

Community Bankers Association of Georgia
MONTHLY EDUCATION
BROCHURE CATALOG



February 27, 2009

Issue 2



Volume 1

Welcome to issue II of the monthly CBA Education Catalog! The brochures have been completely redesigned, and CBA hopes you find this new format easy to use. The CBA Education Catalog includes brochures for the face-to-face seminars, registration forms, accommodation information and much more! Overviews of the on-line and telephone/webcast seminars may be obtained via the CBA website or by contacting CBA; however, their topics, dates and times will be listed in this catalog as available.

The mission of the Community Bankers University (CBU) is to advance the skills of all personnel in a community bank. The various programs are tailored specifically for community bankers and include topics for everyone from the front-line staff to the president and board of directors. The programs are delivered through the Community Bankers University in the following formats: face-to-face, such as schools, seminars (or "workshops"), conferences and conventions; on-line and telephone/webcast seminars, available via live-broadcast and/or via CD Rom. All CBU programs qualify for continuing education credits. Many bankers utilize this benefit to meet their professional certification requirements.

Thank you for your continued support of the CBA Community Bankers University! If we can assist you in any way, please do not hesitate to contact us!

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CBA Education Department

Phone: (770) 541-4490 or (800) 648-8215

Fax: (770) 541-4496

www.cbaofga.com

Dan Oliver, CEO/President, Vinings Bank, Marietta; 2009-2010 CBA Education Committee Chairman

Jodi Swilley, Vice President, Educational and Professional Development, CBA
jodi@cbaofga.com

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karen@cbaofga.com

Jason Sandmann, Education Coordinator, CBA
jasons@cbaofga.com

Nick Wilborn, Education Assistant, CBA
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REGISTER TODAY FOR THE 4TH ANNUAL IT SECURITY CONFERENCE

Thursday & Friday, March 5-6, 2009
SecureWorks Headquarters, Atlanta

IT Officers, Risk Managers, Security Officers and Auditors will benefit from this Conference

THINGS TO KNOW

*Suggested Accommodations for Programs Listed in This Catalog:
Please request the Community Bankers Association rate at all locations.*

Courtyard Atlanta – Marietta/Windy Hill

2045 South Park Place, Atlanta, GA 30339
(770) 955-3838

Doubletree Hotel – Atlanta NW/Marietta

2055 South Park Place, Atlanta, GA 30339
(800) 705-9140

Macon Hilton Garden Inn – Macon/Mercer University

1220 Stadium Drive, Macon, GA 31204
(478) 741-5527

Holiday Inn - Albany

2701 Dawson Rd, Albany, GA 31707
(229) 883-8100

Schedule

(unless otherwise noted)

8:30 a.m.	Registration
	<i>Continental Breakfast</i>
9:00 a.m.	Program
Noon	Lunch
4:00 p.m.	Adjourn

How to Register:

For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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1900 The Exchange, Suite 600, Atlanta, GA 30339-2022

Cancellation/Change Policies:

Schools: Cancellations must be received in writing within six or more business days prior to the first day of the school to receive 100% credit. Within five business days prior, 50% of fee is assessed. Credits are not provided for cancellations or absences which occur on the starting day of the program. A \$25 administrative fee will be assessed for any changes made within 3 days of the school. Attendee substitutions are welcome at any time.

Seminars: Due to facility guarantee deadlines, written cancellations must be received four or more business days prior to the event to receive full credit. Credits are not provided for cancellations received within three business days of the event or if absences occur on the day of the event. A \$25 administrative fee will be assessed for changes made within three days of the program. Attendee substitutions are welcome at any time.

Series: Due to facility guarantee deadlines, written cancellations must be received four or more business days prior to the event to receive full credit. Credits are not provided for cancellations received within three business days of the event or if absences occur on the day of the event. Attendee substitutions are welcome at any time. Dates and locations are subject to change. Transfer Fee: If the series is prepaid and a date change is made within the cancellation period, a \$50 transfer fee will apply.

New Feature!

Look in the top right corner of each brochure for these helpful icons!

NEW **# DAY** **ATLANTA** **MACON** **MARIETTA**

CPE All programs qualify for CPE credits!

LOC Some of our classes have multiple locations!

CERT Certificate of Completion will be awarded once ALL classes in a series have been completed.

CCL Next CCL Exam: **January 8, 2010!** For more information on this prestigious program, please contact the CBA Education Department.

About the Speakers

Daniel Olejnik has been working in the banking industry in various capacities for over 30 years. He held the positions of Controller, Chief Financial Officer and EVP of Administration during his tenure at Barnett Bank, both in Florida and Georgia. In 1993, he was hired as the COO to assist a failing savings and loan in Dalton, GA. A successful turnaround to profitability resulted in that institution being sold to Regions Bank in 1996. Since that time, Mr. Olejnik has been the owner and President of BancPro & Associates, a consulting firm primarily serving community banks and de novos. Mr. Olejnik is a nationally-recognized speaker on banking topics. Mr. Olejnik has an undergraduate degree in accounting from Penn State University and an MBA from the University of North Florida. He has been a CPA since 1979 and is a member of the AICPA, GSCPA, FICPA and the Community Bankers Association of Georgia.

Daniel Olejnik is presenting the following program:

- IRAs: Beyond the Basics

Ray Stanford, is a member of the Employment, Labor and Immigration practice group at Taylor English Duma LLP. After working with the OSHA Review Commission in Washington, D.C., Mr. Stanford moved to Atlanta in 1981 where he began advising and representing business and senior management in work-related legal matters. Mr. Stanford's client list includes large and small financial institutions, national and international staffing companies, food operations, utilities, retailers, contractors, e-systems and services, and state and local governments. He is currently co-director of SHRM-Georgia State Council Legislative Affairs Committee and coordinates the Community Bankers Association of Georgia's Workplace Law Program.

Ray Stanford is presenting the following program:

- Personnel & Human Resource Management Series

Alison Wester, CPA, is a partner with Mauldin & Jenkins, LLC. Alison received her BBA in Accounting from the University of Georgia and has worked out of the Atlanta office since joining Mauldin & Jenkins in 1996.

Alison Wester is presenting the following program:

- Audit Committee Responsibilities & Risk Management

Charles Williams is President of Marketing Advertising Consulting Services (MACS) in Chauncey. A graduate of the University of Georgia, he is well known for his community bank training in security and collections. His experience as a corporate and community Loan Officer, Marketing Officer, and Security Officer is the foundation for his expertise. Charles is a frequent and very popular CBA speaker.

Charles Williams is presenting the following program:

- Robbery & Hostage Workshop

Register Today for the 2009 CBA Schools Designed Specifically for Georgia Community Bankers!!

Commercial Lending School	March 22-27, 2009	Atlanta
Essentials of Banking School-Quarter II	March 25, 2009	Macon
BSA Officer School	April 21-24, 2009	Atlanta
3 rd Annual Compliance Management School	May 12-14, 2009	Pine Mountain
The Community Bankers School	July 12-17, 2009	Bloomington, IL
Consumer Lending School	August 16-21, 2009	Atlanta
2 nd Annual Advanced BSA Officer School	September 28-Oct 1, 2009	Young Harris
Compliance School & Alumni Update	October 19-22, 2009	Atlanta



Community Bankers Association of Georgia

Success Through Knowledge, Community Bankers University

April 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday/Sunday
Notes:		1	2 Your Bank's Risk Assessment Responsibilities -Telephone/Webcast	3 Bank Directors' Continuing Education Series-Workshop I Audit Committee Structure & Responsibilities - 1/2 day -Atlanta-	4
					5
6 Ag Lending Issues & Challenges 2009 -Telephone/Webcast-	7 The IT Perspective in Business Continuity Planning: What the Regulators Want -Telephone/Webcast-	8	9 Loan Grading -Telephone/Webcast-	10	11
					12
13	14 OFAC: Risk, Compliance, Due Diligence & Enforcement -Telephone/Webcast-	15	16 Bringing it to the Board: Procedures, Subcommittees, Approval Levels -Telephone/Webcast-	17	18
					19
Mortgage Lending School, Marietta, 4/13-17					19
20	21 NEW Robbery & Hostage Workshop -Macon- The Legal Side of Vendor Management -Telephone/Webcast- Financial Managers' Forum Dinner Series -Atlanta-	22	23 Rule Changes on International ACH Transactions (IATs) -Telephone/Webcast-	24	25
				Spring Conference for Bank Directors & Executives, Pine Mountain, 4/24-26	
			BSA Officer School, Atlanta - 3 1/2 days, 4/21-24		
27	28 Regulatory Enforcement -Telephone/Webcast-	29	30 Personnel & HR Series Workshop II -Macon- Managing Liquidity Risk: Meeting Examiner Expectations -Telephone/Webcast-	Save the Dates!	
				2009 Spring Conference for Bank Directors & Executives April 24-26, 2009 - The Lodge & Spa at Callaway Gardens Pine Mountain, GA 31st Annual Leadership Division Convention & Mini-Trade Show June 24-28, 2009 - The Ritz Carlton, Amelia Island, FL 41st Annual Convention & Trade Show September 16-20, 2009 - The Breakers, Palm Beach, FL	

To learn more about these popular events, please review the brochures at www.cbaofga.com or contact CBA.

April & May Telephone/Webcast Seminars

- May 5 Your Customer has Filed Bankruptcy, Now What?
- May 7 Analyzing Customer Data for Retention & Growth
- May 12 Opening Accounts for Non Profit Organizations
- May 14 Your Bank's IRS Information Returns - What to Report & Ways to Ensure Accuracy
- May 19 Director Series: Directors & Key Committees (11:00 a.m. -12:30 p.m.)
- May 21 Compliance Update for the Frontline Staff
- May 27 Required Compliance for Real Estate Secured Consumer Loans
- May 28 Paper Checks, Remote Capture, Wires & Electronic Transfers: Who is Liable?
- June 4 Website Compliance
- June 9 Required BSA Officer Reports to the Board
- June 11 Your Bank's Independent Review Responsibilities
- June 16 Treasury Check Issues
- June 18 Mobile Banking 101
- June 23 Branch Manager Development: Checklist for Coaching Employees
- June 25 Reporting your Customer's Credit: Metro 2, E-Oscar & FACT Act Compliance
- June 30 Common Security Errors and How to Avoid Them

Registration Form for Telephone/Webcast Seminars

<i>Purchase (Check one)</i>	Training Option <i>(Registration includes one location hook-up)</i>	Member	Non-Member <i>(prepayment required)</i>
	Telephone OR Webcast Seminar	\$235	\$385
	CD for PC use with Handout Training Set*	\$235	\$385
	Special Pricing for Telephone OR Webcast Seminar & CD for PC use with Handout Training Set**	\$335	\$485
	Special Pricing for Additional Telephone OR Webcast Seminar Hook-up	\$215	\$375

To obtain additional information and to register online, please visit www.cbaofga.com or contact CBA.

Instructions for dialing into the program, handouts and evaluation forms will be emailed within two days prior to the broadcast.

**** Due to the same pricing, you will receive hook-up instructions for both the telephone and webcast options.**

Bank/Co. Name: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Business Address: _____

City/State Zip: _____

Office Phone: _____ Fax: _____

E-mail: _____

The cancellation policy for this program may be found on the Things to Know page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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IRAS: BEYOND THE BASICS

2 LOC

1 DAY

Do you know about the recent regulations and legislation impacting Individual Retirement Accounts? Do you need to “brush up” on the complex issues of IRAs? Are you prepared to answer questions beyond the basics?

This IRA seminar is designed to:

- Build on bankers’ knowledge of IRA basics.
 - Prepare bankers to answer the complex questions customers often ask.
 - Highlight new opportunities resulting from recent regulations and legislation.
 - Respond to contribution and distribution questions from IRA holders and beneficiaries.
 - Throughout the seminar, examples and exercises will be used to aid participants with “real world” scenarios.
 - Leave with timely job aids and reference materials.
- Register today and come learn from an industry expert!

HIGHLIGHTS

IRA Quick Review Fundamentals

- Why saving for retirement is important
- Discuss the impact of IRAs to the bank and to its customers
- Highlight the key features, benefits, and differences between Traditional and Roth IRAs

IRA Update

- Review the recent regulation and legislative changes impacting IRAs
 - * 2006 Pension Protection Act
 - * FDIC deposit increases
 - * Tax Increase Prevention and Reconciliation Act (TIPRA) of 2005—signed into law on May 17, 2006
 - * Heroes Earned Retirement Opportunities (HERO) Act—signed into law on May 29, 2006
- Proposed regulations on Roth 401(k) and 403(b) distributions

IRA Contributions

- Discuss Traditional and Roth IRA contributions:
 - * Rollover requirements
- Simplified Employee Pensions (SEPs)
- Simple IRAs
- Health Savings Accounts (HSAs)
- Conversions - Traditional IRA to Roth IRA
- Reporting contributions to the IRA owner and the IRS

IRA Distributions

- Discuss the tax consequences of distributions from Traditional and ROTH IRAs
- Define an excess contribution, as well as a recharacterization
- Determine the requirements to complete a conversion
- Reporting distributions to the IRA owner and the IRS
- Inherited IRAs

IRA Required Minimum Distributions

- Differentiate when to use the Uniform Lifetime Table and the Joint Life Expectancy Table
- Review the tax reporting requirements for required minimum distributions

IRA Process for Special Situations

- List the steps involved in processing an IRA death claim
- Determine a beneficiary’s distribution options and the impact of beneficiary disclaimers
- Complete the paperwork and reporting

DATES/LOCATIONS:

Tuesday, March 24, 2009
Macon, Anderson Center

Thursday, March 26, 2009
Albany, Holiday Inn

SPEAKER:

Daniel Olejnik,
Owner & President, BancPro &
Associates, Acworth

PRICE PER SEMINAR:

Member: \$225 first person/\$195 each
additional person from the same institution

Non-Member: \$300 per person
(Prepayment Required)

WHO SHOULD ATTEND:

Experienced CSRs, Personal Bankers, and New Account Representatives with a solid understanding of IRAs; Bankers who have completed the “IRA Essentials” seminar; Branch Managers and Assistant Branch Managers responsible for IRAs. NOTE: Due to the complex IRA subjects being reviewed, this seminar is suggested for persons with a minimum of two years of IRA experience. It is recommended that persons with less experience enroll in the “IRA Essentials” seminar.

REGISTRATION FORM

Bank/Company: _____
Billing Address: _____
City/State/Zip: _____
Name: _____
Email: _____
Phone: _____ Fax: _____

Select the date you wish to attend.

3/24, Macon 3/26, Albany

Please invoice Check enclosed

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AUDIT COMMITTEE RESPONSIBILITIES & RISK MANAGEMENT

ATLANTA

1/2 DAY

2009 BANK DIRECTORS' CONTINUING EDUCATION SERIES - WORKSHOP I

FRIDAY, APRIL 3, 2009 - ATLANTA, JHTC @ CBA HEADQUARTERS



With unprecedented events in the past year, many audit committees are wondering "what should we consider for 2009?"

THE AUDIT COMMITTEE is the most important board level committee. The purpose of the Audit Committee is to assist the Board of Directors in fulfilling its oversight responsibilities by reviewing the financial information which will be provided to the shareholders; reviewing the systems of internal controls which management and the Board have established; appointing, retaining and overseeing the performance of independent accountants; and overseeing the company's accounting and financial reporting processes and the company auditors' financial statements.

Tremendous pressures continue to be placed upon depository financial institutions by state and federal regulator agencies and by the Department of Justice. This seminar is designed to further educate audit committees on their responsibilities for managing these areas in a continually evolving environment.

Register today and come learn from an industry expert while networking with other community bank directors and executive management.

TOPICS TO BE COVERED

- Proper Committee Structure
- The Control Environment
- Risk Management
- Typical Internal & External Reporting Expectations
- Best Practices for Audit Committee
- Board Communication



PRICE

Member: \$150 for the first attendee/\$125 for each additional attendee from same institution
 Non-Member: \$275 for each attendee (prepayment required)

SCHEDULE

8:30 a.m. ~ Registration
 Continental Breakfast
 9:00 a.m. ~ Program
 Noon ~ Adjourn

WHO SHOULD ATTEND?

Audit Committee Chairs,
 Audit Committee Members, CEOs.

FEATURING

Alison Wester, CPA
 and Partner, Mauldin & Jenkins, Atlanta

REGISTRATION FORM

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

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How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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Robbery & Hostage Workshop

MACON
1 DAY

During these challenging times when bank staff is focused on a variety of important issues, bank security, especially robbery and hostage procedures, may be overlooked ...until you are faced with a robbery situation! One way to ensure that all employees stay focused on your bank's robbery and hostage procedures is for all employees to attend annual training as required under the FDIC regulation 326.



CBA is pleased to partner with Charles Williams, a physical security expert, to offer this new Robbery and Hostage workshop. Mr. Williams has enhanced his popular Bank Security Workshop to feature a new twist by taking a look at your bank from the perpetrator's viewpoint. The idea is to help bankers see things in their own organizations that they might otherwise overlook. For example: If your robbery and hostage training does not include in depth coordination between your bank and your locally responding law enforcement agency, a perpetrator might escalate the robbery in progress to a higher level, that is, the taking of a hostage.

Register today for this "must attend" workshop and come gain a fresh new look at the subject of physical security. All employees, from the frontline staff to the Board of Directors, will benefit from learning from Charles Williams, someone you've come to know and trust. Charles' unique training style will not only make a serious subject enjoyable, he will share new ideas and techniques that you can immediately take back and implement into your written bank security program thereby providing a safer banking environment for all employees and customers while minimizing your compliance risk

Highlights

- FDIC Regulation 326: (Authority, purpose, scope)
- Key elements of a good security plan
- A view of your bank from a perpetrator's viewpoint
- Branch opening, closing & after hour procedures
- Currency control/bait money · Security equipment
- Robbery procedures/incident report
- And much, much more!

Tuesday, April 21, 2009

Hilton Garden Inn @ Macon/Mercer University

Speaker

Charles Williams is President of Marketing Advertising Consulting Services (MACS) in Chauncey.

Price

Member: \$225 for the first attendee/\$195 for each additional attendee from same institution

Non-Member: \$300 for each attendee
(prepayment required)

Who Should Attend

CEO's/Directors, Bank Security Officers, Compliance Officers, Branch Managers/Supervisors, Head Tellers and anyone with physical security responsibilities.

Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ Fax: _____

Please Invoice

Check Enclosed

The cancellation policy for this program may be found on the Things to Know page, the CBA website or by contacting CBA.

How to Register: For multiple registrants, please duplicate form, or register online! Visit our website for up-to-date information such as venue and date changes as well as quick & easy online registration. Or, simply fill out the registration form and fax or mail to CBA. Contact the CBA Education Department with any questions or comments.

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PERSONNEL & HUMAN RESOURCE MANAGEMENT SERIES

CBA is pleased to present the second workshop of the 2009 Personnel & Human Resource (HR) Management Series. This series is one of the many benefits of the CBA Workplace Law Program and is design to help you learn the proper personnel and human resource skills to keep current in today's fast-paced banking industry. Ray Stanford, Attorney, Taylor English Duma LLP will continue to lead this important program. Register today for one or all of the remaining workshops and learn from an industry expert while networking with other community bank HR professionals.

Workshop II: First 100 Days New Workplace Laws in Bad Times

Thursday, April 30, 2009

Idle Hour Club, Macon

CBA Members Price

Three Workshops: \$675 for the first attendee / \$435 for each additional attendee from same institution.

One Workshop: \$225 for the first attendee / \$195 for each additional attendee from same institution.

Workplace Law Program Members: First person FREE / \$175 for each additional person from the same institution.

Non-Members (Prepayment Required)

Three Workshops: \$1200 each attendee

One Workshop: \$350 each attendee

Highlights

Each topic will be discussed in light of the current economy and the difficult decisions facing HR.

▶ Workplace laws and regulations enacted by the 111th Congress and agencies including discrimination compensation, Lilly Ledbetter Act, Fair Pay Act, gender discrimination, record retention, executive compensation, TARP, misclassification of workers, leave and exempt status, suspicious activity under other laws, employees as credit risks, and compliance reports;

▶ President Obama's workplace executive orders including affirmative action plans and reports, e-verify for contractors and providers, union rights of federal contractors and providers; and

▶ New Court decisions affecting the workplace including retaliation and Crawford v. Nashville, former employee competition, data privacy and encryption, workplace audits and training, employee sabotage, HR duties owed to vendors, fiduciary duty of HR.

Who should attend?

CEOs, Branch Managers, HR Managers, and experienced HR specialists who want to become more respected, strategic business partners. This series may also be attractive to risk managers, boards of directors and members of the audit committee.

Speaker Ray Stanford, Attorney, Taylor English Duma LLP, Atlanta

Registration Form

Bank/Company: _____
 Billing Address: _____
 City/State/Zip: _____
 Name: _____
 Email: _____
 Phone: _____ Fax: _____

Select the workshop(s) you wish to attend.

- Workshop I - Watch for 2010 details.
- Workshop II - April 30, 2009
- Workshop III - October 8, 2009
- ALL three workshops

The cancellation policy for this program may be found on the Things to Know page, the CBA website or by contacting CBA.

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Agenda At-A-Glance

Friday, April 24, 2009

10:00 - 1:00 p.m.
1:00 - 4:30 p.m.

Registration (Lunch at your leisure)
Opening Business Session

The Recession: How Long, How Deep, Will the Stimulus Work?

- Dr. William Dunkelberg, Chief Economist, National Federation of Independent Business (NFIB), Washington, DC

Where Are We; Where Do We Want to Go; How Can We Get There?

- Walt Moeling, Partner, Bryan Cave Powell Goldstein, Atlanta

Current Financial Institutions Regulatory Developments

- Gil Barker, Deputy Comptroller for the Southern District, OCC, Dallas, TX
- Rob Braswell, Commissioner, Georgia Department of Banking & Finance, Atlanta
- Bill Estes, Senior VP, Supervision/Regulation Division, Federal Reserve Bank, Atlanta
- Mark Schmidt, Regional Director, FDIC, Atlanta
- Brad Waring, Assistant Deputy Director, Office of Thrift Supervision, Atlanta

5:30 - 6:30 p.m.

Reception (Spouse/guest invited, adults only)/ **Dinner on Your Own**

Saturday, April 25, 2009

8:00 - 8:30 a.m.
8:30 - Noon

Continental Breakfast
Business Session

Opening Remarks

- Joe Gore, President/CEO, First State Bank, Wrens, 2008-2009 CBA Chairman

Foreclosures - Be Careful What You Ask for!

- Edward H. Brown, Attorney, Epstein Becker & Green P. C., Atlanta
- Leah J. Knowlton, Senior Council, Epstein Becker & Green, P. C., Atlanta

The Changing Times for Community Bankers - Asset Liability & Liquidity Management

- Wade Oliver, Director of Asset Liability Management, ICBA Securities

12:30 p.m.
6:00-7:00 p.m.
7:00-8:30 p.m.

Golf Tournament (Consecutive Tee Times) or Afternoon Free
High Speed Networking Reception (adults only)
Dinner (Spouse/guest invited, adults only)

Sunday, April 26, 2009

8:00 - 8:30 a.m.
8:35 - 9:25 a.m.

Continental Breakfast
Business Session

The Impact of the Government "Bailout" on Community Banks

- Philip K. Smith, President, Gerrish McCreary Smith, Memphis, TN

9:45 - 11:45 a.m.

Legal & Accounting Panel

Hot Issues - Cool Guys: A Dialogue with Industry Attorneys & Accountants

Moderator: Philip K. Smith

Panelists:

- Jerry Harrell, Partner, Martin Snow, Macon
- Mark Kanaly, Partner, Alston & Bird LLP, Atlanta
- Kathryn Knudson, Partner, Bryan Cave Powell Goldstein, Atlanta
- Brennan K. Ryan, Partner, Nelson Mullins Riley & Scarborough LLP, Atlanta
- Donny Luker, Managing Partner, Mauldin & Jenkins, Albany
- Tim Messman, Principal, Porter Keadle Moore, LLP, Atlanta
- Marlan Nichols, Senior Partner, Nichols, Cauley & Associates LLC, Dublin

11:45 a.m.

Closing Remarks/Departures

Spring Conference Registration Form The Lodge & Spa at Callaway Gardens, Pine Mountain, Georgia · April 24-26, 2009

Bank/Company: _____	<input type="checkbox"/>	Conference Delegate Registration (Member)	\$450
Address: _____	<input type="checkbox"/>	Conference Delegate Registration (Non-Member)	\$875
City/State/Zip: _____	<input type="checkbox"/>	(Prepayment required)	
Phone: _____ Fax: _____	<input type="checkbox"/>	Additional Guest (Spouses are free!)	\$200
E-mail: _____	<input type="checkbox"/>	Spouse Registration	FREE
Name: _____	<input type="checkbox"/>	Delegate Golf	\$120
	<input type="checkbox"/>	Spouse/Guest Golf	\$120
		(Mountain View Golf Course)	
Nickname for Badge: _____	<input type="checkbox"/>	Check Here To Be Invoiced	<input type="checkbox"/> Check Enclosed _____

Spouse/Guest Name: _____
Nickname for Badge: _____
The deadline to receive the CBA discount hotel rate is March 24, 2009. Reservations may be made by contacting Callaway Gardens at (800) 225-5292.

Duplicate this form for multiple registrations and return to:

Community Bankers Association of Georgia

1900 The Exchange, Suite 600 • Atlanta, GA 30339-2022

Phone (770) 541-4490 • (800) 648-8215

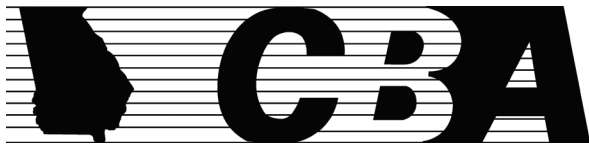
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2/27/09

Cancellation Policy: (Attendee substitutions are allowed.) Conference registrants canceling on or between 16 and 20 business days prior to the 1st day of the conference will receive 50% credit; within 15 business days prior, no credit will be issued.

Spring Conference for Bank Directors & Executives
April 24-26, 2009
The Lodge & Spa at Callaway Gardens

The Community Bankers Association is the only organization in Georgia that represents the interests of community banks exclusively. For over 40 years, our mission has been, and will continue to be, to promote the preservation and continued development of locally, independently-owned community banks in Georgia; and the philosophy of hometown banking through unified efforts of its membership and staff. Today, the Association has over 300 community bank members who utilize four main areas of service: Education, Networking, Group Purchasing and Political Affairs.



Community Bankers Association of Georgia
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FIRST CLASS
PRESORTED
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