

Community Bankers Association of Georgia
EDUCATION
BROCHURE CATALOG



August 28, 2009

Issue 6

Volume 1



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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 CBU in the following formats: face-to-face, such as schools, seminars (or "workshops"), conferences and conventions; online and telephone/webcast seminars, available via live-broadcast and/or via CD Rom. All CBU programs qualify for continuing professional 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!

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, Education and
Professional Development
jodi@cbaofga.com

Karen Wyrosdick, Assistant Vice President,
Education
karen@cbaofga.com

Nick Wilborn, Education Assistant
nick@cbaofga.com

**Register
today!**

41st Annual Convention & Trade Show
September 16-20, 2009
The Breakers, Palm Beach, Florida

THINGS TO KNOW

New Feature!

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

NEW **# DAY** **ATLANTA** **MACON** **POPULAR!** **# LOC**

AM This icon next to a speaker indicates they are an Associate Member of CBA.

EMC This icon next to a speaker indicates they are an Endorsed Member of CBA

CPE All programs qualify for CPE credits!

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.

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.

www.cbaofga.com • education@cbaofga.com

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

Fax: (770) 541-4496

1900 The Exchange, Suite 600

Atlanta, GA 30339-2022

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

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.

Compliance Program/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.

Telephone/Webcast: Credits will not be issued for absences or changes to your training options selection received within 3 business days of the seminar. Attendee substitutions are welcome at any time.

All dates and locations are subject to change.

*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

Country Inn & Suites – Rome

15 Hobson Way, Rome GA 30161

(706) 232-3380

Doubletree Hotel – Atlanta NW/Marietta

2055 South Park Place, Atlanta, GA 30339

(800) 705-9140

*Unless otherwise noted.

Holiday Inn – Brunswick/I-95

138 Glynco Parkway, Brunswick, GA 31525

(912) 264-3300

Holiday Inn Select – Norcross

6050 Peachtree Industrial Blvd, Norcross, GA

(770) 448-4400

Hilton Garden Inn – Macon/Mercer University

1220 Stadium Drive, Macon, GA 31204

(478) 741-5527

About the Speakers

Regulation Z Update: 3rd Quarter Compliance Program

Wayne Barnes is President of Professional Bank Services, Louisville, Ky. Prior to joining the firm in 1979, Mr. Barnes was vice president of a community bank, serving as a loan officer and compliance officer. In his current capacity, he oversees the firm's compliance consulting practice and its educational services. He presents seminars on regulatory compliance topics and is a member of the faculty of the Office of Thrift Supervision's Level I School for Compliance Examiners. He has served on the faculty of numerous bankers associations' compliance schools including Delaware, Indiana, Iowa, Texas and Virginia. He is a Certified Regulatory Compliance Manager.

Auditing in Action Series

Tim Keadle, CPA, Porter Keadle Moore, LLP, magna cum laude graduate of the University of Georgia. He worked for six years with an international accounting firm before joining PKM in 1984. Tim's expertise is auditing and financial reporting for banks and manufacturers, including extensive experience in SEC registrants. He serves as a resource to various law firms specializing in SEC reporting issues. He is a frequent instructor and speaker for several educational programs to Georgia's community bankers. Tim is a member of the AICPA and the Georgia Society of CPAs and is licensed in Georgia and North Carolina.

Corporate Secretary

Priscilla Gamwell currently serves as Banking Officer and Assistant Corporate Secretary of Vinings Bank, a two-year old bank located in Smyrna. She has 23 years banking experience and has performed corporate secretary duties for various banks over the last 19 years. In 2002 while at Southern National Bank, she began informally instructing other corporate secretaries in nationally chartered banks in organizational skills at the request of the OCC, and began teaching with the CBA in 2003.

Commercial Lending School

Jeffrey Johnson is President, Bankers Insight Group, Decatur. Previously, Mr. Johnson was Executive Vice President, Bankers' Management, Inc. (BMI) in Atlanta. He has over 32 years of experience in the banking industry, primarily in the sales, lending and credit analysis areas of regional and community banks. Jeffery graduated with a degree in accounting from Morehouse College in Atlanta and received his MBA in Finance from John Carroll University. He also earned a banking diploma from the University of Wisconsin Graduate School of Banking and a graduate certificate in bank management studies from Wharton School of Business at the University of Pennsylvania. Jeffery is a frequent speaker at community banking associations across the country.

Dianne Barton is the founder and president of Performance Solutions, Inc., a training and consulting company that specializes in providing solutions to the key challenges facing community banks today in attracting, selling and servicing their customers. Her expertise in customer service, leadership, and sales and service culture development is recognized as leading edge by both national banks and community banks. Her programs are designed to "close the gap" between the bank's needs and employees' skills. Dianne is a graduate of Georgia State University and is on the faculty of the Midwest School for Community Bankers and state Community Banking Schools. She is a member of the American Society of Training and Development and the National and State Speakers' Associations, and a CBA Associate Member.

Dianne Barton will also be presenting at the following programs:

- **Twilight Series: Bank Secrecy Act (BSA) Update for the Front-Line Staff**

Personnel & Human Resource Management Series

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.

Robbery & Hostage Workshop

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.



Community Bankers Association of Georgia

Success Through Knowledge, Community Bankers University

September 2009

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday/Sunday
	1 <i>New Date</i> Compliance Program- Quarter III: Regulation Z -Albany-	2 <i>New Date</i> Compliance Program- Quarter III: Regulation Z -Macon I-	3 <i>New Date</i> Compliance Program- Quarter III: Regulation Z -Brunswick- Advertising Compliance -Telephone/Webcast-	4	5
7 Labor Day	8	9 Regulators & Impaired Loans -Telephone/Webcast-	10 Adverse Action Compliance -Telephone/Webcast-	11	6
14	15 Tax ID Numbers & Documentation: U.S. Citizens, Resident Aliens, Non-Resident Aliens -Telephone/Webcast-	16 Essentials of Banking School- Workshop III: Bank Financial Statements -Macon-	17 Emerging Leader Series- Workshop IV: Developing Your Team & Raising the Bar -Macon- Directors' Series: Current Issues & Future Challenges (11:00 a.m.- 12:30 p.m.) -Telephone/Webcast-	18	13
41st Annual Convention & Trade Show, Palm Beach, FL, 9/16-20					
21 New Regulations & Requirements for Overdraft Protection -Telephone/Webcast-	22 Financial Managers' Forum Dinner Series -Atlanta- Network Security 101 -Telephone/Webcast-	23 Compliance Program- Quarter III: Regulation Z -Rome- Branch Manager Certification Series- Workshop IV -Macon-	24 Head Teller Series- Workshop III- Sales -Macon- <i>New Date</i> Compliance Program- Quarter III: Regulation Z -Norcross- Collecting Past Due Loans: Preparation, Scripting & Follow-Up -Telephone/Webcast-	25	27
28	29 Roth IRAs: Opening, Reporting, Compliance -Telephone/Webcast-	30	1	Notes	
2nd Annual Advanced BSA Officer School, Young Harris, 9/28-10/1					
Dates/Locations subject to change. To learn more about the September and future programs, please visit www.cbaofga.com or contact CBA.					

2009 September & October Telephone/Webcast Seminars

All seminars are held from 3:00-4:30 p.m. EST unless otherwise noted.

- September 3 Advertising Compliance
- September 9 Regulators & Impaired Loans
- September 10 Adverse Action Compliance: What to do & When to do it!
- September 15 Tax ID Numbers & Documentation: U.S. Citizens, Resident Aliens, Non-Resident Aliens
- September 17 Director Series: Current Issues and Future Challenges (11:00 a.m. – 12:30 p.m.)
- September 21 New Regulations & Requirements for Overdraft Protection
- September 22 Network Security 101
- September 24 Collecting Past Due Loans: Preparation, Scripting & Follow-Up
- September 29 Roth IRAs: Opening, Reporting, Compliance
- October 6 How to Ace a Remote Deposit Capture Exam
- October 8 Auditing ACH
- October 14 Evaluating Liquidity & Interest Rate Risk on a Daily Basis
- October 15 Good Faith Estimates & HUD-1 Settlements: Getting It Right!
- October 20 Endorsements: Authority & Liability
- October 22 Analyzing Cash Flow in Commercial Lending
- October 27 What Bankers Need to Know About Repossessions
- October 29 Electronic Debits: Substitute Checks, ACH: Understanding the Difference

Announcing
New Feature:
Web-Link

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
	On-Demand Web Link and FREE CD Rom	\$235	\$385
	Special Pricing for Webinar & On-Demand Web Link (Includes FREE CD Rom)	\$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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ANNOUNCING REDUCED
REGISTRATION FEE!

COMMERCIAL LENDING SCHOOL

MONDAY-FRIDAY, OCTOBER 26-30, 2009 JHTC AT CBA HEADQUARTERS, ATLANTA

This comprehensive, week-long school is offered twice a year and is designed for mid-level commercial loan officers or seasoned consumer lenders. This school will take the student through the process of commercial lending and allow the student to develop and enhance the skills necessary to successfully administer quality commercial loans in today's community bank. Numerous in-class case studies and exercises will be utilized to assist with comprehension and retention of these skills. This school is the only commercial lending school in Georgia designed specifically for community bankers. A basic knowledge of financial statements and spreadsheets is necessary to participate in this school. Register today, and come learn from industry experts and exchange ideas with other community bank lenders.

AREAS OF STUDY:

- **P**inciples of Commercial Lending
- **C**haracteristics of a Good Loan Officer
- **A**ccounting Principles and Financial Statement Review
- **R**eview of Corporate Income Tax Returns
- **A**pplication of Credit and Ratio Analysis
- **S**tructuring Short-term Credit Facilities Through Cash Budgeting
- **A**nalyzing Borrowing Causes & Matching with the Appropriate Loan Structure
- **C**ash Flow Analysis - Case Study
- **C**ash Flow and Financial Forecasting
- **D**ocumentation of the Credit Decision
- **N**egotiating Skills, Loan Pricing and Analyzing Management
- **C**ommercial Lending in Community Banks- A Regulator's View
- **P**roblem Loan Management
- **R**eview of Bankruptcy Rules



SPEAKERS:

- AM** Jeffery Johnson, President, Bankers Insight Group, Decatur
- EMC** Dianne Barton, Principal Performance Solutions, Kennesaw

PLEASE BRING TO CLASS...

Calculator & pencils. Please review your bank's loan policy prior to the school.

PRICE:

- M**ember: \$795 for first attendee/ \$745 for each additional attendee from same institution
- N**on-Member: \$1150 for each attendee (Prepayment Required)
- **** Price includes: 5 continental breakfasts, 4 lunches & comprehensive materials

WHO SHOULD ATTEND:

Anyone with at least one year of experience in commercial lending or the equivalent of commercial lending training.



**ANNOUNCING REDUCED
REGISTRATION FEE!**

COMMERCIAL LENDING SCHOOL

MONDAY-FRIDAY, OCTOBER 26-30, 2009 JHTC AT CBA HEADQUARTERS, ATLANTA

SCHOOL APPLICATION

Reminder emails with directions will be sent approximately two weeks prior to the school.
Email address and/or fax number required.

Full Name for Certificate: _____

Nickname for Badge: _____

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Office Mailing Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

E-mail: _____

Current Position & Title: _____

Years of Banking Experience: _____ Years of Lending Experience: _____

Please describe your current position including all lending-related experience:

List any banking schools you have attended or other banking-related training you have completed:

BANK INFORMATION

What is the Asset Size of Your Financial Institution? _____

Number of Employees? _____

Consumer Loan Portfolio (Net)? _____ Commercial Loan Portfolio (Net)? _____

Golf Shirt Size (circle one size and fit):

S M L XL XXL XXXL Men's Fit Women's Fit

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 attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

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Don't Miss the Last Two Programs!

Regulation Z Update

1 DAY
CCL
CPE
CERT

2009 CBA Compliance Membership Program Quarter III

Wednesday, September 23, 2009- Rome OR Thursday, September 24, 2009- Norcross

The Federal Reserve Board's Regulation Z, which implements the Truth in Lending Act, has long been one of the most important consumer protection regulations with which bankers must comply. Failure to adhere to the requirements of Regulation Z can have significant regulatory, monetary and reputational consequences. Recently, the Federal Reserve Board made significant revisions to Regulation Z, some of which become effective as early as July 30, 2010. This seminar will provide a thorough review of the requirements of Regulation Z relating to closed-end credit, with particular emphasis on these recent changes.

Topics to be Covered

- Coverage and exemptions from coverage under the regulation
- Key definitions
- Disclosure timing requirements
- Elements of the Truth in Lending disclosure form
- When early Truth in Lending disclosures must be given, both currently and after the Mortgage Disclosure Improvement Act become effective
- Upcoming changes to the early Truth in Lending disclosure form
- Upcoming changes that could result in the requirement to send a corrected early Truth in Lending disclosure
- Upcoming changes regarding the collection of fees and the timing of loan closings related to when the early Truth in Lending disclosure is provided
- Disclosure requirements for variable rate loans in general, and Adjustable Rate Mortgages (ARM loans) in particular
- Forms, timing and delivery requirements relating to the right of rescission
- Requirements relating to Section 32 loans, including upcoming changes to Section 32
- Requirements for new Sections 35 and 36, including when the establishment of an escrow account will be mandatory
- Current and upcoming advertising rules

The Manual

The manual is in full narrative format and mirrors the regulations, but in terms the layman can understand. It is an excellent resource for future reference.

Who Should Attend:

The seminar is presented at the intermediate level and experience in lending and knowledge of related terms is recommended. However, the speaker uses practical, understandable language and examples. It is designed to meet the needs of lending personnel, compliance officers and auditors.

Speaker:



Wayne Barnes, President,
Professional Bank Services, Louisville, KY



Don't Miss the Last Two Programs!

Regulation Z Update

Wednesday, September 23, 2009- Rome OR Thursday, September 24, 2009- Norcross

Registration Fees

Check the box for the fee applicable to your bank.

- Renewal: 2009 CBA Compliance Program Member: \$647.50 for one person to attend the September & December programs (and join as a compliance member). Each additional attendee - \$135 per session. (Includes quarterly newsletter InCompliance & a toll-free compliance helpline.) By checking this option, you will become a CBA 2009 Compliance Member Bank. This option does not automatically register your bank for the quarterly programs.
- I am a CBA Member and I wish to become a CBA Compliance Member.
- Non-Compliance CBA Member: \$425 for first person per session and \$250 for each additional attendee from the same bank/company.
- I am a Non-CBA Member and I wish to become a CBA Compliance Member. Annual membership fee is \$2295 (prepayment required). Non-CBA Members: \$600 per person per session. (Prepayment Required) To Learn more about becoming a CBA Member, contact CBA.

Check here to be invoiced.

Check enclosed \$ _____

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Attendee Name: _____

Nickname for Badge: _____

Business Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

Email: _____

Attendee Name: _____

Nickname for Badge: _____

Business Address: _____

City/State/Zip: _____

Phone: _____ Fax: _____

Email: _____

Compliance Officer: _____

3rd Quarter, 2009 Schedule

- Rome - Wednesday, September 23 @The Forum Accommodations-Country Inn & Suites (706) 232-3380
- Norcross - Thursday, September 24 @Holiday Inn Select - Peachtree Corners Accommodations-Holiday Inn Select (770) 448-4400

Please check the box above for the workshop you prefer and register the individuals who will attend the 3rd quarter program.

- Check here to register the same people for the same location for the December program.

Reminder emails will be sent to each attendee approximately one week prior to the workshop. Directions to the facility and a copy of the brochure may be obtained from the CBA website at www.cbaofga.com.

For more information on the quarterly compliance programs, please visit the website or contact the CBA Education Department.

REGISTER TODAY

4th Annual Compliance School
October 19-22, 2009
Atlanta

Cancellation/Change Policy: 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. When a 2009 CBA Compliance Program member bank does not attend a quarter, the material will be sent to the Compliance Representative at the end of the quarter. When a location change is made by an attendee within two business days prior to the program date, a \$50 fee will be assessed. Dates and locations subject to change.

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 attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

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ROBBERY & HOSTAGE WORKSHOP

Wednesday, October 7, 2009

Idle Hour Country Club, Macon

MACON
1 DAY
CERT

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.

Who Should Attend

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

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!

Price

Member: \$225 for the first attendee/\$195 for each additional attendee from same institution
Non-Member: \$300 for each attendee
(prepayment required)

Speaker



Charles Williams, President, Marketing Advertising Consulting Services (MACS), Chauncey.



Participating in this workshop qualifies for your annual security training requirement as defined by FDIC Reg 326

REGISTRATION FORM

Wednesday, October 7, 2009, Idle Hour Country Club, Macon

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



Thursday, October 8, 2009

Idle Hour Country Club, Macon

Workshop III: Workplace Policies, Procedures, and Practices: Impact of Legal Change on "P3"

CBA is pleased to present the third 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 designed 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.

New workplace laws require changes to the "P3" also known as Policies, Procedures, and Practices. How do the new and proposed laws affect P3? This full-day program focuses on the recent and proposed legal changes that influence the rules, expectations, and attitudes of work in a bank. Other programs may discuss the legal changes; this seminar deals with what to do with the changes. Register today for this informative and interactive work shop and come learn what to do with the changes while networking with other community bank HR professionals.

HIGHLIGHTS:

***Hiring and Recruiting:** comply with GINA's testing restrictions; EEOC's funding increase; ENDA's proposed expansion of Title VII categories; developing E-verify and immigration law; ramped-up OFCCP enforcement; HIPAA certification and confidentiality; Caregiver Guidelines; background check restrictions; Georgia restrictive covenant legislation; anti-terrorist regulations; and various posting, acknowledgement, and document requirements.

***Compensation and Benefits:** new minimum wage levels; 409A and deferred compensation; TARP's coverage of executive and employee compensation plans; Equal Pay Act proposals; SEC's disclosure requirements; "say-on-pay"; known and unknown healthcare options; and bank regulatory audits.

***Performance Management:** regulation of social media; English-only threats; FMLA attendance and health certification requirements; ADA Amendments Act's mandatory accommodation; capped and uncapped paid and unpaid leave; work and family balance laws; financial and legal incentives of supervisory training; expanded fiduciary duties; enforcement of ethics policies; proposed NLRA's overall change to management rights; and parking and appearance ("dress-code") rights.

***Separation, Data and Document Management, Organizational structure, Intellectual Property, IT, Customer Service and Banking and much more!**

Price

CBA Members

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

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

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

Non-Members (Prepayment Required)

Three Workshops: \$1200 each attendee

One Workshop: \$350 each attendee

Who should attend?

CEO's, Branch Managers, HR Managers, experienced HR specialists, and other department heads with responsibility over employees and independent contractors.

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 III - October 8, 2009
- Workshop I - February 11, 2010
- Workshop II - May 20, 2010
- Workshop III - October 7, 2010
- 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.

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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Fax: (770) 541-4496 • 1900 The Exchange, Suite 600, Atlanta, GA 30339-2022



Personnel & Human Resource Management Series



Thursday, October 8, 2009

Idle Hour Country Club, Macon

Workshop III: Workplace Policies, Procedures, and Practices: Impact of Legal Change on "P3"

CBA is pleased to present the third 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 designed 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.

New workplace laws require changes to the "P3" also known as Policies, Procedures, and Practices. How do the new and proposed laws affect P3? This full-day program focuses on the recent and proposed legal changes that influence the rules, expectations, and attitudes of work in a bank. Other programs may discuss the legal changes; this seminar deals with what to do with the changes. Register today for this informative and interactive work shop and come learn what to do with the changes while networking with other community bank HR professionals.

HIGHLIGHTS:

***Hiring and Recruiting:** comply with GINA's testing restrictions; EEOC's funding increase; ENDA's proposed expansion of Title VII categories; developing E-verify and immigration law; ramped-up OFCCP enforcement; HIPAA certification and confidentiality; Caregiver Guidelines; background check restrictions; Georgia restrictive covenant legislation; anti-terrorist regulations; and various posting, acknowledgement, and document requirements.

***Compensation and Benefits:** new minimum wage levels; 409A and deferred compensation; TARP's coverage of executive and employee compensation plans; Equal Pay Act proposals; SEC's disclosure requirements; "say-on-pay"; known and unknown healthcare options; and bank regulatory audits.

***Performance Management:** regulation of social media; English-only threats; FMLA attendance and health certification requirements; ADA Amendments Act's mandatory accommodation; capped and uncapped paid and unpaid leave; work and family balance laws; financial and legal incentives of supervisory training; expanded fiduciary duties; enforcement of ethics policies; proposed NLRA's overall change to management rights; and parking and appearance ("dress-code") rights.

***Separation, Data and Document Management, Organizational structure, Intellectual Property, IT, Customer Service and Banking and much more!**

Who should attend?

CEO's, Branch Managers, HR Managers, experienced HR specialists, and other department heads with responsibility over employees and independent contractors.

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

Price

CBA Members
Three Workshops: \$675 for the first attendee / \$435 for additional attendee from same institution.
One Workshop: \$225 for the first attendee / \$195 for for additional attendee from same institution.
Workplace Law Program Members: First person FREE/ \$175 for additional person from the same institution.

Non-Members (Prepayment Required)
Three Workshops: \$1200 each attendee
One Workshop: \$350 each attendee

Registration Form

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

Select the workshop(s) you wish to attend.

Workshop III - October 8, 2009
 Workshop I - February 11, 2010
 Workshop II - May 20, 2010
 Workshop III - October 7, 2010
 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.

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.

www.cbaofga.com • education@cbaofga.com • Phone: (770) 541-4490 • (800) 648-8215
 Fax: (770) 541-4496 • 1900 The Exchange, Suite 600, Atlanta, GA 30339-2022



Corporate Secretary

Wednesday, October 14, 2009

JHTC at CBA Headquarters, Atlanta

It is essential for the Bank's Corporate Secretary to know what is involved in planning and organizing board, committee, and shareholder meetings. And it is extremely important that the Corporate Secretary possesses strong professional skills.

This popular half-day seminar is lead by Priscilla Gamwell, Banking Officer and Assistant Corporate Secretary, Vinings Bank, Smyrna. This seminar is for the seasoned Secretary as well as those new to the position. Priscilla will share what a secretary's major responsibilities are, how the Corporate Secretary interacts with the board, with management, and with shareholders and regulators. Additionally, Priscilla will provide best practices for preparing and maintaining Board packages/manuals; for documenting board minutes; and what the regulators will request to review during the agency examinations and much, much more!

Register today for this informative and interactive seminar and come learn from an industry expert while networking with other community bank corporate secretaries!

SCHEDULE:

8:30 a.m. Registration/Continental Breakfast
9:00 a.m. Program
12:00 p.m. Adjourn

PRICING

Members: \$175 for first person/\$150 for each additional attendee from same institution
Non Members: \$225 per person
(prepayment required)

KEY SEMINAR BENEFITS

- Comprehensive Corporate Secretary's Manual
- Knowledgeable instructor with first-hand experience
- Opportunity to network with fellow attendees, share experiences, & learn how other banks deal with common problems/challenges

TOPICS TO BE COVERED

- Board package checklist & meeting schedules
- Annual board meeting items
- Attendance
- Items for committee approval
- Policy approval
- Director & executive officer reports
- Compliance Exam review
- Safety & Soundness Exam review
- CRA Exam review

WHO SHOULD ATTEND?

- New corporate secretaries
- Corporate secretaries whose duties are changing or expanding
- Assistant secretaries & administrative assistants
- Other members of secretary's staff

SPEAKER:

Priscilla Gamwell, Banking Officer and Assistant Corporate Secretary, Vinings Bank, Atlanta.

Registration Form

Bank/Company: _____

Billing Address: _____

City/State/Zip: _____

Name: _____

Email: _____

Phone: _____ **Fax:** _____

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 attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

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Auditing in Action Series

Workshop I: Thursday, November 5, 2009 • Macon, Idle Hour Country Club

The Community Bankers Association of Georgia's Auditing in Action Series is designed as a four-part comprehensive series that provides Internal Auditors with the necessary information to perform their duties.

Each workshop is presented as a one-day program, providing the Internal Auditor with all the necessary information on a particular topic to take back to the bank and use immediately.

CBA is pleased to have instructors from the CPA firm, Porter Keadle Moore, LLP, to lead this series. Register today for one, two, three or all four workshops.



Speaker
Tim Keadle, CPA,
Porter Keadle Moore, LLP

Workshop I: Basics of Internal Auditing

Thursday, November 5, 2009

- › The internal auditor's role and responsibilities
- › Organizational relationships & accountability
- › Design of audit approach
- › Documentation of procedures performed
- › Reporting requirements

Workshop II: Auditing the Bank's Assets

Thursday, February 18, 2010

- › Audit objectives for each bank asset area
- › Internal controls necessary to achieve objectives
- › Audit procedures to perform for testing internal controls
- › Practical tools such as work paper techniques and examples of documentation of work performed

Workshop III: Auditing the Bank's Liabilities

Thursday, June 24, 2010

- › Audit objectives for each bank's liability area
- › Internal controls necessary to achieve objectives
- › Audit procedures to test internal control
- › Practical tools such as work paper techniques and examples of documentation of work performed
- › Reporting requirements

Workshop IV: Auditing-Information Technology (IT)

Thursday, November 4, 2010

- › Overview of current technologies
- › Current regulatory concerns regarding information systems
- › Identifying your systems, policies and procedures
- › Developing a risk assessment: the audit plan & audit procedures

Pricing

ONE WORKSHOP:

MEMBER: \$225 first attendee / \$195 for each additional person from same institution.

NON-MEMBER: \$350 per person, per workshop (Prepayment required)

ENTIRE SERIES:

MEMBER: \$795 first attendee / \$625 for each additional person from same institution.

Who Should Attend

This series is designed for community bank internal auditors and support staff

Each workshop is designed as a stand-alone class. You can sign up for any ONE or ALL FOUR workshops. A discount is available to your bank if you register for all four workshops in the series in advance.

Registration Form

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

Select the date(s) and workshop(s) you wish to attend.

- Entire Series
- I- November 5, 2009
- II- February 18, 2010
- III- June 24, 2010
- IV- November 4, 2010

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 attached form and fax or mail to CBA. Contact the CBA Education department with any questions or comments.

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8/28/09

2009 CBA Compliance Membership Program



Is your compliance staff educated on federal regulations and laws and their applicable affects to your bank?

Would you like a quarterly forum to discuss current compliance concerns or questions?

Would a quarterly newsletter sent to your bank which addresses current regulatory topics be a good resource?

Would a complimentary toll free compliance helpline to ask questions about regulatory issues be of benefit to you and your bank?

If you answered **YES** to any of the above questions, we invite you to join the CBA Compliance Membership program. For more details on membership, program features and benefits, please review the contents of this brochure and/or contact the CBA Education Department.

2009 Dates & Locations

Quarter I - How to Ensure Compliance With Deposit Regulations

- March 3 - Albany
- March 4 - Macon I
- March 5 - Savannah
- March 10 - Norcross
- March 11 - Rome
- March 12 - Macon II

Quarter II - RESPA

- June 16 - Tifton
- June 17 - Macon I
- June 18 - Savannah
- June 23 - Norcross
- June 24 - Macon II
- June 25 - Rome

Quarter III - Regulation Z

- Sept. 1 - Albany
- Sept. 2 - Macon I
- Sept. 3 - Brunswick
- Sept. 23 - Rome
- Sept. 24 - Norcross

Quarter IV - Bank Secrecy Act & Anti-Money Laundering

- Dec. 8 - Tifton
- Dec. 9 - Macon I
- Dec. 10 - Savannah
- Dec. 15 - Duluth
- Dec. 16 - Rome
- Dec. 17 - Macon II

Overview

The Community Bankers Association of Georgia (CBA) Compliance Membership Program is a specially designed program to educate community bankers on regulatory issues and the applicable effects on their bank. New regulations and the interpretation and application of existing regulations will be addressed in a straight-forward manner. The program will also give bankers techniques for monitoring the in-bank compliance program.

The CBA Compliance Membership Program is designed for the bank's compliance officer as well as for other staff members who have the responsibility of enforcing such regulations. This could include representatives from lending, operations, customer service and marketing.

Compliance Provider

Professional Bank Services (PBS) in Louisville, Kentucky, provides compliance services to CBA. A number of community bankers rely on PBS to take the worry out of compliance. Many PBS consultants have backgrounds with state or federal regulatory agencies and work with regulators on a daily basis. PBS has conducted hundreds of compliance reviews and training programs throughout the United States. PBS presents an abundance of technical subject matter in a thorough yet understandable manner. Their emphasis is on understanding compliance from a practical standpoint rather than merely reviewing the technical requirements of the regulations.

Membership

Annual membership in the CBA Compliance Membership Program is in the bank's name. Therefore, the attendee for each quarterly program can be your bank's compliance officer and/or an additional representative from your bank. If the topic for a particular quarter relates to lending, you may wish to send a representative from the lending department, or if the topic relates to the deposit side, you may wish to send a different representative. The annual membership includes all of the features and benefits listed on the next page.

The Manual

The detailed manual incorporates regulatory compliance requirements applicable to electronic information, products, and services, and includes the latest federal legislation and guidance from the federal financial institution regulatory agencies concerning electronic communications and services. Everything from A to Z is included – all in one easy to use, easy to understand, resource.

Program Features & Benefits

An annual membership allows you to take full advantage of the benefits of this program. The program is composed of the following elements that give your bank a total compliance resource.

Quarterly Programs

One-day programs are conducted quarterly to give you timely information about the latest regulatory changes and applications. The programs are held at six different locations in four quarterly sessions throughout the year. Each program is a six-hour, in-depth look at new regulations and changes to existing laws / regulations. This is also a forum to discuss any current concerns or questions you might have regarding other compliance issues.

Attendees will receive a manual with a descriptive, "plain language" outline on each topic. The manual includes sample policies for use in developing required policies and procedures, suggested training ideas and serves as a reference guide and resource tool for your bank. (Compliance member banks who do not attend a quarterly program during the year will still receive the manual at the end of that quarter.)

Certificates of Completion

A Certificate of Completion is provided to each bank that participates in all four quarterly programs each year. Also, individuals who have attended all four programs will receive a Certificate of Completion.

Quarterly Newsletter

Each quarter you will receive *InCompliance* (\$195 value), a newsletter which addresses various regulatory topics and provides the reader with a "plain language" explanation of the subject matter. Articles address current regulatory developments and helps the reader stay current with regulatory changes and how they impact the bank.



Students discussing topics.

Resource Helpline

Complimentary use of the toll-free compliance helpline is accessible to your bank. As questions about regulatory issues arise, members may call and discuss those concerns with PBS consultants without charge.

Continuing Professional Education Credits

Certified Community Bank Compliance Officers (CCBCO) may earn credits toward their continuing professional education for each quarter attended.

Pricing

For the 2009 CBA Compliance Membership Program, CBA members pay the reasonable price of \$1,295 for any one person to attend the four quarterly programs. This price also includes the quarterly newsletter (non-members pay \$195 a year for this newsletter), each workshop's manual, and the toll-free compliance helpline through December 31, 2009. In addition, program members may send additional attendees for \$135 per person per program. Non-CBA members pay a fee of \$2295 to become a Compliance Member (prepayment required for non-members).

Individual Programs: For those CBA members who do not wish to join the 2009 CBA Compliance Membership Program, the cost for each quarterly program is \$425 for first person and \$250 for each additional attendee. For non-CBA members, the cost for each quarterly program is \$600 per person (prepayment required for non-members). To learn more about becoming a CBA member, please contact the CBA Member Services area.

Most members do not have the time or resources available in-house to keep current on critical regulatory issues. For these reasons, CBA's Compliance Membership Program is beneficial to community banks. Participation in the program is a way to reduce the risk of having regulatory actions taken against your bank.

Program Leaders

Workshop Leaders' Profiles Below Are Examples of the Level of Expertise PBS Instructors Provide Participants.

Mark W. Dever is a Senior Consultant at Professional Bank Services. Prior to joining the firm in 1996, Mark was vice president and manager of cash management operations for a multi-billion dollar regional bank holding company with several affiliates. He has extensive experience in many areas, including the automated clearing house (ACH), domestic wire transfer, affiliate bank post-acquisition conversions and consolidations, bank operation centralizations, and payment system risk. Mark teaches a variety of PBS seminars including the ACH Processing, Bank Secrecy Act, Bank Security, Electronic Banking, and Privacy Compliance seminars. He lectures at both regional and national seminars hosted by various bank associations and national industry groups. Mark has served on the faculty of both the FDIC's Advanced Consumer Protection School and the OTS's Compliance I School. He has also taught undergraduate business and management classes in a community college setting. Mark is an Accredited Automated Clearing House Professional (AAP).

T. Wayne Hood is a Senior Consultant at PBS. Prior to joining the firm in 2000, Mr. Hood served as senior vice president and general counsel for a Tennessee bank holding company. In addition to his role as in-house counsel, during his banking career Mr. Hood served as a compliance officer, security officer, BSA officer and CRA officer. Mr. Hood has taught a variety of banking and legal seminars and has served on the faculty of the FDIC's Introduction to Compliance Examination School, the OTS Level I and II Compliance

Schools, the Kansas and Nebraska Schools of Banking Compliance School, the New York State Banking Department's Consumer Compliance Update School, and the Community Bankers Association of Georgia's Advanced Compliance School. Mr. Hood has also served on the faculty of compliance schools for the Delaware, Iowa, North Dakota, and Pennsylvania Bankers Associations. Mr. Hood is a graduate of the ABA's National Compliance School and National Graduate School of Compliance Management, and he is a Certified Regulatory Compliance Manager.

David Luken is a Senior Consultant at PBS. Prior to joining the firm in 1992, Mr. Luken was senior vice president and general counsel for a billion dollar metropolitan bank holding company. While at PBS he has served on the faculty of the FDIC's Advanced Consumer Protection School, Bank Operations and Compliance School and the OTS Compliance School. He has also served on the faculties of banking schools conducted by the New York, Pennsylvania, Texas, North Carolina, Iowa, Kansas, Nebraska and Arkansas bankers associations. Mr. Luken conducts over 100 seminars a year in the areas of lending and deposit compliance, Bank Secrecy Act, internet banking, information security and privacy law.

Joequetta Jackson is an Associate Consultant at PBS. Prior to joining the firm in 2004, Ms. Jackson served as a compliance examiner for the Federal Reserve Bank of Cleveland in the Cincinnati branch. While at the Federal Reserve, Ms. Jackson also served as a Consumer Complaint liaison between consumers and state member banks. Ms. Jackson is a 2002 graduate of the Louis D. Brandeis School of Law and is licensed to practice law in Kentucky.

Mark your calendar for these 2009 Schools!

Compliance Management School
April 27-29, 2009

Advanced BSA Officer School
September 28 - October 1, 2009

BSA Officer School-Atlanta
April 21-24, 2009 & November 3-6, 2009

Compliance School & Alumni Update
October 19-22, 2009

Notes:

1. Special pricing for these schools available for Compliance Membership Program members.
2. Watch for additional details and locations.

What do people have to say about the CBA Compliance Program?

"PBS always brings very current information. Thanks!"

Larry Townsend, The Commercial Bank, Crawford

"Real life scenarios shared by the instructor and class really brought this knowledge to life."

Travis Cantrell, Patriot Bank of GA, Cumming

"Learning compliance issues I didn't know much about was most beneficial of the workshop. Several issues were discussed that made thing more clear."

Judy Drummond, The Bank of Perry, Perry

"One of the most thorough BSA/AML sessions I have ever attended."

A. Kim Decker, First Georgia Community Bank, Jackson

"Very interesting and informative presentation."

Laura Willbanks, Bartow County Bank, Cartersville

"The instructor was very thorough and knowledgeable; explanations were very clear!"

Kerrie Loomis, Oconee State Bank, Watkinsville

CBA Schools

Register today for the only schools designed specifically for community bankers!

Essentials of Banking School

Workshop III - Bank Financial Statements

Wednesday, September 16, 2009

Idle Hour Country Club, Macon

1 DAY

2nd Annual Advanced BSA Officer School

Monday-Thursday,

September 28-October 1, 2009

Brasstown Valley Resort & Spa, Young Harris

3 1/2 DAY

4th 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)

Commercial Lending School

Monday-Friday October 26-30, 2009

JHTC at CBA Headquarters, Atlanta

4 1/2 DAY

BSA Officer School

Tuesday-Friday, November 3-6, 2009

Hilton Garden Inn, Wildwood, Atlanta

3 1/2 DAY



To review the school brochure(s) and/or to register online, please visit www.cbaofga.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.

Register Today For These CBA Series

A variety of series designed specifically for Branch Managers, Emerging Leaders, Internal Auditors and Head Tellers!

For many years, CBA has been a leader in bringing you a variety of educational series designed specifically for emerging leaders, branch managers, auditors and head tellers. Each of these series consists of three or four workshops which can be taken in the order that best meets your needs. You may register for ONE or ALL workshops in a series. Discount pricing is available if you sign up for all workshops in a series in advance. In addition, a certificate of completion is provided to those that complete all workshops in a series, and CPE credits are available. **To learn more about these series, please review the brochures online at www.cbaofga.com or contact the CBA Education Department at education@cbaofga.com.**

Branch Manager Certification Series is a four-part national certification program designed to provide attendees a solid foundation in managing branch offices better and producing greater results. Branch managers, assistant managers, human resource personnel responsible for branch training and those who currently or prospectively have branch supervision responsibilities will all benefit from this series. The workshops cover such topics as How to Win Back Customer Trust, Best Leadership Skills for Bankers, Being the Boss, How to Motivate Staff, Competition, Effective Use of Teams, Managing Time, How to Make Effective Outside Sales Calls, Recruiting & Retraining the Best Staff, Managing Problem Employees, Setting Goals, Managing Change, Handling Stress and much more. The next workshop will be held in Macon on **September 23, 2009**, and the instructor will discuss *Branch Manager's Goals & Objectives, Managing Change, Handling Stress, Serving Difficult Customers, Cyberspace Banking, Upper Management Proposals, and much more.*

The Emerging Leader Series is an intensive four-part leadership development program designed to meet the learning needs of future bank leaders. The series provides both classroom-based training and non-traditional learning opportunities, including individual assignments between the program sessions. Each workshop is packaged full of checklists, job aids, case studies, examples and "real world" situations. The workshops cover four main topics; *Developing Your Leadership Skills, Communicating Effectively as a Leader, Managing Performance, and Developing Your Team and Raising the Bar.* The next workshop, *Developing Your Team and Raising the Bar*, will be held **September 17, 2009** in Macon.



Auditing in Action Series is designed as a four-part comprehensive series that provides Internal Auditors with the necessary information to perform their duties. Internal auditors, compliance officers and support staff will all benefit from this series. The workshops cover the following topics, *Basics of Internal Auditing, Auditing the Bank's Assets, Auditing the Bank's Liabilities and Auditing Information Technology.* The next workshop, *Basics of Internal Auditing*, will be in Macon on **November 5, 2009.**

The Professional Head Teller Certification Series is a three-part national certification program that is designed to provide recognition to head tellers who have the knowledge and skills necessary to provide

quality service and quality supervision, and who are proficient in bank operations and the selling of bank products and services. Head tellers, teller line supervisors, assistant head tellers and anyone who wishes to excel in the head teller position will all benefit from this three-workshop series. The workshop topics are *Supervision, Advanced Supervision, and Sales.* The next workshop is in Macon on **September 24, 2009.** The focus of this workshop is "Stop Selling and Start Helping" your customer get what they want.

Experience is just the start. It takes strength to get through times like these.

As one of the nation's leading providers of correspondent banking services, BBVA Compass offers more than just the strength of experience. We also offer the financial strength that comes from being part of the BBVA Group, one of the most respected financial institutions in the world. To find out what a strong partnership can do for you, give us a call.

1-800-644-3330

David Hoffman — Relationship Manager

Bill Street — Relationship Manager

Bob Freeman — Correspondent Operations

Frances Guthrie — Customer Service

T. Ray Sandefur — Correspondent Credit

Rodney Rushing — Division Manager



Community Bankers Association of Georgia
1900 The Exchange, Suite 600
Atlanta, GA 30339-2022

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The Community Bankers Association is the only organization in Georgia that represents the interests of community banks exclusively. For over 40 years, the 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.