



*"Meeting the Challenge."*

# CBA TODAY

January 9, 2009

Issue 1

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

## 2009 at CBA

With the beginning of the New Year, the CBA Board of Directors and staff would like to extend their best wishes to all member community banks and associate members companies for a healthy and profitable 2009. We hope that you will continue to call on us as needs arise and we wish you the best in all your business endeavors. Thank you for your continued support of our Association.

CBA is working harder than ever to bring you the latest information and vital networking opportunities by offering over one hundred classes, workshops, and events in 2009. We encourage you to take advantage of all our services, networking and educational opportunities, as well as legislative efforts. CBA strives to bring you the latest breaking news on anything banking related through email, faxes, *CBA Today*, brochure mailings, and the website is always as up-to-date as possible. Banker involvement will be extremely important for the community banking profession during this period of financial, economic, and political change.

Here is just a sample of a few events we are offering you this year:

- Day at the Capitol (January 28, 2009!)
- Quarterly Regulation and Taxation Liaison Committee meetings with the top regulators
- Spring, Leadership Division & Annual Conventions
- Mortgage Lending Schools
- Compliance Programs
- Auditing in Action Series
- Consumer & Commercial Lending Schools
- Professional Head Teller Certification Series
- Telephone/Webcasts
- Marketing Conference
- Bank Director Training
- Community Banking Month (April)
- Fall Group Meetings
- And much more- visit our website for dates, locations, information, and to register!

## Don't Forget to Register for CBA's 2008 Day at the Capitol!

Wednesday, January 28, 2009

Mark your calendar and plan to attend CBA's Annual Day at the Capitol to be held on Wednesday, January 28, 2009. This is a chance for associate members and bankers to fill the Capitol halls to see their lawmakers at work, enjoy a legislative briefing in the Blue Room, and lunch at the Georgia Railroad Depot. Guest speakers include representatives from the Senate & House Banking Committees and the Georgia Department of Banking & Finance. For more information, please email Donna Coutant at [Donna@cbaofga.com](mailto:Donna@cbaofga.com).

## CBA News Available Online

Breaking news and information regarding current market and economic conditions are now available on the CBA website. Steve Bridges, President & CEO of CBA, is working diligently to provide guidance to Georgia's community banks in these uncertain times.

Visit [www.cbaofga.com](http://www.cbaofga.com) today for ICBA news, Legislative Alerts and Media Talking Points.



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Phone: (770) 541-4490 or (800) 648-8215 Fax: (770) 541-4496  
Visit us at: [www.cbaofga.com](http://www.cbaofga.com)

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PLEASE ROUTE TO:


## Member Mentions

**Henry J. Pope, Jr.**, President & CEO of **Exchange Bank, Milledgeville**, is pleased to announce the promotion of **Greg Holmes** to Vice President - Management Information Systems Officer.

If you have something you would like to announce in *CBA Today*, please contact the **CBA Marketing Department**.

## CONVENTIONS

### Spring Convention

Explore one of Georgia's most treasured vacation resorts during our Spring Convention, April 23-26, 2009, at the Lodge & Spa at Callaway Gardens. CEOs, executive management, directors, associate members and spouses/guests are invited to attend this convention to exchange ideas with colleagues and hear prominent speakers address current and emerging issues. CBA understands that continuing education for community bank directors and senior management is crucial in today's competitive marketplace. Attendees will have the opportunity to hear an impressive array of speakers at the Convention and Directors' Session. CBA's Spring Convention is the place to discover solutions to critical business issues, so make sure your directors and senior management team attend!

Callaway Gardens.

THE RITZ-CARLTON, AMELIA ISLAND

### 31<sup>st</sup> Annual Leadership Division Convention & Mini Trade Show

CBA's 31<sup>st</sup> Annual Leadership Division Convention & Mini-Trade Show will be held June 24– 28, 2009 at the beautiful Ritz-Carlton, Amelia Island, FL, and your Leadership Division (LD) would like to invite you to attend. The theme for this year is "Meeting the Challenge."

The Ritz-Carlton, Amelia Island, was named one of the best resorts in the world on the 2008 *Condé Nast Traveler* Gold List. The hotel is located just off the coast of northeast Florida, nestled between a championship 18-hole PGA golf course and the Atlantic Ocean. This beautiful beach-front resort is renowned for its breathtaking views and its feeling of slight seclusion.

### 41<sup>st</sup> Annual Convention & Trade Show

CBA's 41<sup>st</sup> Annual Convention & Trade Show will be held September 16– 20, 2009 at The Breakers, Palm Beach, FL. Escape to the idyllic luxury of The Spa at The Breakers...an oasis of pampering and indulgence. Located in Palm Beach, Florida and set amidst 140 acres of breathtaking oceanfront property, Its timeless atmosphere reflects the elegant comforts and personalization of a grand residence, but energized with a youthful, family-minded philosophy. Distinguished with the AAA Five Diamond Award and the Spa is recognized as one of the top 25 spas in North America by readers of *Condé Nast Traveler*.

Join CBA to experience genuine Southern hospitality and fantastic networking opportunities at all of our conventions!  
To register, please visit our website at [www.cbaofga.com](http://www.cbaofga.com)!

## CBA NEWS

### Julian & Jan Hester Memorial Scholarship

These scholarships are open to Georgia high school seniors who will be entering a Georgia college, university, or trade school (two year program or more). These students can be members of your community or your institution. The scholarship is named for the late Jan Hester, daughter of Lalia and the late Julian Hester, long-time CEO of Community Bankers Association. In addition to supporting community banking, this scholarship fund is an opportunity to pass on the positive qualities both Jan & Julian Hester exemplified to further the development of tomorrow's generations. As in the past eleven years, CBA will award at least four \$1,000 scholarships to this year's candidates of the Julian & Jan Hester Memorial Scholarship. The applications must be submitted to the Association through a CBA member community bank. Applications are due to the banks by March 27, 2009, and due to CBA by April 10, 2009. To download the application, or for more information, please visit our website, or contact Stacey Foussé, [Stacey@cbaofga.com](mailto:Stacey@cbaofga.com).

### Advertising Opportunities Available with CBA!

CBA offers several options for advertising, including our bi-weekly newsletter, and our website! Visit our website or contact Stacey Fousse ([Stacey@cbaofga.com](mailto:Stacey@cbaofga.com)) for pricing information!

## Do YOU have a WRITTEN SECURITY PLAN?

It is the responsibility of the bank's board of directors to ensure that a written security plan is developed and implemented for the bank's main office and branches. The regulation could not be more specific, "It is the responsibility of the board to make.. a WRITTEN PLAN.." That is pretty clear and yet, many of the bankers I meet in training sessions across the country do not have such a document, and most have never seen or heard of it.

Why is it so important?

Having a written plan is important for two reasons. First, the fact that your individual bank is provided a framework, upon which to build a solid security plan, is a thing of beauty! Each bank is allowed to create its own plan within the scope of its own budget, judgment and community situation. However, you don't have to follow to the letter exactly what every other bank follows, just because it's the rule. The regulation provides a framework within which each individual member may create his or her own plan to fit the need in that specific location. That concept is important; create your own, keep it within the general guidelines established by the regulation, write it down for your main and branch offices, and live by it.

Second, a written plan requires you to sit down, think about what you need, what you should do, what you have, and all the many other considerations, and put on paper exactly what you are going to do. Just think; there could have been an entire series of rules that all of us had to follow with very little or no flexibility. The concept of a written plan is ingenious. Take advantage of the opportunity to be creative, thorough, and in compliance. It is only important when an emergency occurs and it is too late after the fact. The time to get it done is now.

*Article Provided by Charles M. Williams, Physical Security Expert, and a CBA Associate Member*

## CBA NEWS

### Fed Won't Change Daylight Overdraft Posting Rules

The Federal Reserve Board announced it will not pursue at this time its proposal to change the daylight overdraft posting rules under its Payment System Risk (PSR) policy.

In a June 2008 letter to the Federal Reserve, ICBA strongly opposed the Board's proposal to change the posting time for ACH debit transfers that are processed by the Federal Reserve Banks' FedACH service to 8:30 a.m. (Eastern time) from 11:00 a.m. on the settlement date. ICBA said the rule change would have placed cost and liquidity pressures on many community banks and applauds the Board for not pursuing this proposed change.

### Fed Revises TALF

The Federal Reserve released revised terms and conditions and frequently asked questions on the Term Asset-Backed Securities Loan Facility. The new terms include an extension of the TALF loan maturity from one to three years and additional specification of eligible asset-backed security collateral. In addition, TALF loans will be provided to all eligible borrowers with eligible collateral rather than distributed through an auction.

Following ICBA communications with federal policymakers to help thaw the frozen credit markets, Treasury and the Fed announced the beneficial new TALF program to finance the issuance of non-mortgage asset-backed paper to support lending to consumers and small businesses.

### Frank Bill Would Release TARP Funds

House Financial Services Chairman Barney Frank (D-Mass.) said he plans to sponsor legislation to release the remaining \$350 billion in Troubled Asset Relief Program funds if the administration agrees to use a portion of it for foreclosure relief, according to Bloomberg.

Frank said he and Senate Banking Committee Chairman Chris Dodd (D-Conn.) will introduce legislation early in the next Congress that includes FDIC Chairman Sheila Bair's \$24 billion foreclosure-mitigation plan. The proposal would provide a government guarantee for troubled mortgages to spur modifications that could prevent an estimated 1.5 million foreclosures. Frank said he would also modify the Hope for Homeowners program to increase participation.

*ICBA Newswatch Today, December 22, 2008*



## Integrated QSG

Integrated QSG delivers fully integrated and customized customer service and sales performance strategies for the community bank culture. QSG's educational curriculums, incentive designs, tracking systems and strategic management can achieve sustainable and significant measured results in retail and lending. For more information, visit our website at [www.QSGbank.com](http://www.QSGbank.com) or call John Cotton at (800) 943-9638.



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DON'T FORGET TO REGISTER FOR

**DC** DAY AT THE  
CAPITOL

WEDNESDAY,  
JANUARY 28, 2009

SEE YOUR LAWMAKERS AT WORK!

10A.M. - NORTH WING, 2<sup>ND</sup> FLOOR OF  
CAPITOL BUILDING

FOR MORE INFORMATION CONTACT  
DONNA COUTANT AT  
[DONNA@CBAOFGA.COM](mailto:DONNA@CBAOFGA.COM)

## UPCOMING 2008/2009 EVENTS

### Auditing Residential Real Estate and Consumer Loans

February 3, Telephone/Webcast

**NEW!** Liquidity Management:  
A Profitability Enhancing Workshop

February 4, Atlanta, GA

### Regulation E Legal Update

February 5, Telephone/Webcast

### Impaired Loans and the ALLL

February 10, Telephone/Webcast

**NEW!** CTRs and SARs-  
Annual Checkup

February 10, Macon, GA

### Essentials of Banking School - Workshop I: Regulatory Guidelines and Exams

February 11, Macon, GA

### Essentials of IRAs

February 12, Dalton, GA

### Auditing in Action Series: Workshop II

February 12, Macon, GA

### Subpoenas, Garnishments, Levies & Other Demands for Customer Funds

February 12, Telephone/Webcast

### Compliance at Account Opening

February 18, Telephone/Webcast

**NEW!** Analyzing Corporate and  
Personal Tax Returns &  
Financial Statements

February 18, Macon, GA

### Head Teller Development: Qualities of a Star Teller

February 19, Telephone/Webcast

### Emerging Leader Series - Workshop II: Communicating Effectively as a Leader

February 19, Macon, GA

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

2009 Spring Convention

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