



“Meeting the Challenge.”

CBA TODAY

April 17, 2009

Issue 8

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

31st Annual Leadership Division Convention Features Top Industry Speakers!!

CBA of Georgia has once again obtained the most respected and knowledgeable industry speakers in the nation for the upcoming 31st Annual Leadership Division Convention & Mini-Trade Show for June 24-28, 2009, at the popular Ritz-Carlton, Amelia Island, FL. This convention is designed specifically for the senior to executive management level banker, who are designated as Leadership Division Representatives within their institutions. The goal is to develop the leaders of tomorrow’s banking industry through the programs, activities, and networking events CBA holds throughout the year with the Leadership Division.

This year, CBA is fortunate to recruit three top industry speakers from across the country: Jennifer Burke, of Crowe Horwath, is a nationally recognized speaker on Risk Management and the Keys to Sustainability; Chris DiLorenzo from The James Paul Group delivers riveting ideas to rekindle the passion for bankers in this turbulent and uncertain economic time; and Dan Harbison is a fellow banker from Scottsville, KY, and is widely respected for his development of his Expense Reduction program. In addition, bankers will learn ways to generate deposit growth, mortgage and real estate study results in GA, and other valuable and pertinent topics to help them in their day-to-day responsibilities in the educational concurrent sessions as well.

Finally, bankers will get to review the latest products and services regarding driving core deposits, increasing non-interest income and reducing expenses in our popular Mini-Trade Show. Each year, CBA welcomes 30 exhibitors to the convention, as they display their cutting-edge products and services to use in your institutions. Our format ensures each banker spends 3-4 minutes with each vendor, so they may see what products and services can assist their bank the most.

We encourage everyone to register for this convention as soon as possible. Generally, this convention attracts over 400 attendees, and we expect a large attendance this year as well. For more information on this convention, please contact CBA at www.cbaofga.com or (770) 541-4490. Plan to send representatives from your bank/company!

Spring Conference

is only a couple days away, April 24-26 - but it's not too late to register! Visit www.cbaofga.com or call CBA at (770) 541-4490.

Don't let this opportunity fly by!



6th Annual Marketing Conference

May 6, 2009 - The Lodge & Spa @ Callaway Gardens

The 6th Annual Marketing Conference is an affordable event where community bank employees can get a valuable education - in just one day - on developing referrals and endorsements, creating brand identities, and taking advantage of opportunities you may not even know you have at your bank! Attendees will walk away with skills and techniques they can immediately implement in their banks! Take a look at the featured speakers:

• Bulls-Eye Marketing - 9:15 – 10:15 a.m.

Learn the 6 steps to what Wendy Kinney, author of *Ready... Set... Go Make Money!*, calls “Bulls-Eye Marketing” in this energetic kick-off session. Wendy will explain how to make first conversations memorable, ways to encourage acquaintances to remember you, and how to develop referrals and client endorsements.

• Brand Builds Margin: Proven Approaches That Add to the Bottom Line - 10:30 – 11:30 a.m.

James Schuster, President of the Visual Marketing Group, provides an overview of brand identities with an engaging and informative review on the power of proper brand execution, using simple techniques and proven strategies, and obtaining immediate results.

• Peer Exchange - 1:00 – 2:30 p.m.

Pete Tosh, Founder of The Focus Group, moderates the Peer Exchange; the most popular segment of the marketing conference! This is your opportunity to sit in with other CEOs and marketers from across the state to talk about subjects of importance in community bank marketing such as sponsorships, cross-selling, and new and creative ideas to market the “old” products. Learn from other’s successes and failures when you join us for this interactive session!

• Marketing Your Bank in Troubled Times - 2:45 – 3:45 p.m.

Despite the sour economy, community banks now have an opportunity to differentiate their institutions from large, regional banks and, more than at any time in recent history, define how community banks are banks of choice. Craig Eversole, President of The Eversole Group, will explain how troubled times can be turned into times of opportunity as you grow your bank on both the commercial and consumer sides.



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Visit us at: www.cbaofga.com

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PLEASE ROUTE TO:



Success Through Knowledge

Member Mentions

Mike McPherson, President & CEO, **Unity National Bank**, **Cartersville**, announces **Jeff Sanders** has joined the Unity team as Senior Vice President, Chief Financial Officer.

Jackson McConnell, President & CEO, **Pinnacle Bank**, **Elberton**, announced **Robert Chandler**, who has been serving the bank as a Commercial Lender, has now assumed the role of Business Banker.

Dawn Griffin, President and CEO, **Liberty First Bank**, **Monroe**, would like to announce the addition of **Keith Prather** as Vice President and Commercial Lender.

Bob Peck, President & CEO, **Gateway Bank & Trust**, **Ringgold** and Chairman of the **Catoosa County Development Authority**, was mentioned in the April '09 issue of *Georgia Trend*.

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

Don't Miss These CBA Schools

- Compliance Management School – Pine Mountain
May 12-14, 2009
- Consumer Lending School – Atlanta
August 16-21, 2009
- Advanced BSA Officer School – Young Harris
September 28 – October 1, 2009
- Compliance School & Alumni Update – Atlanta
October 19-22, 2009
- Commercial Lending School – Atlanta
October 25-30, 2009



CBA's Compliance Program

- 6 Dates – 6 Convenient Locations
- Quarter II: June 2009 – RESPA
- Quarter III: September 2009 – Regulation Z
- Quarter IV: December 2009 – BSA & Anti-Money Laundering

Special pricing available for CBA Compliance Membership Program banks. Please contact CBA's Education Department for further information or go to CBA's website, www.cbaofga.com.

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

ICBA to Congress: Stop Overzealous Exams

ICBA called on Congress to address overzealous field examination practices, which are undermining government efforts to increase lending to halt the economic recession. Menzies said many community banks report that field examiners are demanding overly aggressive write-downs and reclassifications of viable commercial real estate loans and other assets, which is putting unnecessary constraints on community banks' ability to lend.

"In this climate, community bankers may avoid making good loans for fear of examiner criticism, write-downs, and the resulting loss of income and capital," ICBA Chairman Mike Menzies told the House Financial Services Committee.

Menzies also said the FDIC's proposed 20-basis-point emergency special assessment will dramatically reduce funds community banks have available to lend and current mark-to-market accounting rules negatively impact the flow of credit on Main Street.

ICBA Newswatch Today, March 26, 2009

Treasury Releases Regulatory Reform Plan

The Treasury Department unveiled its framework for reforming the nation's financial regulatory system. Treasury said its plan focuses on addressing systemic risk by creating a single regulator with authority over too-big-to-fail institutions, implementing higher capital and risk-management standards for these firms and providing resolution authority over non-bank financial firms modeled on the receivership powers of the FDIC—with costs paid for by the Treasury or systemic-risk financial institutions, not the Deposit Insurance Fund. Treasury also said its proposal would protect consumers and investors, eliminate regulatory gaps and foster international regulatory coordination.

Treasury Secretary Timothy Geithner told the House Financial Services Committee the plan would expand the government's authority to regulate hedge funds, credit default swaps and money market mutual funds and require federal regulators to issue standards for compensation practices.

ICBA has been central to the regulatory restructuring debate taking place in Washington, and it has testified to Congress calling for the eventual downsizing of too-big-to-fail institutions three times in the past two weeks.

ICBA Newswatch Today, March 27, 2009

Strategies for Serving the Unbanked

For years financial institutions have been strategizing how to serve the huge unbanked and underserved consumer market estimated upwards of 80 million U.S. consumers. Wal-Mart recognized this opportunity several years ago as well and partnered with GE Money to launch a Visa prepaid debit card product called the Wal-Mart MoneyCard.

This reloadable debit card is offered free, in conjunction with Wal-Mart check cashing services. Also, Wal-Mart customers who often profile the unbanked demographics very closely, have access to bill payment services, international money transfer and money order services all at competitive prices.

For years, retailers like grocers, gas stations and check cashing outlets, have been serving this segment of the market and continue to provide check cashing, money orders, international money transfer services, wireless phone payments and bill payment services.

So what have financial institutions learned and how have they applied these lessons? Here are just three developments that will impact the way the unbanked are served by financial institutions in the future.

- 1) The use of prepaid debit cards not tied to a traditional deposit or checking account is growing. These cards can easily serve the unbanked as they are totally portable and can be loaded by consumers via cash deposits, check cashing, ACH payroll deposit or even cash deposits at specialized kiosks and ATMs.
- 2) The use of mobile phones for micro-payments and financial transactions based on monetary value stored in a payment account which could be an electronic wallet or linked to a debit card or credit card. Sophisticated and multiple levels of authentication are currently being rolled-out that will enhance security and help to minimize potential fraud.
- 3) Multi-functional self-service ATMs located conveniently at shopping malls, grocery stores and other major retailers who are frequented by the unbanked and techno savvy consumers to pay bills, purchase tickets, stamps, money orders or money transfer, prepaid debit card services, check or cash deposit, etc. One example is the Nautilus-Hyosung Model 5300XP which has many of these advanced capabilities.

Provided by Russ Schoper, Cash Transactions LLC, a CBA Associate Member Company

CBA NEWS

FDIC: Community Bank Model Remains Resilient

At a Congressional hearing, FDIC Vice Chairman Martin Gruenberg said Call Report data show community banks are outperforming the largest banks in many areas. Gruenberg also noted the FDIC is creating a senior-level office to expand community bank outreach and an advisory committee to address community banks concerns.

Gruenberg pointed to data that showed banks with assets over \$100 billion reported 3.4 percent decline in fourth-quarter loan balances while those with assets under \$1 billion showed an increase of 1.5 percent. He also said differences in portfolio structure between community banks and large banks suggest "the business model that relies on funding through core deposits and relationship lending, which has been adhered to by many community banks, has proven to be resilient."

Volcker to Head Tax-Reform Task Force

Former Federal Reserve Chairman Paul Volcker will head a new task force to review the tax code. President Obama is forming the panel to close loopholes, streamline tax law and generate additional revenue. The panel is expected to deliver recommendations to Obama by Dec. 4.

ICBA Newswatch Today, March 26, 2009

Treasury Secretary Repeats ICBA Call for Deposit-Insurance Fairness

Treasury Secretary Timothy Geithner yesterday said the administration wants to reduce the deposit-insurance burden on community banks. Reflecting ICBA's call for fairer deposit-insurance regulations, Geithner told the House Financial Services Committee the administration wants to change deposit-insurance fees to reduce the relative burden for smaller banks.

"Right now in the current system it's fundamentally unfair because smaller banks are forced to absorb a disproportionate cost of intervention needed to protect the system from, often, mistakes made by larger institutions," he said.

ICBA is calling for systemic-risk premiums to be levied against too-big-to-fail financial institutions to reflect the risks those institutions pose to the Deposit Insurance Fund. ICBA is also calling on Congress to direct the FDIC to make the assessment base more equitable and ensure bank holding companies with significant non-bank assets pay their fair share of any Temporary Liquidity Guarantee Program deficit.

ICBA Newswatch Today, March 27, 2009



SERVICE CORPORATION
FEATURE

BSM

Bank Sweep Manager

Bank Sweep Manager Program

The NEW Bank Sweep Manager Platinum software is the best ever and now Windows-based with fully encrypted email, import/export options, and automatic PDF file retention. BSM a product of Branch 21, is the industry's leader and only complete turnkey solution to offering a balance sheet sweep account solution. Join the hundreds who keep the funds on their balance sheet right where they belong. Contact Mark Daubert at (563) 388-2665.

UPCOMING 2009 EDUCATION PROGRAMS

Telephone/Webcasts

- 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
- 5/5 Your Customer has Filed Bankruptcy, Now What?
- 5/7 Analyzing Customer Data for Retention & Growth
- 5/12 Opening Accounts for Non-Profit Organizations
- 5/14 Your Bank's IRS Information Returns - What to Report & Ways to Ensure Accuracy
- 5/19 Director Series: Directors & Key Committees
- 5/21 Compliance Update for the Frontline Staff
- 5/27 Required Compliance for Real Estate Secured Consumer Loans
- 5/28 Paper Checks, Remote Capture, Wires & Electronic Transfers: Who is Liable?

Classroom Programs*

- 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
- 5/6 Remote Deposit Capture; FFIEC Guidelines, Atlanta
- 5/7 Emerging Leader Series-Workshop III: Managing Performance, Macon
- 5/12-14 Compliance Management School, Pine Mountain
- 5/14-15 Winter/Spring Bank Directors' College Session III, Young Harris
- 5/19 Financial Managers' Forum Dinner Series, Atlanta

**Dates/Locations are subject to change.*

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

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



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Convention & Mini-Trade Show
June 24-28, 2009
The Ritz Carlton, Amelia Island, FL

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



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