



"Meeting the Challenge."

# CBA TODAY

July 10, 2009

Issue 14

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

## Leadership Division Charts Course at 31<sup>st</sup> Annual Convention & Mini-Trade Show

The Leadership Division of the CBA of Georgia held its 31<sup>st</sup> Annual Convention & Mini-Trade Show June 24-28, 2009, at The Ritz-Carlton, Amelia Island, FL. The educational and informational convention received numerous accolades from the attendees who indicated the sessions and peer networking were vital resources for all bankers involved. In addition, the Mini-Trade Show provided cutting-edge products and services with focuses on core deposits, non-interest income, and expense reduction.

2008-2009 Leadership Division Chairman Corey Gibbs, Community Banking Company of Fitzgerald, announced the Leadership Division had collected over \$31,000 for Children's Healthcare and cancer research, made over 27,000 Economic Education contacts, and raised over \$5,000 for CBA's PAC/PR Legislative fund in his tenure. 2009-2010 Chairwoman Andrea Payne, Bank of Dudley, Dublin, graciously began her term during the Chairman's Banquet on Saturday evening and announced an aggressive course for the Leadership Division in the coming year. In addition, Pam Wheeler of SunMark Community Bank, Hawkinsville won Leadership Division Representative of the Year and Division 3 won Division of the Year.

### 8<sup>th</sup> Annual Julian Hester Memorial Golf Tournament Results

- 1<sup>st</sup> Place Team - *Bob Hicks*, Deluxe Corporation, Zionsville, IN  
*Brenton Easom*, Mauldin & Jenkins, Atlanta
- Longest Drive - *Rusty Powell*, Highland Commercial Bank, Marietta
- Closest to Pin - *Mark Maness*, Consultants & Builders, Inc., Duluth

#### Friday Cash Prize

*Bruce Turner*, Farmers State Bank, Lincolnton

#### Saturday Cash Prize

*Jim Vaughn*, Mauldin & Jenkins, Atlanta

#### Big Bucks Bonanza Drawing

*Cindy Wilson*, Newnan

LEADERSHIP DIVISION  
OF THE YEAR:

### Division 3

LEADERSHIP DIVISION  
REPRESENTATIVE OF THE  
YEAR:

**Pam Wheeler, SunMark  
Community Bank,  
Hawkinsville**



(Left) Corey Gibbs presenting plaque to Pam Wheeler.  
(Right) Randy Wright, winner of Longest Drive



## 41<sup>ST</sup> ANNUAL CONVENTION & TRADE SHOW

Featuring:

- Jerry Harrell, Partner, Martin Snow, LLP
- Dr. David M. Jones, President/CEO, DMJ Advisors
- Jeffrey Johnson, President, Bankers Insight Group, LLC
- James McPhee, Vice-Chairman, ICBA
- Lee Wetherington, Senior VP, Goldleaf Financial Solutions
- Keynote from Afterburner

The Breakers  
Palm Beach, Florida  
September 16-20, 2009

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## Success Through Knowledge

### Member Mentions

**Charlie Crawford**, President/CEO, **Private Bank of Buckhead, Atlanta**, announces the addition of **Marsha Lee Dollar**, who joins the bank as Loan Administrative Specialist.

**Lou Douglass**, President, **Alpharetta Community Bank**, will succeed **John Rasper** as chairman of the board of directors for the Greater North Fulton Chamber of Commerce.

**Lee A. Scroggins, Jr.**, President/CEO, **Community Bank of the South, Smyrna**, is pleased to announce the promotions of **Wesley D. Smith** and **Julie C. Poole** to Group Vice Presidents.

**Bank of Dooly, Vienna**, reports counterfeit official checks bearing the institution's name are in circulation. If you have any information, please contact **Melanie W. Lee**: [mlee@bankofdooly.com](mailto:mlee@bankofdooly.com), or call (229) 268-4707.

If you would like to make an announcement in the *CBA Today*, please contact the **CBA Marketing Department**.

### Attention Lenders, Auditors, Compliance & BSA Officers!

Register today for these popular schools designed specifically for community bankers!

#### Consumer Lending School

Monday-Friday, August 17-21, 2009  
JHTC at CBA Headquarters, Atlanta  
(4 ½ days)

#### Commercial Lending School

Monday-Friday  
October 26-30, 2009  
JHTC at CBA Headquarters, Atlanta  
(4 ½ days)

#### 2<sup>nd</sup> Annual Advanced BSA Officer School

Monday-Thursday,  
September 28-October 1, 2009  
Brasstown Valley Resort & Spa,  
Young Harris (3 ½ days)

#### 4<sup>th</sup> Annual Compliance School

Monday-Thursday October 19-22, 2009  
JHTC at CBA Headquarters, Atlanta  
(Attend all four days or attend the two-day Lending Module or the two-day Deposit Module)

#### Compliance School-Alumni Update

Monday, October 19, 2009, Atlanta  
Watch for Details

#### BSA Officer School

Tuesday-Friday, November 3-6, 2009  
JHTC at CBA Headquarters, Atlanta  
(3 ½ days)

To review the school brochure(s) and/or to register online, please visit [www.cbaofa.com](http://www.cbaofa.com) or contact the CBA Education Department. BSA Officers/Auditors: If you have not met the annual BSA Officer and back-up BSA Officer training requirements, the BSA Schools are one way to help you meet this important regulatory requirement. Compliance Officers/Auditors: If you are not ready for the RESPA and Regulation Z changes and/or if you need a refresher on these regulations, the Compliance School and the Alumni Update seminar will provide you with a good understanding of these regulations. Plus, other federal regulations will be discussed. CPE and CCL credits are available to participants.

### CBA NEWS

## The Success of the 31<sup>st</sup> Annual Leadership Division Convention & Mini-Trade Show Could Not Have Been Possible Without the Dedication and Support of These Outstanding Sponsors:

#### Platinum

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#### Silver

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SHAZAM, Inc.

#### Individual Event Sponsors

- Zurich North America Financial Enterprises
- Pulse
- Mauldin & Jenkins
- OneGeorgia Authority
- Cash Transactions, Inc.
- Independent Bankers Bank
- Accume Partners
- Travelers

### ICBA's Fine, Menzies, Cloutier on CNBC's Squawk Box

ICBA leaders continued to communicate the community bank message over the nation's airwaves as ICBA President and CEO Cam Fine co-hosted CNBC's Squawk Box business program. Fine was joined on the air by ICBA Chairman Mike Menzies and former ICBA chairman Rusty Cloutier. ICBA and community bankers' perspectives on the current state of banking and community bankers' reaction to the government's regulatory reform plan dominated the nationwide program's discussion.

Fine expressed concerns with the Consumer Financial Protection Agency that would be introduced under the administration's plan. He said consumer protections should be implemented within existing agencies. "Let's remember it wasn't the regulated part of the banking industry that went off the tracks and went over the cliff, it was the unregulated part," he said.

Menzies emphasized the strength of the nation's community banks and praised the administration's proposal calling for ICBA's recommendation to establish new system-risk regulations to address the risks posed by too-big-to-fail institutions. Cloutier said Congress must address the problem of excessive financial concentration.

*ICBA NewsWatch Today, June 22, 2009*

### ICBA Calls on Congress to Oppose Proposed Regulator

ICBA is urging Congress to oppose the administration's proposed Consumer Financial Protection Agency, a separate and co-equal bank regulatory agency that would conduct consumer compliance examinations and have review and approval authority over bank products and services. In a statement for the House Financial Services Committee hearing on consumer protections, ICBA said the new agency, part of the administration's regulatory reform plan, would disconnect consumer protection policies from safety and soundness enforcement.

The new agency would have rule-writing authority and both enforcement and examination authority over banks and other financial institutions, such as mortgage companies and brokers. The banking agencies and HUD would lose their consumer regulatory authority.

### FDIC Weighs Extending Transaction Account Guarantee

The FDIC Board of Directors proposed for comment two alternatives for phasing out the Transaction Account Guarantee component of the Temporary Liquidity Guarantee Program, which guarantees all funds held at FDIC-insured depository institutions in qualifying noninterest-bearing transaction accounts above the existing deposit insurance limit. One alternative allows the program to expire on Dec. 31, 2009, as provided under existing regulation. The other extends the program for six months, through June 30, 2010, subject to increasing the fees to 25 basis points from 10 basis points. Under the second alternative, banks would be given an opportunity to opt out of the extended TAG program.

To read this article in its entirety, please visit [www.icba.org](http://www.icba.org).

ICBA NewsWatch Today, June 24, 2009

### First-Quarter GDP Revised Up

The gross domestic product shrank less in the first quarter than previously estimated, falling at a 5.5 percent annual rate, according to the Commerce Department. The decrease reflected negative contributions from exports, equipment and software, private inventory investment, nonresidential structures and residential fixed investment. These were partly offset by growth in personal consumption expenditures. The GDP fell by 6.3 percent in the previous quarter and 0.5 percent in third quarter 2008.

ICBA NewsWatch Today, June 26, 2009

### Report: FDIC Considers Role of Silverton in Toxic Asset Sale

The FDIC told Bloomberg it is considering combining loans from failed Silverton Bank with assets from other closed banks as a test of the Public-Private Investment Program to remove and sell toxic holdings. Spokesman David Barr said the agency is considering a variety of options for the Atlanta-based correspondent bank's holdings, including securitization, the PPIP process and structured loan sales.

The PPIP was established under the stimulus act to relieve banks of troubled assets. A planned sale of toxic loans under PPIP's Legacy Loans Program was postponed by the FDIC earlier this month. Silverton cost the Deposit Insurance Fund approximately \$1.3 billion when it was closed May 1, 2009.

### ICBA Urges Grassroots Outreach on Deposit Insurance Bill

ICBA continues to encourage the nation's community bankers to ask their members of Congress to cosponsor legislation to broaden the assessment base for FDIC deposit insurance premiums and create a separate systemic-risk premium for too-big-to-fail banks. While ICBA is working with Congress to build support, community bankers' grassroots outreach is invaluable to advance the legislation.

The Bank Accountability and Risk Assessment Act of 2009 (H.R. 2897), sponsored by House Financial Services Subcommittee on Financial Institutions Chairman Luis Gutierrez (D-Ill.), would require the deposit insurance assessment base to include total assets (minus tangible equity), rather than domestic deposits. It would also implement a systemic-risk premium.

Community bankers should call (202) 224-3121 and ask to be connected to their representative's office. Ask to speak to the financial services legislative assistant, and urge them to cosponsor H.R. 2897. Read Summary of Bill. Read Talking Points for H.R. 2897.

ICBA NewsWatch Today, June 29, 2009



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### Atlanta Computer Group (ACG) - Currency/Coin Counting Program

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## UPCOMING 2009 EDUCATION PROGRAMS

### Telephone/Webcasts

- 7/16 Resolving the #1 Compliance Violation: Proper Disclosure of Finance Charges
- 7/21 Examiner Hotspot: Designing BSA Training
- 7/23 Records Retention/Destruction: Electronic & Paper
- 7/24 **NEW!** FDIC Rules Regarding Sweep Accounts (11:00 a.m. – 12:30 p.m.)
- 7/28 Business Accounts: Who is Authorized to Open Close Transact?
- 7/30 Managing Loan Concentrations
- 7/30 Why Credit is Not Revolving (9:30 a.m. - 11:30 a.m.)
- 8/04 Payment Systems Update
- 8/06 Determining Mental Competence: The Banker's Perspective
- 8/11 Top 10 HSA Trouble Spots

-CPE credits available to participants-

### Classroom Programs\*

- 7/14 Allowance For Loan & Lease Losses (ALLL), Atlanta
- 7/16 Remote Deposit Capture, Brunswick
- NEW!** 7/29 Reviewing Lending Regulations, Atlanta
- NEW!** 7/30 Training the Credit Analyst for Today's Environment, Atlanta
- 8/12 Branch Manager Certification Program: Workshop III, Macon

**NEW!** *Today's Economy -Your Risk. Manage it For Success!*  
 "An Enterprise Risk Management Seminar"

- 7/23 Brunswick
- 7/28 Lake Lanier Islands
- 8/4 Pine Mountain

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

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

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 The Breakers, Palm Beach, FL

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