**Banker Regulatory Forum Tomorrow in Macon!**

It’s not too late to register for tomorrow’s Banker Regulatory Forum being held at Brickyard Golf Club in Macon! Join your colleagues and peers for an informative open forum discussing regulatory hot topics and any other concerns you may have. **Attendance is complimentary!** Please see below for more details on the February forum:

**2015 Banker Regulatory Forum Schedule:**

- **9:45 a.m.** Continental Breakfast
- **10:00 a.m.** Welcome & Call to Order
- **10:10 a.m.** Question & Answer Session with the Regulators
- **12:00 p.m.** Lunch with the Regulators
- **1:00 p.m.** Bankers Only Session – Discussion of Issues/Concerns
- **1:30 p.m.** Adjourn

The agency representatives scheduled for tomorrow are as follows:

- DBF     Kevin Hagler, Commissioner
- FDIC    Frank Gray, Assistant Regional Director
- FRB     Charles Clary, Case Manager, Community Bank Supervision
- FRB     Brittany Chappell, Case Manager, Community Bank Consumer Compliance
- OCC     Deborah Thompson, Acting Assistant Deputy Comptroller

To learn more and to register, please [click here](http://www.cbaofga.com/page/020415CBAT) or contact Rob Braswell or Peake Wilson – (770) 541-4490 / (800) 648-8215. **We look forward to seeing you tomorrow!**

---

**CBA's Day at the Capitol - Only One Week Away!**

**One week from today,** CBA will host its 2015 Day at the Capitol Legislative Reception for you, your colleagues and legislators! The CBA member registration fee is only $45/first person and $35/each additional person from the same bank/company. The event is open to all at 3:30 pm in the Empire Room, 20th Floor, West Tower, Sloppy Floyd Building where you’ll hear legislative updates and hot topics from Commissioner Kevin Hagler of the Georgia DBF, CBA’s General Counsel, the event’s exclusive sponsor, Dan Brannan, Partner, LLP, and others. Promptly at 4:30 pm, join everyone for heavy hors d’oeuvres, assorted beverages, networking and peer exchange. Get close to your legislators and let them know what concerns you. The event will adjourn at 6:00pm so you may enjoy the rest of the evening around Atlanta.

To learn more about this event, please email Rob Braswell or Peake Wilson – (770) 541-4490 / (800) 648-8215. You may also [click here](http://www.cbaofga.com/page/020415CBAT).

---

We greatly appreciate the 2015 Day at the Capitol Exclusive Sponsor

---

**CBA Resources**

- [2014 Georgia Financial Directory](http://www.cbaofga.com/page/020415CBAT)
- [Career Center](http://www.cbaofga.com/page/020415CBAT)
- [FDIC Regulatory Calendar](http://www.cbaofga.com/page/020415CBAT)
- [Salary Survey](http://www.cbaofga.com/page/020415CBAT)
We look forward to seeing you next Wednesday, February 11th, at the Sloppy Floyd Building (across from the Capitol Building). To learn more about parking, click here.

**CFPB Proposes Mortgage Relief for Small, Rural Banks**

American Banker reports the Consumer Financial Protection Bureau (CFPB) recently proposed a series of regulatory relief measures for small institutions, especially those in rural areas, to help them provide credit while they try to follow the agency's tough mortgage rules.

The proposal, which gives the industry until March 30 to comment, would expand the definition of “small” banks and credit unions and “rural” areas to allow more institutions to get relief under the mortgage rules. The agency would also establish compliance grace periods for institutions that suddenly exceed the thresholds for qualifying for the relief, and prolong small creditors’ exemption from curbs on balloon-payment loans by about three months to April 2016, among other changes.

Small institutions and those in underserved areas already get some added flexibility to comply with CFPB regulations on underwriting and high-cost loans. Most significantly, the agency already provides relief to smaller institutions in its rule that requires lenders to verify a borrower’s “ability to repay.” The underwriting rule presumes compliance for so-called “qualified mortgages,” a class of safe loans with a debt-to-income cap and limits on fees. But the agency said the latest proposed steps are meant to further alleviate the rules’ effects on community institutions and rural populations.

“Responsible lending by community banks and credit unions did not cause the financial crisis, and our mortgage rules reflect the fact that small institutions play a vital role in many communities,” CFPB Director Richard Cordray said in a press release. “Today’s proposal will help consumers in rural or underserved areas access the mortgage credit they need, while still maintaining these important new consumer protections.” Click here to read the press release from the CFPB.

**FDIC Encourages Case-by-Case Consideration of Customers**

The FDIC encouraged supervised institutions to take a risk-based approach in assessing individual customer relationships rather than declining to provide banking services to entire categories of customers.

Following pressure from ICBA and lawmakers on the FDIC’s involvement in Operation Choke Point, the agency said institutions are expected to assess the risks posed by individual customers and to implement controls to manage relationships commensurate with their risks. The FDIC said it reinforced these policies to examiners and other supervisory staff.

The FDIC’s financial institution letter represents a continued shift away from the ICBA-opposed Operation Choke Point, the joint initiative with the Justice Department targeting firms that process payments for businesses engaged in “higher-risk” activities. The FDIC and DOJ said in November they are investigating Operation Choke Point following requests from Rep. Blaine Luetkemeyer (R-Mo.).

ICBA has repeatedly called for a suspension of Operation Choke Point and supported Luetkemeyer’s bill to protect financial institutions and their customers from the initiative. Click here to read the FDIC letter.

**Prepaid Cards Get Stung by FDIC Brokered Funds Guide**

American Banker reports the FDIC’s recent guidance on what qualifies as a brokered deposit has dealt an unlikely blow to prepaid cards. The agency’s January 5th document effectively lumped in prepaid accounts with other brokered funds — which are obtained through a third party — subjecting banks offering prepaid services to potential costs including higher deposit insurance fees and possible restrictions on accepting new funds.
At least one bank, Wilmington, Del.-based The Bancorp, already reported a higher insurance premium as a result of the FDIC guidelines and observers believe others could feel the impact as well. Another institution, MetaBank, notified investors that it was reclassifying many of its prepaid deposits as brokered. Some say banks may now need to allot more capital to provide prepaid card services, which would divert resources away from other opportunities.

"It is going to be a concern and could raise the opportunity costs of managing these programs if you have to start offsetting the capital for those deposits," said Ben Jackson, director of the prepaid advisory service at Mercator Advisory Group. "A lot of banks … are going to have to look at their overall deposit gathering strategy."

A customer's prepaid funds are typically held in custodial deposit accounts owned by the card provider. But the guidance, which provided answers to "frequently asked questions," said such accounts in most cases do not apply for an exemption from the "brokered" definition. "In placing the cardholders' funds into custodial accounts at insured depository institutions," prepaid card "companies … qualify as deposit brokers," the document said.

Although the FAQ was intended to be a collection of previously stated guidance, some in the industry said the FDIC's formal interpretation of prepaid accounts as "brokered" had not previously existed in the public sphere.

Regulators Issue Guidance on Private Student Loans

American Banker reports federal regulators recently announced guidance that provides principles institutions should consider in setting policies and procedures for originating private student loans with graduated repayment terms.

The five banking and credit union regulators said in a press release that lenders should take into account the "competitive job market, traditionally low entry-level salaries, and higher student debt loads" that "can contribute to some borrowers preferring greater flexibility with their payments as they transition into the labor market."

In addition, graduated repayment terms are structured to "provide for lower initial monthly payments that gradually increase." Regulators added that financial institutions that originate private student loans with graduated repayment terms "should prudently underwrite the loans in a manner consistent with safe and sound lending practices." Finally, financial institutions should provide disclosures that "clearly communicate" the timing and the amount of payments to facilitate a borrower's understanding of the loan's terms and features, regulators said.

Counting Down the Top Ten Reasons to Attend CBA's 2nd Annual Women in Banking Seminar

DeDe gives Reason #6 to attend this fun and informative event…

Get registered TODAY and plan to surround yourself with other successful women in your industry and learn from go-getters just like you! DeDe Murcer Moffett will show you all the dynamic ways you can Snap Out Of It and Lead and Live Fully Alive! Be on the lookout every Wednesday to see even more reasons DeDe has for you to attend...
the 2nd Annual Women in Banking seminar and don’t miss out on this fantastic program designed just for YOU!

Please click here to register or contact Peake Wilson at CBA for more information: (770) 541-0379 / (800) 648-8215 or peake@cbaofga.com.

A very big, special “thank you” to our sponsors!

Register Today for the 7th Annual Bank Directors’ & Executive Management Conference!

The CBA invites you to make plans now to attend this one-day conference on Monday, March 23rd, at the beautiful Hyatt Atlanta Perimeter at Villa Christina. The theme for this year’s conference is “Back to Basics / Back to the Future! Register today and come network with other community bankers from across the state while you hear national and local industry experts discuss topics such as:

- "Back to Basics: Fiduciary Obligations and Core Duties of Directors"
- "Effective Vendor Management Can Save You Money!"
- "The Role of Directors in Compliance"
- "Seven Essential Insurance Coverages for a Bank"
- "Top Ten Trends Impacting Bank Technology for 2015"

If you will need hotel accommodations, we encourage you to make your reservation now, as hotels fill up fast. To learn more, click here for brochure. To register, click here or contact Jodi Swilley at the CBA.

Attention Lenders: It’s Not Too Late to Register for the February & March Lending Schools!

CBA’s popular Commercial and Consumer Lending Schools are fast approaching! Please make plans now to attend the only commercial and consumer lending schools in Georgia designed specifically for community bank lenders. To learn more and to register, click the link(s) below or contact the CBA Education Department at education@cbaofga.com.

Feb. 23 – 27, 2015: Commercial Lending School (4½ days) - Atlanta
March 9 - 13, 2015: Consumer Lending School (4½ days) - Atlanta

Peoples Community National Bank is Now American Commerce Bank

Peoples Community National Bank is changing their name to American Commerce Bank, N.A. Now one of the strongest banks in Georgia, the company is looking to capitalize on its successes by giving the brand a
facelift. The holding company name will also change to American Commerce Bancshares, Inc. Click here to read the full press release.

Community Bank of the South Raises Money for Camp Southern Ground

Congratulations to Community Bank of the South, Smyrna, for giving back to the community by raising $495.00 for Camp Southern Ground. Nestled on over 400 acres in the farmlands of Georgia, Camp Southern Ground, a 501 (c) (3) non-profit organization, is the passion-project of GRAMMY Award winning artist Zac Brown. Inspired by his own experience as a camp counselor, Zac’s vision is to create a state-of-the-art facility that will serve children ages 7-17 with both typical and special needs. It will be a place for children and their families to learn healthy life skills through an advanced program involving superior nutrition, physical exercise, and the latest practices in therapy, administered by a knowledgeable staff. Zac has long recognized the necessity for every child to have access to the best resources to grow and succeed.

Three Keys to Effective ATM Topper Marketing

Long gone are the days of simple television, radio and print advertising. Nowadays marketing is, quite literally, everywhere. As consumers increasingly cut out cable and eschew paper publications, brands are being forced to think more creatively. They have begun placing messaging on cars and trucks, creating dynamic video displays in stores and running ads on social media. They are moving advertising to where the consumer resides and interacts.

So where do account holders interact with financial institutions? Branches, websites, social media, mobile applications, debit cards, credit cards…and the ATM. These arenas are a bank’s bread and butter, with social media and ATMs arguably the most prominent venue for creating brand awareness and attracting new account
holders. Learn about the three techniques to more effective ATM topper signage marketing: Submitted by Mark Smith, Sharenet ATM.

“Accelerating Payments Innovation” Symposium Comes to Georgia - Technology Association of Georgia (TAG) FinTech Society Holds Annual Industry Event

TAG FinTech, a financial industry special interest group of Technology Association of Georgia (TAG) announced that it will be hosting its fifth annual TAG FinTech Georgia 2015 Symposium. The event will take place at the Atlanta Renaissance Waverly Hotel on February 19, 2015.

This year’s event will see Philip W. Tomlinson, chairman of the board, and former CEO, of TSYS receive FinTech Georgia's Lifetime Achievement Award. This year’s theme for the symposium is “Accelerating Payments Innovation: Convergence of the Past, Present and Future” and features sessions led by innovators from such companies as US Bank, Google Payments, Visa and Equifax among others, discussing the past, present and future in FinTech markets.

Session topics will also include:

- State of the Industry
- Mobile Payments/ Wallets
- Crypto Currency - Lending

The TAG FinTech Georgia 2015 Symposium brings together innovative pacesetters in FinTech for profound, content-rich dialogue and networking sessions. Be part of transforming the payments landscape forever and help strengthen Georgia’s connection to the world of global commerce.

Contact Derek Howard for more information or to register for the event, please click here.


William Mills Agency is pleased to announce the availability of Bankers as Buyers 2015 — a collection of research, observations and articles regarding technology solutions and services that U.S. bankers will buy in 2015.

What can we expect in 2015? More:

- Interest in user and customer experience,
- Security breaches,
- Mobile, mobile, mobile,
- Regulatory compliance demands/expense,
- Handwringing about the branch network/transformation, and
- Adoption of big data projects with expected ROI.

Access the free 2015 report of Bankers as Buyers.

VOLCKER RULE COMPLIANCE PROGRAMS: What every bank and bank affiliate needs to do before July 21, 2015

Thursday, February 12, 2015 | 12:00 p.m. - 1:15 p.m. EST

FEATURED SPEAKERS:
Cliff Stanford, Counsel, Atlanta
Sara Lenet, Senior Associate, New York

http://www.cbaofga.com/page/020415CBAT
The Volcker Rule generally prohibits U.S. banks and their affiliates from engaging in certain proprietary trading activities and from investing in or sponsoring certain funds. Less than six months remain to establish any required Volcker Rule compliance programs—the deadline to have such programs in place is July 21, 2015. Examiners are beginning to ask whether banks and their affiliates have assessed the need for and have built out the required compliance programs. Are you prepared?

If you engage in any activities potentially covered by the Volcker Rule, now is the time to assess whether a compliance program is required so there is adequate time to put one in place before July 21, 2015, if necessary.

Does your bank have a trust department? Does your bank buy, from time to time, interest rate swaps or other derivatives to hedge balance sheet risks? If the answer is "yes" to these types of questions, you may need a Volcker Rule compliance program.

Register today!

---

**Technology Webinar: The Facts about Cloud Technology**

*Wednesday, February 18, 2015 | 2:00 PM - 3:00 PM EST*

What does cloud technology mean to you? Understanding what "the cloud" means can be confusing if you're not informed. Join WebEquity Solutions to learn more about adopting a software as a service (SaaS) solution. During this webinar you'll hear a discussion of the 4 W's:

- What is cloud technology (misconceptions vs facts)?
- What are the benefits of adopting a cloud solution?
- What does it mean from a regulatory perspective?
- What should you consider when adopting a cloud solution?

Register today!

---

**Member Spotlight**

**BrandMortgage, a division of BrandBank**

Gina Spillari has been added as a Mortgage Banker at the Douglasville, GA location.

**BrandMortgage, a division of BrandBank**

Robb Cullinane has been added as a Mortgage Banker at the Atlanta location.
BrandMortgage, a division of BrandBank
Will Lombard has been added as a Mortgage Banker at the Lake Oconee location.

PrivatePlus Mortgage, a division of Private Bank of Buckhead & Decatur
Roxanne Jambor has been added as a Vice President and Mortgage Banker.

First Landmark Bank - Marietta
President & CEO Stan Kryder has been elected to the Board of Directors of the Atlanta Area Council of the Boy Scouts of America.

United Community Bank, Inc.
United Community Banks, Inc. has selected Rob Edwards to serve as Executive Vice President and Chief Credit Officer for United Community Banks, Inc. and its banking subsidiary, United Community Bank.

The Buckhead Coalition
Joseph Evans, Chairman and CEO, State Bank Financial Corporation, was re-elected for a two-year term as Vice President. Charles Crawford, Chairman and CEO, Private Bank of Buckhead, was re-elected for a two-year term as Treasurer.

Send Us Your News
Please remember to include the Community Bankers Association of Georgia on the list of recipients for announcements about promotions, new employees, special recognition your bank has received and/or events for your community. We would love to share your news with your colleagues across the state! Please forward your announcements and photos to Shera Banks or Lindsay Greene.

CBA Day at the Capitol
Wednesday, February 11, 2015 - Atlanta

Compliance Program I-II
Topic: "New Mortgage Integrated Disclosures: Effective August 2015"
(Two-Day Program - Day II: Adjourn at 2:00 pm)

Thursday-Friday, February 5-6, 2015
Stonebridge Golf & Country Club, Albany

Thursday-Friday, February 12-13, 2015
The Hilton Garden Inn at Sugarloaf, Duluth

Wednesday-Thursday, February 18-19, 2015
The Holiday Inn, Brunswick

Commercial Lending School (4½ days)
Monday-Friday, February 23-27, 2015
CBA Headquarters, Atlanta
MARCH 2015

2nd Annual Women in Banking Program
Thursday, March 5, 2015 - Idle Hour Country Club, Macon

Allowance for Loan & Lease Losses (ALLL)
Thursday, March 5, 2015 - CBA Headquarters, Atlanta

Consumer Lending School (4 ½ days)
Monday-Friday, March 9-13, 2015 - CBA Headquarters, Atlanta

BSA Officer School
Tuesday-Thursday, March 17-19, 2015 - Atlanta

Leadership Academy
Session I: Wednesday, March 11, 2015 - Macon
Session II: LDC - June 12-15, 2015 - Sandestin
Session III: Wednesday, August 19, 2015 - Macon
Session IV: Wednesday, October 28, 2015 - Macon

Workplace Law & Compliance Program
Workshop I: Thursday, March 12, 2015 - SIO Law Group Office, Atlanta
Workshop II: Thursday, March 19, 2015 - The Idle Hour Country Club, Macon

7th Annual Bank Directors & Executive Management Conference
Monday, March 23, 2015 - Atlanta

Compliance Management School (New - 3 days)
Tuesday-Friday, March 24-26, 2015 – Atlanta

2015 Webinars

We are community banking.

1900 The Exchange, Suite 600, Atlanta, GA 30339
Phone: (770) 541-4490 / (800) 648-8215
Fax: (770) 541-4496 • www.cbaofga.com