



*"Meeting the Challenge."*

# CBA TODAY

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Issue 11

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

## 31<sup>st</sup> Annual Leadership Division Convention & Mini-Trade Show June 24-28, 2009 • The Ritz-Carlton, Amelia Island, FL

**Don't Miss these Industry Hot Topics During the General Sessions!**

### *"The Key to Sustainability in Today's Turbulent Environment"*

**Jennifer Burke, Partner, Crowe Horwath, LLP**

In today's environment, many forces are causing companies to view business risk across all of their business operations. Competitive pressures, market expectations, and the complexity of business models and relationships are driving the need for a more holistic approach to risk management. Additionally, regulatory scrutiny and mounting compliance costs are pushing companies toward a comprehensive and strategic approach to risk management. Join Jennifer Burke on Friday, June 26<sup>th</sup>, to learn information on how to overcome the obstacles which occur in economic downturns, volatile rate environments, and much more!

### *"Recharging Your Passion for Community Banking"*

**Chris DiLorenzo, President, The James Paul Group**

During these struggling times, banks are challenged more than ever to maintain a positive environment for their staff and for their customers. Join Chris DiLorenzo, Friday, June 26<sup>th</sup>, as he shares innovative concepts that will unify the workforce within your community bank, to not only survive in troubling times, but allow your institution to thrive throughout the community and in the industry.

### *"Maximizing Your Bank's Efficiency Through Diversification and Expense Reduction"*

**Dan Harbison, President/CEO, Farmers National Bank, Scottsville, KY**

Can you afford to only be a banker? Join Dan Harbison on Saturday, June 27<sup>th</sup>, as he challenges you to consider changes to traditional sources of non-interest income and explore new sources of NOI such as offering bank customers a full line of insurance products to diversify your bank's revenue in this important income category. During the session Bounce Protection, Rewards Checking and other popular sources for non-interest income will be reviewed.

## 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

### Condolences

Henry J. Pope, Jr., President & CEO, Exchange Bank, Milledgeville, sadly announces that W. Wright Banks, Chairman of the Board of Directors of Exchange Bank and Exchange Bankshares, Inc. passed away on April 23, 2009.

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

**Correction:** CBA would like to correct the contact information originally published in the 4/17, issue of *CBA Today*, for the following Endorsed Member Company:

Bank Sweep Manager,  
100 E. Kimberly Road  
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### CBA Educational 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](http://www.cbaofga.com) or contact the CBA Education Department at [education@cbaofga.com](mailto: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 **August 12<sup>th</sup> in Macon** and the instructor will discuss recruiting and retaining staff, employee education, managing problem employees and how to increase leads and referrals.

**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, *Managing Performance*, will be held **August 13<sup>th</sup> 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, *Auditing Information Technology*, will be held **August 13<sup>th</sup> in Macon**.

**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 *Advanced Supervision*, scheduled for **August 13<sup>th</sup> in Macon**.

## CBA NEWS

### Congratulations to the 2009 Scholarship Winners!

**WALRAVEN SCHOLARSHIP WINNER** Elaine Dillashaw, sponsored by Stephens Federal Bank, Toccoa - Timothy Ash, President & CEO. Ms. Dillashaw is enrolled in Brenau University.

**JAN AND JULIAN HESTER MEMORIAL SCHOLARSHIP WINNERS** Taylor Lee Boyett, Claxton, sponsored by The Tattnall Bank, Reidsville - Johnny Myers, President & CEO; David A. Lockwood, Ringgold, sponsored by Gateway Bank & Trust, Ringgold - Bob Peck, President & CEO; Jennifer Megan Manor, Hiram, sponsored by United Community Bank, Marietta - Bob Walsh, President & CEO; and Andrew Thaddeus Martin, Cumming, sponsored by Citizens Bank of Forsyth County, Cumming - Timothy M. Perry, President & CEO. Each student won a \$1,000 scholarship to the Georgia college they chose to attend in the fall. These exceptional students demonstrated high academic achievement as well as community involvement, and we wish them the best in their future endeavors. Judging the applications for this scholarship was very difficult, as there were more than 70 outstanding applicants. CBA would also like to thank our judges: John Martin, Gwinnett Community Bank, Duluth; Donna McEntyre, North Georgia National Bank, Calhoun; Don Sabbarese, Kennesaw State University; Alison Wester, Mauldin & Jenkins, Atlanta; and Kevin Wyckoff, Federal Home Loan Bank of Atlanta.

## GUEST COLUMN

### Back to Basics using Today's Technology

When I was a young boy growing up in a small country town, I would kick a dirt mound in the yard and watch as a million ants were going in all directions. The thought reminds me of today's economy. As we look back, we can see a multitude of reasons why we are in this situation. When bankers are making decisions based on a credit score or buying hot money to make more loans because of increase pressure to the bottom line, they are taking a big risk.

Technology has been a very valuable tool that we use to make important decisions. The problem is "garbage in" equals "garbage out." I am amazed with the savvy that young kids work with computers today. I am just as amazed to hear outsourcing companies convince bankers "do banking" and leave the back office to the outsourcer. The back office is the heartbeat of the bank, and it is where the banker can control the "garbage in." Bankers, take advantage of today's technology and get back to basics with your own systems. Now, go out and become a community bank again.

*Provided by Mike Conlan, President/Owner, CFS Inc., CBA Associate Member*

## CBA NEWS

### ICBA Systemic-Risk Proposals Getting Prominent Support in Washington

ICBA has taken the lead in calling for major regulatory restructuring reforms to address the risks too-big-to-fail financial institutions place on our nation's financial system. ICBA is proposing a systemic-risk regulator that would implement higher capital standards and more rigorous regulatory requirements for both "systemically important" banks and non-bank financial institutions. Too-big-to-fail financial institutions also should pay a systemic-risk premium to protect taxpayers and be subject to a receivership and resolution process. These funds should be kept separate from the Deposit Insurance Fund to cover the losses to the fund too-big-to-fail financial institutions create.

With leading administration officials and members of Congress declaring support for many of ICBA's proposals, the community banking industry is driving the policy agenda on regulatory restructuring that policymakers are considering. Treasury Secretary Timothy Geithner was a vocal proponent of ICBA goals in his speech at the ICBA Washington Policy Summit and Comptroller of the Currency John Dugan also voiced support for ICBA policy goals regarding systemic-risk regulation. *To read this article in its entirety, please visit [www.icba.org](http://www.icba.org).*

*By Karen Thomas, ICBA Executive Vice President of Government Relations, May 15, 2009*

### Frank Vows Support for Community Banks

House Financial Services Committee Chairman Barney Frank (D-Mass.) showed support for community banks in relation to developing regulations to resolve the nation's largest financial institutions. Citing a Financial Times article, Frank said "there is a consensus on the House Financial Services Committee that small banks that have not contributed to the problem should not be assessed for the fix. In fact, I believe we should be addressing the current problem of FDIC assessments and we should not be contributing to the problem."

ICBA is proposing a systemic-risk regulator that would implement higher capital standards and more rigorous regulatory requirements for both "systemically important" banks and non-bank financial institutions. Too-big-to-fail financial institutions also would pay a systemic-risk premium to protect taxpayers and be subject to a receivership and resolution process. The funds would be kept separate from the Deposit Insurance Fund to cover the losses imposed by too-big-to-fail financial institutions. *ICBA Newswatch Today, May 19, 2009*

### Survey Shows Consumers Trust Their Local Bank

"Americans may have some issues with the banking industry, but this survey shows conclusively that they have not lost confidence in their personal banks," CEO Peter Shafer said. Eighty-seven percent of respondents to a recent survey by Washington based KRC Research said they had "a great deal or some confidence" in regional and local banks, compared with 40 percent in large national banks and 26 percent in Wall Street investment banks.

The survey also found that 58 percent of Americans trust information from their banks, as opposed to information from state regulators (14 percent), the U.S. Treasury (13 percent) or Congress (4 percent). Finally, the survey found that fifty-five percent of Americans paid "little or no attention" to the stress tests Treasury conducted on the 19 largest banks.

*Survey by Washington based KRC Research, May 19, 2009*



### United Parcel Service - Overnight Delivery Program

UPS is the world's largest package delivery company and a global leader in supply chain services, offering an extensive range of options for synchronizing the movement of goods, information and funds. UPS services more than 200 countries and territories worldwide and operates the largest franchise shipping chain, The UPS Store. To receive special savings on UPS air and worldwide express services, call (800) 325-7000 and refer to bid #CP780001922.

## UPCOMING 2009 EDUCATION PROGRAMS

### Telephone/Webcasts

- 6/4 Website Compliance
- 6/5 Appraisal Compliance Update: What You Must Know Now!
- 6/9 Required BSA Officer Reports to the Board
- 6/11 Your Bank's Independent Review Responsibilities
- 6/16 Treasury Check Issues
- 6/18 Mobile Banking 101
- 6/23 Branch Manager Development: Checklist for Coaching Employees
- 6/25 Reporting your Customer's Credit: Metro 2, E-Oscar & FACT Act Compliance
- 6/30 Critical Security Errors and How to Avoid Them!
- 7/7 Directors' Series - The Director's Role, Responsibilities and Liability in Today's Banking World
- 7/9 Auditing IT
- 7/14 Regulations E & CC: Handling Consumer Claims
- 7/16 Resolving the #1 Compliance Violation: Proper Disclosure of Finance Charges
- 7/21 Examiner Hotspot: Designing BSA Training

-CPE credits available to participants-

### Classroom Programs\*

- 6/2 Call Report Preparation Review & Update, Atlanta
- 6/25 Auditing in Action Series: Workshop III, Macon

#### Compliance Program Quarter II: RESPA

- |      |          |      |          |
|------|----------|------|----------|
| 6/16 | Tifton   | 6/23 | Norcross |
| 6/17 | Macon I  | 6/24 | Macon II |
| 6/18 | Savannah | 6/25 | Rome     |

*Compliance Program Quarter III:  
Topic: Regulation Z*

#### Register Today!

July 12-17, 2009  
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*\*Dates/Locations are subject to change.*

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