



“Meeting the Challenge.”

CBA TODAY

April 3, 2009

Issue 7

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

Marketing Conference

May 6, 2009

The Lodge & Spa at Callaway Gardens

Today community bank marketers must compete in a constantly changing industry. Innovation and proven methodology is a must when competing with large organizations, as leaving it to chance can often cost more than it's worth. Join Community Bankers Association of Georgia (CBA) and fellow bank marketers for the Annual Marketing Conference, Wednesday, May 6, at The Lodge & Spa at Callaway Gardens, Pine Mountain. This year, CBA has condensed the material and lowered the price for this informative event to bring you the most “bang for your buck!” Wendy Kinney will be presenting “Bulls-Eye Marketing,” James Schuster will bring you “Brand Builds Margin: Proven Approaches That Add to the Bottom Line,” and Craig Eversole will be discussing “Marketing Your Bank in Troubled Times.” We will also offer our peer exchange and table top displays. Don't miss out on this incredible networking event, and the chance to discuss new and exciting ideas in marketing in the current economy! Register today at www.cbaofga.com or contact CBA.

Community Banking Month; It's Not Too Late to Celebrate!

Community Banking Month has set sail, but you haven't missed the boat! You can still order your materials! This year, there are five designs to choose from to further customize your supplies! Navigate to www.cbaofga.com, and click the Community Banking Month link on the home page to order now. Email stacey@cbaofga.com if you have any questions.



Knowledge is Power! Join Industry Experts at

The Spring Conference for Bank Directors & Executives!

April 24-26, 2009- The Lodge & Spa@ Callaway Gardens

Get a closer look at the informational sessions and expert speakers planned for this year's Spring Conference!

Friday, April 24th (1:00-4:30 p.m.) Conference Highlights

•**The Recession: How Long, How Deep, Will the Stimulus Work?**
Don't miss nationally known speaker Dr. William Dunkelberg's review of government policies and their effectiveness, how the economy has been changed and what the prospects are for the future.

•**Where Are We; Where Do We Want to Go; How Can We Get There?**
An engaging discussion about the current state of Georgia's Community Banking industry with attorney Walt Moeling!

•**Current Financial Institutions Regulatory Developments**
Join distinguished officials: Gil Barker-OCC, Rob Braswell-DBF, Bill Estes-Federal Reserve, Mark Schmidt-FDIC and Brad Waring-OTS during the regulatory panel discussion and learn about a variety of regulatory hot topics.

Come interact with peers and conference speakers during the afternoon reception!

Saturday, April 25th (8:00-11:45 a.m.) Conference Highlights

•**Foreclosures-Be Careful What You Ask for!**
Don't miss local attorneys Ed Brown and Leah Knowlton as they present a wide range of legal issues to consider prior to, and in the immediate aftermath of property foreclosure.

•**The Changing Times for Community Bankers: Asset Liability & Liquidity Management.**
Join ICBA Securities expert Wade Oliver as he discusses ways to address capital and liquidity issues in times of crisis.

Don't miss the Saturday Golf Tournament and High Speed Networking Reception & Dinner!

Sunday, April 26th Conference Highlights

•**The Impact of the Government “Bailout” on Community Banks**
Don't miss Philip Smith as he discusses the bailout, TARP and other government initiatives during his high energy and insightful presentation.

•**Legal & Accounting Panel: Hot Topics-Cool Guys: A Dialogue with Industry Attorneys & Accountants**
Join Philip Smith as he moderates the closing session with local attorneys and accountants: Jerry Harrell, Mark Kanaly, Kathryn Knudson, Brennan Ryan, Donny Luker, Tim Messman and Marlan Nichols.

For more information and to register, visit www.cbaofga.com or contact CBA at (770) 541-4490 or (800) 648-8215.



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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Sam Story, President, **The Forsyth Community Bank, Cumming**, would like to announce **Marie Disharoon's** promotion to Banking Officer.

Remer Y. Brinson III, President & CEO, **First Bank of Georgia, Augusta**, is pleased to announce that their Daniel Village office celebrates its 10-year anniversary.

Tommy David, President, **First Southern National Bank, Statesboro**, announces the hiring of **Mark Hynko** as Senior Vice President.

LaWanna Hill, President & CEO, **The Citizens State Bank of Taylor County, Reynolds**, announces the addition of **Stephen L. Davis** as Vice President and the appointment of **Homer Barrow** to the Board of Directors.

L. Jackson McConnel Jr., President & CEO, **Pinnacle Bank, Elberton**, is pleased to announce the addition of **Shannon Smith** as Assistant Vice President specializing in Business Banking in the **Royston** Office.

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

CBA Today
available via email!
Please send your
email address to
heidi@cbaofga.com

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

Certified Community Lender Program

Congratulations to The Peoples Bank, Winder for having the most lenders qualify to become a CBA Certified Community Lender. A Certified Community Lender (CCL) is a prestigious designation created to recognize the position. Similar to a Certified Public Accountant, the designation establishes a standard of knowledge for community bank lenders and allows the lender to demonstrate to their employer and their clients that they possess the knowledge to meet the lending needs of their customers.

Chris Maddox, CEO, The Peoples Bank, states, "When CBA introduced the CCL program a few years ago, we saw this as a great opportunity to incorporate the CCL program into our lender career development/progression program. We have been quite pleased with the results and we appreciate the support that our lenders have provided as they earned this prestigious designation. I am honored to recognize our CCL Lenders: Paul Rice, Commercial Lender; Towanna Johnson, Retail Division Manager; Nancy Adamson, Senior Commercial Lender; Kenny Lumpkin, EVP of Loan Production; and Ashley Morrow, Branch Manager/Retail Lender."

CBA invites all community banks to consider the CCL program. To learn more about how to become a Certified Community Lender, please contact Jodi Swilley, Vice President/Education & Professional Development at Jodi@cbaofga.com. The next CCL Examination will be held Friday, January 8, 2010 at the CBA Headquarters in Atlanta.

(left to right: Paul Rice, Commercial Lender; Towanna Johnson, Retail Division Manager; Christopher B. Maddox, CEO; Nancy Adamson, Senior Commercial Lender; Kenny Lumpkin, EVP of Loan Production; Ashley Morrow, Branch Manager/ Retail Lender.)



Announcing a Special Addition to the April Telephone/Webcast Calendar!

Topic: Implementing Mortgage Refinance & Modification Procedures Under the New Federal Making Home Affordable Program

Date/Time: Monday, April 27, 2009 3:00 p.m. – 4:30 p.m. EST

Federal regulators encourage all financial institutions to adopt the Affordable Housing Modification Program procedures and guidelines. The US Treasury's "Making Home Affordable Program" is designed to help families avoid foreclosure by restructuring or refinancing their mortgages. The program guidelines are expected to become standard industry practice in pursuing affordable and sustainable mortgage modifications. This means that all residential mortgage loans that your bank has, as well as the loan servicing sold on the secondary market, may become subject to the Making Home Affordable Program. Most conventional loans including prime, subprime, adjustable, loans owned by Fannie Mae, Freddie Mac, private lenders, and most loans in mortgage-backed securities are eligible for a Home Affordable Modification.

The Making Home Affordable Program has been widely publicized and lenders and servicers must be ready now for borrower inquiries. This informative session will be beneficial for all bank management and any other personnel who will be in conversations with the bank's residential mortgage borrowers. To learn more information and/or to register online for this timely telephone/webcast, visit www.cbaofga.com or contact CBA. CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE AUDIO/VISUAL CD ROM! The CD is for PC use only and includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions.

Executive Long-Term Care In Today's Challenging Economic Environment

The first response of a bank during economic downturns is to avoid expenses. Long-Term Care Benefits (LTC) for executives would certainly seem to be one that could be put off.

The reality is that the exact opposite is true. This is precisely the time when banks should turn their attention to executive LTC programs for some very practical and compelling reasons.

The Situation:

Long-term care expense poses a serious threat to retirement assets. The current national average daily cost of long-term care (private nursing home room) is over \$200 a day and climbing. In Georgia the cost averages \$160 per day. The exposure could easily run into seven figures for either you or your spouse. This expense is not covered by health insurance. Does any bank executive think at this point that the government will assume paying for your care in the future? Given recent experience, how confident are you that the assets will be there? The choice is either paying out of retirement assets or putting a financial plan in place.

Risk Management and Executive Compensation Plans

Retirement assets for executives (and board members) can be protected with bank sponsored LTC programs.

- Funds earmarked for long-term care expense
- State-of-the-art benefits covering home care and nursing home expense
- Inflation protection
- Deductible, discounted premiums for the bank, no imputed income and generally tax free benefits
- Favorable underwriting
- Minimal cost compared to the value of the coverage provided
- Governmental interest in long-term care planning
- Excellent compensation alternative

Getting Ahead of the Curve

It is not difficult to imagine long-term care developing into another burning national issue. The time to set a long-term care program in place to prepare for this event is now.

Provided by Charles T. Lanigan JD, CLU, and Brian Miller, Clark Consulting, a CBA Endorsed Member Company

CBA NEWS

ICBA Calls for End to Too-Big-To-Fail Banks

ICBA Immediate Past Chairman Terry Jorde called on policymakers to address excessive concentration in the banking sector to prevent giant institutions from ever threatening the stability of the overall financial system again. At a House Financial Services Committee hearing on systemic risk, Jorde called for tighter supervision of too-big-to-fail institutions, new systemic-risk premium assessments and the orderly break-up of systemic-risk institutions over a five-year period.



She also called on lawmakers to avoid even greater potential hazards with systemic risk in the future by continuing to uphold the separation of banking and commerce by closing the industrial loan company loophole. And she said banking regulations should be extended to currently unregulated financial firms.

"Congress need not waste time rearranging the regulatory boxes to change the system of community bank regulation," said Jorde, of Cando, N.D., before the House Financial Services Committee. "The failure occurred in the too-big-to-fail sector."

Jorde said that because the nation's more than 8,000 community banks stuck to common-sense business practices and stayed away from the risky practices of Wall Street institutions that led to the financial crisis, the vast majority remain well-capitalized.

ICBA Newswatch Today, March 18, 2009

Report: FDIC Planning Higher TLGP Fees for Large Banks

The FDIC advised the nation's largest banks that they may be charged more for the debt guarantees under the Temporary Liquidity Guarantee Program, Bloomberg reported. The agency said it plans to add a fee of 25 basis points on banks and 50 basis points on bank holding companies to recapitalize the Deposit Insurance Fund.

The FDIC currently charges 1 percentage point of the amount sold on debt maturing in one year under the TLGP.

ICBA Newswatch Today, March 16, 2009

White House Planning Regulatory Reforms

White House economic adviser Lawrence Summers last week called for the United States to lead a global effort to improve financial regulatory standards. Summers said there should be no substantially interconnected institution or market that escapes regulatory scrutiny. Treasury Secretary Timothy Geithner in coming weeks will lay out the Obama administration's plan for regulatory reform.

ICBA Newswatch Today, March 16, 2009



SERVICE CORPORATION
FEATURE

SOUTHWEST
Financial Services, Ltd.

Southwest Financial Services, Ltd. - Flood Determination/Insurance Program

Southwest Financial Services, Ltd. offers the real deal when it comes to quality pricing and services. For 20 years, the company has given lending institutions true-blue support in flood zone determinations, property reports and appraisals. Its dedication to tackling these tasks with the best technologies and most responsive customer service that secures their solid, long-standing relationships with their clients. Contact Stephanie Bennett at (800) 733-3312 ext. 1750.

UPCOMING 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: Risk, Compliance, Due Diligence & 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
- 4/27 New Mortgage Refinance & Modification Program Procedures
- 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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Compliance Management School - May 12-14, 2009
The Lodge & Spa @ Callaway Gardens, Pine Mountain
CBA discounted hotel room rate deadline is April 13th.
For reservations, contact the hotel at (800) 225-5292.

Remote Deposit Capture Workshop
"FFIEC Guidelines & Preparation for Exams"
Wednesday, May 6, 2009
Atlanta, JHTC @ CBA Headquarters

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

31st Annual Leadership Division
Convention & Mini-Trade Show
June 24-28, 2009
The Ritz Carlton, Amelia Island, FL

6th Annual Marketing Conference
May 6, 2009
The Lodge & Spa at Callaway Gardens
Pine Mountain, GA

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



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