



"Meeting the Challenge."

CBA TODAY

March 20, 2009

Issue 6

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

DEADLINE FAST APPROACHING TO REGISTER FOR THESE EXCITING EVENTS!

Spring Conference for Bank Directors & Executives

April 24-26, 2009

The Lodge & Spa at Callaway Gardens

Pine Mountain, GA

Spring is here! The beautiful gardens at Callaway are in full bloom and the golf courses are nothing less than awe-inspiring. Gain current information on a variety of hot topics during the business sessions at the Spring Conference for Bank Directors & Executives. Plus, don't miss the unique opportunity to interact with attorneys and accountants during the "Hot Issues - Cool Guys: A Dialogue with Industry Attorneys & Accountants" panel discussion! Please note that the deadline to receive the Community Bankers Association discounted hotel rate is Tuesday, March 24, 2009. Reservations may be made by contacting Callaway Gardens at (800) 225-5292. For additional details and to register online visit www.cbaofga.com or contact CBA.



31st Annual Leadership Division Convention & Mini-Trade Show

June 24-28, 2009

The Ritz Carlton • Amelia Island, FL

You will not want to miss this exciting event! The 31st Annual Convention & Mini-Trade Show agenda is packed full of current topics and activities designed specifically for community bankers and their families. It will be a fantastic opportunity to network while learning about the latest in financial products & news! Between sessions, enjoy the beach, the Golf & Tennis Tournaments or a massage by the pool! Join us for this informative and relaxing annual convention at The Ritz Carlton, Amelia Island, Florida!



To learn more, visit www.cbaofga.com or contact CBA. For hotel room reservations, contact the hotel directly at (904) 277-1100 or (800) 241-3333. Mention that you are with the CBA convention to get a per night rate of \$250 for single or double rooms. The deadline to make reservations is May 15, 2009.

6th Annual Marketing Conference

May 6, 2009

The Lodge & Spa at Callaway Gardens

Pine Mountain, GA

For the past five years, community bank marketing officers have made this a must-attend event. This year will be no exception! Save the date to exchange marketing ideas during the popular peer exchange and hear industry experts speak about the value of marketing in a troubled economy and much more! The deadline to receive the CBA discounted hotel room rate at the beautiful Lodge & Spa at Callaway Gardens is Friday, April 4, 2009. Reservations may be made by contacting the hotel at (800) 225-5292. *The conference brochure will arrive soon at your bank!*



Celebrate Community Banking Month in April!

Don't Forget! April is Community Banking Month! Participating in Community Banking Month gives you the opportunity to highlight all that your bank does to benefit your community. CBA is once again providing various promotional materials—this year in five original designs to choose from—all customized to your bank! Visit our website to view the designs and place an order today!



41st Annual Convention & Trade Show

September 16-20, 2009 The Breakers • Palm Beach, FL

CBA's 41st Annual Convention & Trade Show promises to be a top-notch event. With very affordable room rates and flights, you can't afford to miss this beneficial event in such a beautiful beach setting! Plan to send representatives from your bank/company to The Breakers, Palm Beach, Florida, September 16-20, 2009! Tell The Breakers you are with CBA to get a great room rate! Book your room now by calling (888) 273-2537. *CBA will be mailing the brochure in April!*



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

"Meeting the Challenge."

PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

William House, Chairman, **Peach State Bank & Trust Co.**, **Gainesville**, announces the addition of **John M. Melvin** to the bank's Community Development Board.

Stan Kryder, President & CEO, **Midtown Bank**, **Atlanta**, is pleased to announce the addition of **Sand Patel** and **Dany Lee** as Vice Presidents, as well as **Paul Raufman** as Business Development officer.

The Tattnall Bank, **Reidsville**, is proud to welcome **Johnny R. Myers** as the new President & CEO.

Ricky Pugh, President, **The Hall County Community Bank**, **Gainesville**, is pleased to announce that **Gerri Collins**, branch manager, has been promoted to Vice President.

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

CBA News Available Online

Breaking news and current market and economic conditions are now available

www.cbaofga.com

ICBA news, Legislative Alerts Media Talking Points, & more

CBA Today available via email!

Please send your email address to heidi@cbaofga.com

Announcing the 3rd Annual Compliance Management School!

Tuesday-Thursday, May 12-14, 2009

The Lodge & Spa at Callaway Gardens, Pine Mountain

CBA is pleased to partner with Professional Bank Services, the Community Bankers Association compliance provider, to offer the 3rd Annual Compliance Management School. The school is designed to meet the needs of compliance officers and auditors. It is particularly helpful to those who are new in compliance management, who serve in a part-time basis or are new to the institution and want to evaluate existing procedures. Industry experts will provide you a step-by-step explanation of how to manage the compliance function. The school reflects two basic philosophies:

- 1) compliance is a fundamental requirement for all personnel; and
- 2) techniques and procedures used by bank examiners represent the logical starting point for an effective program.

During the first two days, the speaker will provide a framework within which a financial institution can organize or evaluate its consumer compliance management program beginning with an overall review of compliance activities and responsibilities and progresses through the various stages of program development, risk assessment and auditing. On the last day of the school, a variety of industry experts will present information on current hot topics. Plus, the participants will have an opportunity to interact with each other during the Peer Exchange and with state and federal regulators during the popular regulatory panel discussion. Save the date and watch for the brochure to arrive at your bank soon!

Attention Bank Directors & Executive Management!

Session III of the Winter/Spring Bank Directors' College will be held May 14-15, 2009 at the beautiful Brasstown Valley Resort & Spa, Young Harris, GA. The Directors' College was developed in close conjunction with both state and federal regulators, and is designed to teach individuals how to become a more effective, capable and supportive member of a bank's board of directors. CPE credits are available to the participants and many attorneys and accountants take this opportunity to obtain some of their professional continuing education credits. The college is offered twice a year and consists of three sessions! You may take the sessions in consecutive order or you may schedule the sessions in the order that is best for you! Register today for the only Bank Directors' College designed specifically for community banks. To register for the May session, please visit www.cbaofga.com or contact Jodi Swilley, Vice President of Education & Professional Development at jodi@cbaofga.com. The deadline to receive the CBA discounted hotel room rate is April 10, 2009. To make hotel reservations, please contact the hotel at (706) 379-9900 or (800) 201-3205.

SAVE THE DATE:

2nd Quarter Compliance Program - June 16-25, 2009

Five Convenient Locations!

Topic: RESPA - Real Estate Settlement Procedures Act

In the works since 2002, HUD's major overhaul of RESPA's Regulation X is now a reality. While the purpose of these changes is to "improve and simplify" the mortgage loan process, the effect these changes have on the way loan originators and brokers do business, as well as design and disclose their products, will be anything but "simple."

This seminar will be offered in five convenient locations over a two-week period and will focus not only on RESPA coverage and when the various revised provisions become effective, but will also highlight substantive issues presented by the revised requirements as they relate to product development and fee structures. The seminar will contrast RESPA as it exists today and as it will be after the revised provisions are effective, and will assist you in concentrating your compliance efforts on how to effectively transition from the "old" RESPA requirements to the "new." Register today at www.cbaofga.com or contact the CBA Education Department at education@cbaofga.com.

Responding To Administrative Enforcement Actions: Some General Observations

Community banks, like other businesses, are facing serious and almost unprecedented challenges. In Congressional confirmation hearings, Paul Volcker, former Chairman of the Board of Governors of the Federal Reserve System, recently referred to the current economic situation as “the mother of all financial crises.”

Community banks are operating in the same economic environment as the country’s largest financial institutions. As the financial crisis continues, many banks are receiving increasingly negative examination reports. As a result of these examinations, formal and informal administrative enforcement actions by the bank regulatory agencies are increasing.

In the current financial environment, even the most skilled management team can find itself in a situation where the regulatory agencies decide to impose some level of corrective action against a bank based upon the results of its latest examination report.

These enforcement initiatives range from informal actions to formal actions, including civil money penalties against individuals as well as institutions. However, an “informal” enforcement document is not at all informal with respect to the agencies’ expectations of compliance.

Directors should always keep in mind that the administrative enforcement process is examination-driven, and that the proposed enforcement document is supposed to be corrective in nature. Provisions in a proposed enforcement document that appear to have little reasonable relationship to the issues cited in the examination report should be vigorously questioned, because once a bank enters into an enforcement document, it must be in position to comply completely and in timely fashion.

In conclusion, any proposed enforcement document should be carefully reviewed by the board because it can have a profound effect on how the bank is operated on a going forward basis. A reasonable approach to the enforcement process should result in a negotiated document that is not unduly burdensome to the bank, and is subject to being terminated as soon as the bank can demonstrate that the deficiencies cited in the examination report have been corrected.

Provided by Stanley H. Pollock, Haskell Slaughter Young & Rediker, LLC, Atlanta, a CBA Associate Member

**Register today for CBA’s
April 28th
Regulatory Enforcement
Telephone/Webcast!**

CBA NEWS

Independent Community Bankers of America (ICBA) Announces 2009-2010 Georgia ICBA Committee Members

ICBA Makes CRA Guidance Recommendations

ICBA provided comments (<http://www.icba.org/files/ICBASites/PDFs/cl030909a.pdf>) to the federal banking regulators on a proposal to update Community Reinvestment Act guidance. The regulators are proposing a question-and-answer guidance format to provide examples of how financial institutions can determine whether community services are targeted to low- and moderate-income individuals. ICBA supports the question and answer, but recommended that the agencies make clear the list is illustrative, not exclusive.

ICBA also supports revised questions and answers to deem as “community development” activities that provide some affordable housing to low- or moderate-income individuals, but do not have a primary purpose of community development.

ICBA Newswatch Today, March 11, 2009

George G. Andrews Capitol City Bank & Trust Company, Atlanta	FHLBank Task Force Regulation Review Committee
Steven D. Bridges Community Bankers Association of Georgia, Atlanta	Regulation Review Committee
Christopher B. Maddox The Peoples Bank, Winder	ICBA Political Action Committee
Charles O. Maddox, Jr. The Peoples Bank, Winder	Nominating Committee
Robert G. Peck Gateway Bank & Trust, Ringgold	Regulation Review Committee
James H. Powell Highland Commercial Bank, Marietta	Lending Committee
Bran Thompson South Georgia Bank, Glennville	Tax Committee
Greg Wood Ameris Bank, Moultrie	Lending Committee



SHAZAM’s EFT/Debit Card Program

SHAZAM delivers the tools community financial institutions need to compete with a level of personal service and reliability unmatched in the Electronic Funds Transfer industry. As a member-owned and controlled network, we answer directly to our financial institutions and focus on responding to their needs. SHAZAM is a not-for-profit organization and is not driven by profits or shareholder revenues. Instead, we are focused on delivering the products, services and pricing that make our participants’ debit card programs competitive. Contact Mark Fucci (866) 644-9134.

APRIL 2009 EDUCATION PROGRAMS

Telephone/Webcasts

- 4/2 Your Bank's Risk Assessment Responsibilities
- 4/6 Ag Lending Issues & Challenges 2009
- 4/7 The IT Perspective in Business Continuity & Disaster Recovery Planning: What the Regulators Want
- 4/9 Loan Grading
- 4/14 OFAC Rules & Enforcement
- 4/16 Bringing it to the Board: Procedures, Subcommittees, Approval Levels
- 4/21 The Legal Side of Vendor Management
- 4/23 Rule Changes on International ACH Transactions (IATs): Deadline Sept 20, 2009
- 4/28 Regulatory Enforcement
- 4/30 Managing Liquidity Risk: Meeting Examiner Expectations

Classroom Programs*

- 4/3 Audit Committee Responsibilities & Risk Management, Atlanta
- 4/21-24 BSA Officer School, Atlanta
- 4/21 Financial Managers' Forum Dinner Series, Atlanta
- 4/21 Robbery & Hostage Workshop, Macon
- 4/30 Personnel/Human Resources Management Series: Workshop II, Macon

**Dates/Locations are subject to change.*



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