the consumer’s decision to opt in or not.

A more detailed summary of the Reg E changes is available at www.bai.org/rege.

Article submitted by Jason Dare, Senior Account Manager – Learning & Development, BAI

CBA NEWS

2010 Marketing for Community Bankers Webinar Series

Timid about Twitter? Flustered by Facebook? Ready to reduce attrition numbers and win in the battle for retail and small business customers? Community Bankers Association of Georgia is excited to announce an original series of quarterly marketing webinars. These fast-paced webinars will address the basics of social media in the financial industry, customer engagement, loyalty, retention, organic growth and the value of a meaningful marketing strategy. Taught by national experts in the industry, the webinar will provide both educational material and action items for attendees to immediately implement at their bank. Take advantage of special savings by registering for all four webinars. For more information, contact CBA or visit www.cbaofga.com/education.

All seminars will be held 10 - 11:30 a.m. (EST).

Pricing

Member: \$179 / webinar or \$599 if you register for all 4 webinars

Non-Member: \$199 / webinar or \$699 if you register for all 4 webinars (prepayment is required).

Topics and Dates

Digital Marketing and the Transformation of Banking

Tuesday, February 20, 2010

Ryan Alderman, Senior Vice President, Financial Services, Razorfish

Social Media Invades Financial Institution Cultures, Now What?

Tuesday, April 20, 2010

Scott Mills, President, William Mills Agency and Andy Payment, Director of New Media, William Mills Agency

Attrition, Retention, Organic Growth & Running in the Sand

Tuesday, July 20, 2010

Carla Bailey, Vice President, Marketing Strategist, Marquis

Battleship Marketing

Tuesday, October 19, 2010

Craig Eversole, President & CEO, The Eversole Group, LLC

Advertising Opportunities

The advertising opportunities have been finalized and are set to be mailed and emailed to all Associate Members the week of February 1st. We are offering new options this year to make your marketing dollar go further! Plan now for your advertising opportunities with the Community Bankers Association of Georgia. We will be offering limited opportunities on our website, a multitude of newsletter options, a variety of choices in the *Georgia Financial Institutions Directory*, as well as opportunities in the Education Catalog. Special multiple ad discounts will be given if multiple ads are ordered at one time. Please inquire about the special ad discounts by contacting Ally Heeley at ally@cbaofga.com. Hurry now and order your advertising spot before time runs out!

CBA Endorsed Member Company Service Corporation Feature

Staples Office Supply Program



Staples, the world’s largest office superstore, is honored to be an endorsed member of the CBA of GA. All members receive deeply-discounted pricing, next day delivery and can use state-of-the-art technology to place their orders. Each program is custom designed for each bank. Let Staples help provide you with office supplies, business cards, printing, advertising specialties, janitorial products, as well as bank specific products. Contact Jason Warholack at (404) 664-4543.

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

Classroom Programs*

- 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 Auditing in Action - Workshop II, Macon
- 2/18 Writing an Effective Credit Memorandum, Macon
- 2/18-19 5th Annual Internet Security (IT) Conference, Atlanta

**Dates/Locations are subject to change.*

Telephone/Webcasts

- 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
- 2/11 What is that Personal Tax Return Telling Me? Form 1040, Schedules B, C, & D
- 2/12 Regulation E Alert: Rule Changes to EFT for OD Protection Effective July 1, 2010
- 2/17 Conducting In-House Appraisal Reviews that Meet Examiner Scrutiny
- 2/18 Acquiring, Holding & Disposing of Other Real Estate

*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!

Compliance Membership Program

Quarter I - GA Deposit Documentation

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



1900 The Exchange, Suite 600
Atlanta, Georgia 30339-2022
(770) 541-4490 or
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Combined Voices Equal One Powerful Voice - The Importance of PAC/PR Fund

CBA plays a vital role in the Georgia General Assembly to advance the interests of community banks across the state and to make the voice of our industry even stronger. Change in our industry is inevitable. We must be actively involved in shaping these changes and your contribution to the CBA PAC/PR Funds is a long-term investment which helps us to lay the foundation for continued change in the legislative process. Since we compete in an industry that is driven by economics and politics, we must constantly build and renew relationships with our state legislators. It is crucial to support the friends of our cause by contributing to their political campaigns.

As the only state Political Action Committee working **exclusively for community banks**, CBA is proud of the accomplishments that bank contributions have made possible in the past. We appreciate the commitment to helping us maintain a presence with our state legislators, so the positive decisions they make will benefit our communities for years to come.

CBA's Political Action Committee (PAC) Fund provides Georgia's community banking industry a voice in state politics through campaign contributions to state legislators and candidates seeking election. The PAC fund assists candidates who support community banking and are running for election to the Georgia State Legislature or other state level offices.

Corporate contributions to the CBA PAC/PR Funds may be made by state banks, any bank holding company (i.e. whether the bank is state or national) and most, if not all, associate member companies. National banks can contribute to the PR Fund only. In addition, the directors, officers and employees of all CBA member banks may contribute to the PAC/PR Funds. Contributions to the PAC Fund can be charged to an expense account on your books, but are not tax deductible. CBA's Community Bankers for Better Government PAC is registered with the state Elections Commission and complies with all state election laws. The PR Fund is used for political activities only. The Public Relations Fund (PR) facilitates communication between legislators and community bankers. The PR Fund allows CBA and community bankers to continually participate in political events and meetings across the state.

A suggested annual contribution is \$1,200 per bank (\$100 per month). Some banks may choose to contribute only to PAC or only to PR and some may choose to contribute to both. In 2010, the Political Action Affairs Committee would like to request your contributions be allocated 50% to the PAC Fund and 50% to the PR Fund.

We hope you take the time to consider contributing in 2010 to the CBA PAC/PR Funds. When our voices are combined, we will have a stronger, more powerful voice in our state government. For more information on the PAC/PR Funds, please visit www.cbaofga.com.

Don't Forget...Guest Articles Now Being Accepted

Reserve your spot for a guest column in the *CBA Today*! This is a **FREE** opportunity for **Bankers and Associate Members to share information with each other**. Contact Ally Heeley today at ally@cbaofga.com.

CBA Policy Exchange

One of the unending responsibilities of community bankers is to write policies. These policies must meet both the regulatory requirements, as well as spell out how a community bank plans on complying with the requirements. All of this takes a lot of time! CBA has a simple solution for you. We can offer you sample policies written with community banks in mind; realistic policies that will meet your needs, as well as save you the time in developing the "policy language"....and all of this at very reasonable pricing.

CBA is pleased to partner with Ann M. Brode, Brode Consulting Services, Inc. to offer several important policies. Below is a list of the available policies. Please contact the CBA Education Department at education@cbaofga.com or call (770) 541-4490 / (800) 648-8215 to learn more about these policies or visit www.cbaofga.com.

Whenever you have a policy need, contact CBA first....we can save you time and money!

AVAILABLE POLICIES

1. ACH Policy
2. Affirmative Action Policy & Plan Assessment
3. Appraisal Policy & Review Checklist
4. Bank Secrecy Act Policy
5. Bank Secrecy Risk Assessment
6. Code of Conduct/Bank Bribery Act Policy
7. Fact Act Policy & Procedures
8. Incident Response Policy
9. Internet Banking Policy
10. Pandemic Policy, Risk Assessment & Addendum
11. Red Flag Policy & Risk Assessment
12. Regulation F-Interbank Liability Policy
13. Remote Deposit Capture Policy & Risk Assessment
14. Service Members Civil Relief Act Policy
15. Vendor Management Policy & Risk Assessment
16. Wire Policy & Procedures
17. Compliance Policy & Compliance Officer Job Description
18. Reg GG
19. Fair Lending
20. RESPA Policy & Procedures for the GFE, HUD-1 & HUD-1A
21. Do Not Call



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CASE STUDY
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When a financial institution realized that their compliance officer was concerned about keeping up with all the changing regulations because he was also required to manage other responsibilities, they turned to ICS Compliance to implement their compliance administration program.

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Expertise in: Customized Compliance Programs, BSA/AML, CRA, Fair Lending, Technology Compliance, Mortgage QC