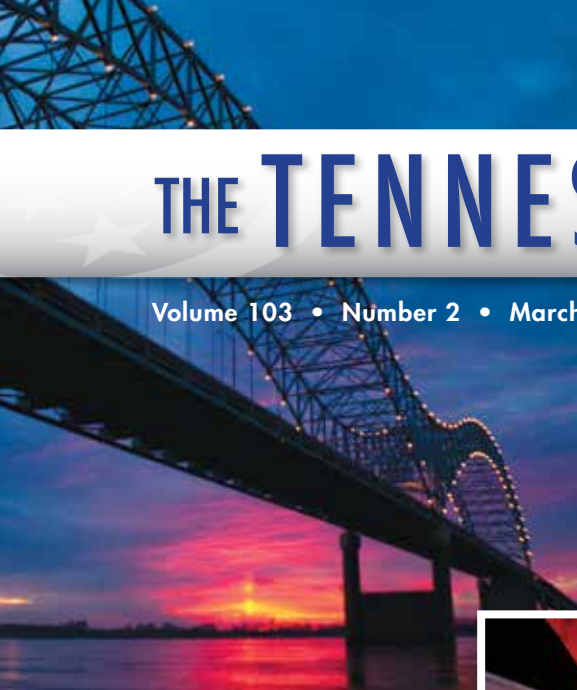


THE TENNESSEE BANKER

Volume 103 • Number 2 • March/April 2015



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Published bimonthly by the Tennessee Bankers Association

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Volume CIII / Number 2 / March/April 2015

CONTENTS

THIS MONTH

Special 125th Anniversary Magazine – Send Us Your Story	7
TBA Washington Conference	9
Q&A with US Representative Stephen Fincher	10
Service Is Not Someone Else's Job—William B. Courtney	16
Time to Order 2015/2016 Bankers Directory	26
Strategic Technology Conference Is April 9 & 10.....	29
Retail Sales and Bank Marketing Conference—Photo Review	33
The Southeastern School of Commercial Lending—Discounted Tuition Available through April 15.....	34
Leadership Convention—Training the Next Generation of Leaders	36
Legislative Reception in Photos	41
Credit Conference—Photo Recap.....	44
Welcome New Associate Members.....	48

DEPARTMENTS

FROM THE EXECUTIVE OFFICE—Colin Barrett Be Better than You Were Yesterday	6
ON THE HILL—Tim Amos Window of Opportunity	8
MEMBER FEATURE—Smart Financial/Cornerstone Merger Began through Friendship, Common Visions.....	13
ROUNDTABLE DISCUSSION—Credit Committee Commercial Loan Demand	18
GUEST COLUMN—David H. Lillard, Jr Changing the Financial Culture of Tennessee.....	20
ICBA WASHINGTON WATCH—Brian Cooney and Aaron Stetter While Congress Starts Fast, ICBA Launches Its Regulatory Relief Platform.....	22
WASHINGTON UPDATE—Governor Frank Keating Targeting Data Breaches.....	25
TBA ENDORSED PARTNER—EverFi – Steve Rice Building Loyalty with Millenials through Financial Education	27
Bank Notes / Promotions	50
Employment Opportunities.....	57
TBA Professional Development Calendar	59



ON THE COVER

Young Bankers Division Leadership Convention will be held in Memphis, April 26-28. Story page 36.

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The Tennessee Banker (ISSN 0040-3199) is published monthly by the Tennessee Bankers Association, 211 Athens Way, Ste 100, Nashville, TN 37228-1381; telephone 615-244-4871. Advertising rates available upon request. Subscriptions: \$40.00 per year for TBA members; \$55.00 for nonmembers; single copies, \$6. Tennessee residents add 9.25% sales tax. Periodical postage paid at Nashville, Tennessee. POSTMASTER: send address changes to The Tennessee Banker, 211 Athens Way, Ste 100, Nashville, TN 37228-1381.

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"Be Better than You Were Yesterday"

By **Colin Barrett**, President, Tennessee Bankers Association

If you were able to be a part of our record *Credit Conference* attendance last month, you heard an inspirational message from former University of Tennessee football player Inky Johnson. Inky, the first member of his family to go to college, suffered a debilitating injury during his junior year that left him paralyzed in his right arm and ended his dream of playing in the NFL.

Inky's story is not one of heartbreak, however. Instead it is a story about God's plan and living your life to the fullest.

While there were many takeaways from Inky's message, the one that has stuck with me is to "be better than you were yesterday." It's a simple message, but it is one that determines success. And I see that mantra at work every day with our team at the TBA and Financial PSI.

Embracing that challenge was also top-of-mind when our department heads met recently for our annual strategic planning retreat. Building on last year's strategic plan, and looking at the results of the TBA membership survey, we laid out our priorities for the upcoming year. With Financial PSI continuing to perform well, education participation at an all-time high, and the most experienced staff in the industry, we have all the tools in place to address the challenges and opportunities facing the Tennessee banking industry in the year ahead.

The feedback we received from



our members was extremely helpful as we put together the plan, and I want to thank each of you who took a few minutes to fill out the TBA membership survey.

Among the survey results:

- 96% of Tennessee bankers thought the association was either "effective" or "very effective" in representing Tennessee banks' interests in Nashville and Washington
- 83% said that their membership ROI was "excellent" or "very good"
- 62% listed "increased regulatory burden" as what keeps them up at night
- 54% said they looked to the association most for education, followed by government relations at 36%, and products and services at 10%

The results complimented the association's efforts while highlighting opportunities for improvement. Members

- ✓ Check out the article on page 20 by our State Treasurer David Lillard. Treasurer Lillard has been a great partner of the Tennessee banking industry since his election by the state legislature in 2009. He is committed to preparing the next generation of Tennesseans through financial literacy and the TNStars 529 college savings plan.
- ✓ Make sure your bank has sent in a brief history to be included in the upcoming 125th Anniversary edition of *The Tennessee Banker*. For more information, contact Dy Martin at dymartin@tnbankers.org
- ✓ Identify a rising leader from your bank to attend the upcoming Leadership Convention at The Peabody Hotel in Memphis, April 26-28. The TBA Young Bankers board has been working to build a content-packed program to train the next generation of banking leaders. For more information, contact Stacey Langford at slangford@tnbankers.org.

identified our strengths as having an outstanding staff, providing a unified voice for the industry, and offering valuable education programs. Areas for improvement included promoting the banking industry in Tennessee, exerting more pressure on federal regulators, and seeking deeper engagement from our membership. As for what the priorities should be in the coming year, many of you listed regulatory burden—both advocacy and education—and addressing competition from credit unions and the Farm Credit System.

With these results, your TBA staff went to work to identify ways to build on our strengths, address these opportunities, and strengthen the Tennessee banking industry.

The result was the 2015 strategic plan that was approved by the TBA board last month. Among the plan's highlights are:

- Increasing our Washington presence by taking additional bankers and staff to Washington, including an additional DC meeting in the fall
- Maintaining BankPac success through engaging at least 55% of our members and raising more than \$200,000
- Launching our credit union awareness campaign using the recently completed study commissioned by the Independent Bankers Division
- Engaging additional banker leadership and input on education and other committees
- Developing a small bank working group to assist and build synergy

among our smallest members

- Creating a bank leadership forum to train the next generation of C-level bankers
- Deepening our relationships at each member bank
- Enhancing tools to address compliance burden
- Creating a cyber-fraud communication system
- Re-energizing our financial literacy efforts and Personal Economics Program (PEP) participation

This is just a sampling of what our focus will be between now and the end of the year. We also will be looking to strengthen our internal communications and operations and make sure our team continues to have the tools and knowledge they need to serve the industry and our member effectively and

efficiently. Importantly, every member of our team will have a copy of the strategic plan on their desk, and we will review our progress at monthly staff meetings.

If you are interested in seeing the full strategic plan, please let me know, and I will be glad to share it with you. I would love to hear any feedback or insights you might have. After all, this is a member-driven plan.

In the words of Inky Johnson, the TBA team is working to be better every day. I hope you will join us in that effort and support our team as we continue to make Tennessee the strongest banking state in the country. ■

-Colin

THE TENNESSEE BANKER

125th Anniversary

SPECIAL ISSUE • JUNE 2015

*Your bank is the Tennessee Bankers Association,
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To commemorate the 125th anniversary of the Tennessee Bankers Association, we are publishing a special edition of *The Tennessee Banker* magazine to be released in June, and we want to highlight every bank in Tennessee.

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- Ad contract/insertion deadline—**April 1**
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To submit stories or for advertising information, please contact
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Window of Opportunity

By Tim Amos, Executive Vice President/General Counsel, Tennessee Bankers Association

There is a new game in Washington after the 114th Congress convened on January 6, 2015, and with it there is a limited window of opportunity. The Republican takeover of the US Senate by a narrow 55-45 majority gives hope that some of the more than 300 bills passed in the House last session by bipartisan votes could see the light of day in the Senate. Previously, Democratic Senate Majority Leader Harry Reid refused to bring any of the House-passed legislation to the Senate floor for a vote. Now, there's new leadership in the US Senate. Among those previously rejected multitude of bills are several that are important regulatory relief measures for bankers, and they may now get the consideration they deserve. However, this year's congressional debates will be driven by the presidential election political calendar.

It seems almost unimaginable to be talking about the 2016 elections when the 2015 elections are only a few months in the past. But political reality is that primaries for the 2016 presidential race will begin early next year, and the debate in Congress that will shape that race will take center stage sometime shortly after Labor Day, 2015. Thus, there is this brief time between now and when the political debate shifts creating a window of opportunity to talk about and to advocate for some banking-related legislation this year.

TBA, along with our Washington partners at the ABA and ICBA, is working toward identifying a few doable proposals for introduction and for an aggressive push which will require grassroots support of all our Tennessee banks. These issues are likely to be considered initially in the

House and then moved to a Senate that hopefully is more receptive. However, we must remember that the President is still the President, and one of his signature pieces of legislation, the Dodd Frank Act, is not going to be amended easily, casually, or lightly. The power of the Presidential veto, or threat of a Presidential veto, is still a significant deterrent.

Community banks in Tennessee and around the country are struggling under an excessive load of regulatory burden and desperately need some relief from either Congress or the regulators. While legislation ultimately may not pass, its movement through Congress and congressional oversight has a beneficial and often mitigating impact on actions of the regulatory agencies.

TBA's recent membership survey highlighted the major concerns that will be the focus of the association's Washington efforts and our message to both congress and the national trade associations.

1. Reducing Regulatory Burden

Excessive regulation and overzealous enforcement can be disincentives to providing customers the products and services they are asking for, limiting bank flexibility and the ability to tailor products to meet customer needs. TBA priorities include reforming the CFPB's mortgage rules, which are overly proscriptive and relief for rural banks from the escrow and balloon loan requirements.

2. Nonbank Competition and Competitive Advantage

TBA's recent credit union study shows the rapid growth generated by the unequal tax treatment that credit unions enjoy. The effort is to refocus credit unions on their core mission while pursuing equal tax and regulatory treatment for those that do not hold to

their core mission. Another priority is to reign in the farm credit system's expansion into nonfarm lending. The recent announcement of the first FCS oversight hearing in 10 years is but a start.

3. Cybersecurity and Data Breaches

Banks employ high standards of cybersecurity to protect their customers, while other parties that experience breaches of customer data impose enormous cost on banks and their customers. The balance of responsibility must shift. Banks and the federal government also must continue to build on their strong public/private partnership, sharing resources to combat the ever present international threat of cyberterrorism.

4. Capital Standards

Reforming some of the restrictive capital and liquidity requirements of BASEL III, including adjustments to the risk-weighting systems that will have a severe impact on commercial lending, is a priority.

5. Regulatory Fairness

Recent dramatic expansions in regulation have placed overwhelming burdens on many banks, greatly impeding their ability to serve their communities. We need a long-term vision for regulation that tailors rules to suit the industry's diverse business models and risk profiles. Any new model for regulation must provide substantial regulatory reductions without impeding the flexibility to serve evolving customer needs. In short, regulators need to right-size the regulations and exam process.

At the national level, the ABA is focused on several priority issues and is lodging a lobbying campaign, "How Congress Can Help Hometown Banks." Similarly, the ICBA is focus-

ing on its “Plan for Prosperity.” Given the huge number of issues facing the banking industry, the plans of the TBA, ABA, and ICBA are selective in attempting to identify those key issues which ultimately may be successful, but only with your help. The legislative reforms do not vary in their intent to provide meaningful relief, only in their priority.

Conclusion

The congressional window of opportunity will be brief. A concerted effort by all bankers is required to advocate strongly and move any legislation through Congress. The banking industry cannot afford to wait another two years until after another Presidential election to “see what happens” in Washington or for another opportunity.

Now is the time to participate in many of the Washington meetings offered by the national trade associations and the TBA this year. It is no longer just a simple letter or phone call that will move Congress. It is your active presence in the nation’s Capitol and your persistence in advocating to strengthen the industry. ■



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Q&A



US Representative Stephen Fincher, R-8th District

Stephen Fincher, 41, is a managing partner in Fincher Farms, a seventh-generation, West Tennessee-based agribusiness. He has been in agribusiness his entire life. Born in Memphis, Fincher lives in the Frog Jump community of Crockett County.

Inspired by a desire to serve his fellow citizens and get America back on track, Fincher ran for Tennessee's eighth congressional seat in 2009 and joined the House of Representatives in 2010. Now in his second term, Fincher sits on the House Committee on Financial Services and the House Committee on Agriculture.

What will the top three priorities be for the House Financial Services Committee during the new congressional session?

The House Financial Services Committee is currently working on outlining their agenda for 2015 and the 114th Congress. I would look to see something more concrete by mid- to late-February, but I anticipate a lot of focus on changes and tweaks to Dodd-Frank provisions, namely, things like what constitutes a "qualified mortgage," and the process through which the FSOC assigns SIFI designations. I think the committee and Chairman Hensarling will be interested to take another serious look at housing finance reform and what makes sense moving forward for the taxpayers and the housing market. And we also should continue on the path of promoting job creation by addressing capital formation and SEC requirements of many companies looking to access the market, grow their business, and thus create much-needed jobs for Americans.

What kind of changes, if any, should Tennessee bankers expect in Dodd-Frank and the Consumer Financial



US Representative Stephen Fincher addressed TBA members at the 2014 Washington Conference.

Protection Bureau now that Republicans control both the House and the Senate? Do you expect the banking legislation that passed the House during the previous session to get through the Senate this year? Do you think the President will sign it?

With Republicans in control of both chambers of Congress, we have been given a valuable opportunity to address some of the missteps and unintended consequences contained in the Dodd-Frank Act. We are talking about an 800-page piece of legislation that runs the full gamut from consumer protection to heightened prudential regulation of banking activity all the way to SEC disclosure requirements of conflict minerals, so there are certainly a variety of issues that need to be looked at and many that my colleagues on both sides of the aisle should be able to get behind.

The CFPB is a great place to start. There is no reason why such a government entity should not be subject to the normal appropriations process, and I hope to see that as something that is discussed seriously this Congress. Currently, the bureau possesses sweeping authority to act with very little oversight, and I believe that should change.

I would also like to see the director of the CFPB replaced with a commission. A five-person commission structure would automatically provide the necessary checks and balances that the agency desperately needs when making decisions about how to oversee and regulate consumer financial products. In addition to some of the broader problems with the CFPB's structure, there are a number of rules issued by the bureau that I believe are worthy of a second look.

I have a bill this Congress that would modify the CFPB's definition of a "high-cost mortgage" with respect to manufactured home loans to ensure that these loans are not unfairly swept under the high-cost designation simply due to the relatively low dollar amount of the purchase price. I can only assume that it would be an unintended consequence of the CFPB's rule to jeopardize American families' access to an affordable housing option.

With respect to President Obama's regular veto threats, I am hopeful that he ultimately would allow the legislative process to proceed and not unilaterally block initiatives that have

received enough support from both chambers to make it to his desk. But while I am hopeful, I am not necessarily optimistic on that front.

A growing issue within the banking and retail industries relates to the payments industry and data breaches. Is this an area that Congress will address this year, and what expectations should the banking industry have on this front?

Coming off the heels of the major data breaches that affected so many consumers last year while also approaching the October deadline for the transition to chip and pin or EMV technology, I expect that improving the security of our payments system and preventing future breaches will command a great deal of focus this Congress. The Financial Institutions and Consumer Credit subcommittee held a data security hearing in March of last year, and I would look for a follow-up hearing to be scheduled fairly early this Congress and possible legislation to be considered by the full committee. We need to examine ways to strengthen our network but also consider some common sense practices for what happens after a breach occurs, looking at things like notification laws and how the financial burdens are divided.

Many community banks continue to struggle with the new qualified mortgage rules that make it much more difficult to lend money. You cosponsored legislation (HR 2673) that addressed this situation. Do you see this legislation getting passed into law this year?

The interest and momentum in addressing the qualified mortgage rule has not subsided, and I certainly expect action to be taken relatively early this Congress. The Portfolio Lending and Mortgage Access Act, which I cosponsored last Congress, should be re-introduced in the coming months. Importantly, the bill would treat any residential mortgage that is held in portfolio as a qualified mortgage. A very similar provision was included in the CLEAR Relief Act, which I also



cosponsored last Congress, and I expect to see revisited this year.

Banks in your district and across the state continue to face challenges relating to the economy, regulations, and government-subsidized competition from credit unions and the Farm Credit System. What is the best way for Tennessee banks to make their voices heard on these issues?

I think it is important to continue to have a dialogue with Representatives and Senators and make sure we are all fully apprised of the different views and perspectives on these issues and what effects they have on each organization's business model and ability to provide financial services to consumers. As a member of Congress, I appreciate hearing from businesses in my district and the state of Tennessee, so that I can have a clear picture of the priorities and initiatives on which I may be able to be helpful.

Reform of Fannie Mae and Freddie Mac continues to be an unresolved issue. What is your general view on efforts to reform the systems and what the role of government should be in the housing market? Do you think a reform measure might pass this year?

Housing finance reform has certainly been an issue of critical importance to many, including the chairman of the Financial Services Committee. Last

Congress, we saw two somewhat different proposals introduced in the House and Senate, neither of which ultimately gained enough traction to advance in either chamber. There are some important things to consider as we look at the path forward. Limiting taxpayer risk, preserving access to the secondary market, and ensuring that homeownership remains a realistic achievement for as many American families as possible are all points that I expect to be hotly debated by both sides as we come to a solution.

What would be on your legislative wish list for 2015—both banking and nonbanking related?

In addition to my bill that preserves access to manufactured housing that I am hopeful will be signed into law this year, I have also introduced legislation to reform and reauthorize the Export-Import Bank of the United States. The bank is in need of important reforms, but it is crucial that we continue to have a seat at the table when competing for these foreign investments and, thus, expanding opportunities for job creation at home. The bank's charter expires on June 30 of this year, and I would like to see reforms considered before that time.

The pending presidential campaigns are already having some effect on policy positions in Congress. How do you see that playing out on both sides of the aisle?

I am interested to see how Elizabeth Warren positions herself as we get closer to the presidential primaries. She has been such an outspoken voice on scrutinizing banks and Wall Street that I am wondering if any of her outward positions are enhanced or curtailed if she decides to put her name in the hat. It may be equally interesting to see if there is a reaction from Hillary Clinton. It's hard to believe that we are already finding ourselves on the precipice of another presidential election, but I look forward to a change in leadership in the White House. ■

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SmartFinancial/Cornerstone Merger Began through Friendship, Common Visions

Cornerstone Community Bank Chairman Miller Welborn went to the University of Alabama, became a successful venture capitalist and trucking industry chief executive, and is a self-professed “builder, not an operator.”

SmartBank President and CEO Billy Carroll went to the University of Tennessee. He grew up in the banking world and learned the business from the ground up. Literally. His first job was mowing the grass at Citizens National Bank in Sevierville, where his dad, Bill Carroll, Sr, was chairman and CEO. “Billy’s an operator,” Welborn said.

Despite the Bama-UT thing, Welborn and Carroll are not a house divided, as some married couples’ car tags proclaim. Indeed, they seem like a perfect match, and that’s the way they see the pending merger of their respective banks’ holding companies. A bit further down the road, the two banks themselves will merge.

In December, SmartFinancial, Inc, the parent company of Pigeon Forge-based SmartBank, and Cornerstone Bancshares, Inc, which holds Cornerstone Community Bank of Chattanooga, announced a definitive agreement to merge, creating a combined company that will operate under the SmartFinancial name. The deal, which was unanimously approved by the two companies’ boards of directors, is pending final regulatory and shareholder approvals and is expected to close soon.

When the merger is complete, SmartFinancial’s total assets will be just south of \$1 billion, with about \$790 million in deposits, \$650 million in loans, 12 branch locations in East Tennessee and the Florida Panhandle area, and loan production offices in Dalton, GA, and Panama City, FL.

Welborn will become chairman of the combined holding company board,



Carroll



Welborn

and Carroll will serve as president and CEO. Bill Carroll, Sr, a former chairman of the Tennessee Bankers Association, will be vice chairman and play an important role in business development. Frank Hughes, the former president of Cornerstone, will move to the merged holding company, where he will head up its institutional investor relations. Barry Watson, a longtime Chattanooga banker, was recently named president of Cornerstone Community Bank and has been tapped to lead that market. SmartFinancial will be headquartered in Knoxville.

Initially, the two banks will remain independent under the holding company, maintaining their respective charters, names, and boards of directors. “This will allow us time to sync up our operations, look at how the combined departments will function, and just get everything in order,” Billy Carroll said. After that process, probably by mid-year 2016, the banking operations will be merged, and the Cornerstone offices in Chattanooga will be rebranded under the SmartBank name.

Following an open house reception in late January at Cornerstone’s downtown Chattanooga office, which was held to introduce Carroll to some of Cornerstone’s key customers and stakeholders, the two bankers sat down with *The Tennessee Banker* to talk about the merger, how it evolved and came to be, and where they see the post-merger bank heading.

The key takeaway, according to Welborn and Carroll, is that this is a true

merger of equals and not a sale-and-acquisition deal. Both were looking for avenues to grow, and neither was looking to be an acquisition target. “There was no interest on either side to sell,” Welborn said. “There was not a single director at either bank who would have voted to sell their bank.”

The merger process began as many relationships do, through a growing friendship and conversation. Or, as Carroll put it, “It was a slow date.”

A Good Time to Talk

Welborn and Carroll were introduced by mutual acquaintances, and soon became golfing buddies and good friends, but they also became a two-man peer group over the course of a couple of years, swapping ideas and sharing their visions on how to run a company.

“We knew we had to move toward that \$1 billion mark to get to scale,” Carroll said. “We were looking at a lot of different strategies, and so one day I called Miller and said, ‘Let’s look at putting these things together.’ And he said it would be a good time to talk about it. So we started talking.”

Welborn says that, in the process of benchmarking each other, it became apparent that neither bank had any interest in selling out. “They were looking to grow, and Cornerstone had turned itself around and was looking for avenues to grow as well,” Welborn said. “Our conversations were about culture and people and goals and visions, about what we wanted to be ‘when we grow up.’ ‘What would it look like if we threw all our stock into one hat?’ And that’s literally what we are doing. There is no cash out. No one is getting any money. It’s just all the stock in one hat and a commitment to best practices and growth strategies.”

“When we got serious,” Welborn continued, “it became evident that

continued on next page

SmartFinancial/ Cornerstone Merger *continued*

our visions matched up. That's why we were so comfortable sitting down and talking. I was really impressed by Billy's commitment to technology. He really believes that old tune that you don't have to bank tomorrow the way you banked yesterday. And that is very important."

Welborn's emphasis on riding change into the future reflects his experience in the venture capital business. For example, at Chattanooga-based Lamp Post Group, a VC firm where Welborn is a partner, most of his other partners are younger and emphasize models embracing new approaches to business. "The problem with most industries is that they are antiquated. They are resistant to change," he said.

With Carroll at the operating helm of the merged banks, Welborn has a fellow true believer in taking new approaches in a traditional industry.

Creating Something a Little Different

After graduating from Tennessee, Carroll was hired by KraftCPAs in Nashville (formerly Kraft Bros, Estman, Patton & Harrell), where he did tax and audit work. Interestingly, one of his first jobs was to audit First Farmers and Merchants Bank in Columbia, TN.

"Talk about being green, I was green. And one of the first things I have to do is audit Waymon Hickman's bank. And I knew Waymon was a legend in banking circles through my dad. At any rate, I have to go ask Mr Hickman the standard audit questions. I'm asking him things like whether he has concerns about getting sued or embezzlement, and I'm so nervous. My little pad was shaking. But he was so nice to me."

After a couple of years as a CPA in Nashville, Carroll had the opportunity to "move back East" to go to work at Citizens National Bank in Sevierville



In January, Cornerstone Community Bank held a get acquainted open house to introduce SmartBank President and CEO Billy Carroll (right) to Cornerstone customers and employees. Cornerstone Chairman Miller Welborn is on the left.

with his dad. "He asked me to step in and get them automated. In 1992, there was one computer in the bank and a lot of dumb terminals. So I spent the first couple of years upgrading the operations system and data processing in-house. We were the first bank in the state to do check imaging, in 1994. It was fun."

Carroll worked his way into the finance side of the operations and then became CFO and later a member of the board. "It was a great bank, but I was starting to get a little more of the entrepreneurial bug. When my dad retired in 2005 at age 65, I decided to take the opportunity to go try something new. I spent a few months thinking about it, and over the course of that time a lot of key business leaders in town who were friends convinced me to start a new bank that would be a bit different."

Starting SmartBank with that idea allowed Carroll to feed his entrepreneurial bug while also drawing on his banking experience.

"Sure, we take deposits and make loans, but we have really tried to come up with a different model," Carroll said. "One of our directors is Ted Miller, who manages Dolly Parton Productions—one of the world's most recognizable brands. He said, 'Yes, let's create a great bank. But let's also create a great brand.' And we took that to heart. In fact, Ted is the inspiration behind our name, SmartBank.

"We decided not just to work our local geography but to look for markets in other areas that made sense. That's how we got into Florida. Destin is one of the best tourism markets around. With our experience just in the Smoky Mountains, we understand tourism. We understand hotels and the second-home market. So we saw that as an opportunity, and we were fortunate to win a bid to get a bank down there in an FDIC sale. It's a little interesting that our first acquisition was 10 hours away."

Keeping Him Close

Welborn, who grew up in Tuscaloosa, developed his own entrepreneurial bug after graduating from the University of Alabama with a political science and government degree. He started a trucking company and a waste removal company, which he and a partner later sold to publicly traded companies, in addition to a real estate management business. Welborn stayed on as CEO of one of the companies, Boyd Brothers Transportation, and got his first taste of the banking business when he was invited to join the board of directors of Birmingham-based SouthTrust Bank.

"I think the only reason they had me as a board member was I owed them more money than I could ever pay back, and they wanted to keep me

close,” Welborn said with a laugh. “I really became intrigued with banking.”

His experience grew when he accepted a nomination to sit on the Federal Reserve Board of Atlanta’s Birmingham branch office. “That experience was a hands-on MBA for me,” said Welborn, who served two terms. “I learned a tremendous amount about banking, and it was a great networking experience. I had the opportunity to be in a small dinner group with Alan Greenspan when he was running the Fed.” Carroll is also getting that experience, serving in his second term as a director on the board of the Federal Reserve’s Nashville Branch.

Welborn later moved his family to Chattanooga, where his mother had grown up, and he began consulting with transportation companies. There, he was a founding partner of the Lamp Post Group, a venture capital and business incubator, at which he continues to split his time with his duties as Cornerstone chairman.

The community bank approached Welborn to join the board after learning of his previous corporate and bank board experiences, he says. Six years ago, the bank underwent some management changes, and the directors asked Welborn to become chairman of the board.

“Cultures Have to Sync”

It’s hard for Welborn and Carroll to hide their excitement about SmartBank’s future. Their growth plans for the bank are wide open at present. They will look at opportunities to grow in Tennessee but are also looking for good matches in other areas, including Alabama and Georgia, and they are hopeful about expanding their Florida Panhandle presence.

They are committed to taking new approaches, especially in the area of technology, and like other banks, they will be focusing on the best ways to attract and provide services to Millennials.

Both Welborn and Carroll expect M&A activity in Tennessee to increase in the coming months, with more ac-

quisitions than mergers.

“There is going to be more pressure on some banks to get to scale,” Carroll said. “Now, there are a lot of smaller community banks out there that are doing fine, doing a great job of serving their markets, but others are going to have to make decisions about which way they go.”

So what’s the most important thing for banks to think about when pondering a merger? “Well, you can make balance-sheet projections say a lot of

things,” Carroll said. “But the cultures have to sync. If they don’t, it’s not going to work.”

The major consideration from the business side of a deal, they are both quick to point out, is what’s best for the shareholder.

“This isn’t about anything except growing shareholder value,” Carroll said. “This combination moves us toward our goals and really solidifies the future of both banks.” ■

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Service Is Not Someone Else's Job

Serving and inspiring others is a responsibility, not a choice.

Excerpt from *Against the Grain*

William B. Courtney, CEO, Classic American Hardwoods, 2015 TBA Annual Meeting Speaker

Getting out of your comfort zone is a major step and should never be taken for granted. Some of us need years, perhaps decades, to summon the courage, if we summon it at all. Still, getting out is only one step; it's what you do *after* you get out, in terms of service, that matters most.

That's because service is an ongoing responsibility, and not a charitable act that we might do on occasion, in our community, family, and workplace.

In our community, we have a duty to strengthen the weakest among us to build a better society. In our family, we must share our wisdom and gifts to help those we love to grow stronger and wiser. In our jobs, serving the coworker in the next cubicle can determine the difference between profitability and losses.

We're presented daily with opportunities to serve in all aspects of our lives, and each time we seize that opportunity the world is better off. In many cases, incidentally, the server is more rewarded than the individuals he or she serves. Too many people, however, see this exploration into uncharted territory as a way to glorify themselves in front of their family, friends, and community.

"I'm working at the soup kitchen downtown."

"I'm teaching English to a group of immigrants."

"I'm volunteering at an orphanage."

The message they hope to get across is unmistakable: I'm doing a lot of good for society. Aren't I wonderful?

But they are missing the point entirely. The work is not about them. I'm not minimizing the value of the important deeds they perform; every helping hand is needed, now more than ever. At the same time, those who make the most lasting impact in society, or within their own families, are those who understand what it truly means to serve another human being.

I learned this lesson the hard way during my first year at Manassas in 2004. I was missing the point as well—by a mile.

Our record in the region was 3–3, which was very impressive for a program that had won only seven of its previous ninety-nine games. For years, in fact, because the school couldn't afford \$15,000 per season for insurance, equipment, and security—high-school football is not cheap—the team hit the road to take on one formidable non-region opponent after another. The final scores weren't pretty, but Manassas was given a few thousand dollars per game, enough to keep the program afloat.

The price, however, was steep. Getting crushed over and over gets inside a player's head at any level of the game. No wonder the guys lacked confidence when I came aboard.

But now they believed in themselves, and in me. To a man, everyone was very respectful toward me in practice, in the locker room, and on Friday nights. The culture at Manassas, at least where football was concerned, was vastly different from the day Jim Tipton first volunteered and encouraged me to help.

Yet there was a problem, and it was a familiar one.

Roughly half of the nineteen players I coached still did not take school

seriously, talked back to teachers, and didn't do their homework. That was disconcerting enough. Then, once away from school, they hung out at the same street corners in their neighborhoods to engage in the same destructive—and in quite a few cases, illegal—behavior they had practiced for years. The virtues of character, commitment, and discipline, which we spent hour after hour going over, apparently didn't mean a thing to them off the field. I had never been so frustrated.

Desperate, I finally approached a player whom I'll call John, a senior on the team and one of its leaders. I'd felt closer to John than any other player, ever since the day in the locker room when a doorknob fell out of his backpack.

"Dude," I asked him, "what is a doorknob doing in your backpack?"

"Coach," he calmly explained, "I carry it around so that no one can take my stuff."

Believe it or not, he meant that no one in his *family* would be able to take things out of his room. Resorting to such a measure was an awfully sad commentary on his home life, yet he could see the humor in the situation, too. We laughed about it on many occasions.

On this occasion, though, I was quite serious.

"John, we're winning games and wearing nice uniforms and riding on nice buses," I said, "but what do I have to do to convince half the guys on the team to listen to me, and not only about football?"

He paused for a few seconds.

"Coach, just keep doing what

you're doing," he said.

I couldn't believe how dismissive he was. John was never like that, at least not with me.

"Keep doing what I'm doing?" I asked. "What are you talking about? What I'm doing is clearly not getting through to them."

"For real, Coach," he continued. "Don't change a thing. It will eventually click."

Now I was really getting ticked off. I always want to hear the truth, especially from my players, wherever it might lead me.

"Coach, I don't want to hurt your feelings," John said.

"You're not going to hurt my feelings. I need to know what's going on."

"I don't want you to get frustrated and leave."

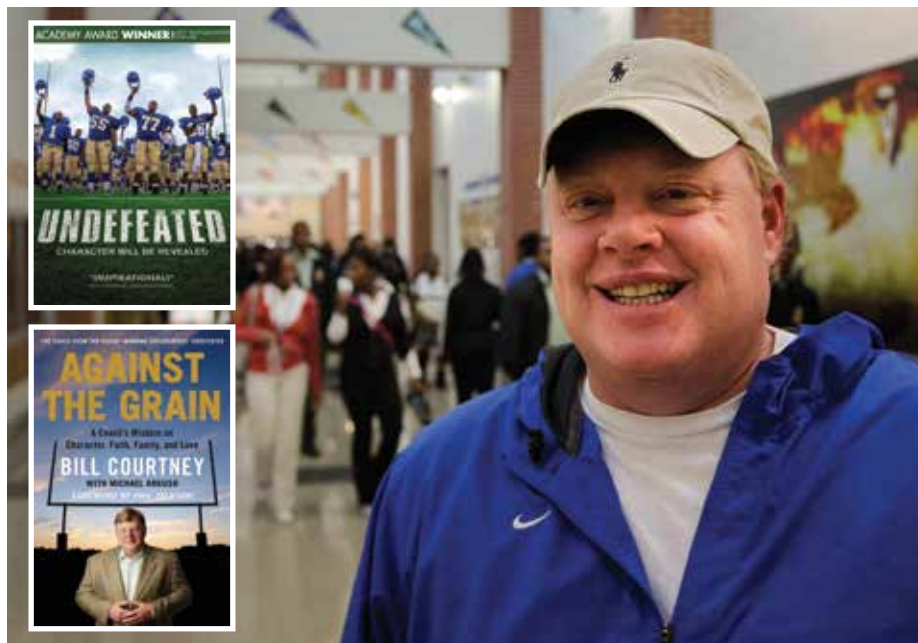
"I'm not going to leave. Talk to me!"

After a long pause he said, "Coach, they're trying to figure whether or not you're a turkey person."

Now it was my turn to pause.

"What in God's name is a turkey person?" I finally said.

"Every Thanksgiving and Christmas, folks who look just like you roll into our neighborhoods driving their expensive cars. They drop off turkeys and other gifts, and we take them because we don't have any. Then they leave, and we never see these people again. So we wonder, are they giving us the stuff because they care about us, or are they doing it because they want to tell everyone back home what wonderful things they do for us poor black folks down here?" ■



William B. Courtney will speak at TBA's Annual Meeting in June.

About the Author

William B. "Bill" Courtney is one of the speakers for TBA's Annual Meeting in June. A native Memphian, he is the founder of Classic American Hardwoods, Inc, which employs 120 people with a 45-acre manufacturing facility and domestic sales offices in Memphis, TN, and international sales offices in Shanghai, China, and Ho Chi Minh City, Vietnam. In 2007, Classic American Hardwoods, Inc, won the Memphis Business Journal's Small Business of the Year Award based on its growth and commitment to community service.

In 2003, Courtney began volunteering at Memphis' inner city Manassas High School in an effort to turn its underperforming football team around. In 2003, the team had 19 players with a dismal 4-95, 10-year record. In the 2008 & 2009 seasons, the team's record improved to 18-2, with 75 players. The story was so compelling that a Hollywood film—*Undeclared*—was produced about it. It won the 2012 Academy Award for Best Feature Length Documentary.

This article is an excerpt from his first book, *Against the Grain*, released in May of 2014. ■

TENNESSEE BANKERS ASSOCIATION
125th ANNUAL MEETING

Look for complete 125th Annual Meeting coverage in the May/June issue of the *Tennessee Banker Magazine*, or visit <http://bit.do/2015AnnualMeeting>.

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Roundtable Discussion



The *Tennessee Banker* presents this issue's "Roundtable Discussion," designed to give the banker's point of view on trending issues affecting our industry. For this installment, members of the TBA Credit Committee were asked:

"How would you rate current commercial loan demand or activity in your market, compared with the last few years? What would you say is the largest driver—or impediment—to the current state of demand?"

Tina Cline

**First Vice President/Senior Compliance and CRA Officer
First Century Bank, Tazewell**

We are seeing a definite increase in commercial loan requests. Construction loans have increased significantly, which is an overall indicator of an improving economy. We believe the increase in loan activity can be attributed to lower rates. In the current market, competition is high. Prepayment penalties in potential customers' existing contracts are the biggest challenge when refinancing. Competitive pricing and structure are key components to facing these challenges and meeting demand. In today's market, banks need to be able to make a loan while bridging the gap between risk management and risk tolerance. ■



Larry Estepp

**Executive Vice President
Citizens Bank, Kingsport**

In Northeast Tennessee, loan demand fell considerably after the 2007 downturn in the economy. Our local economy usually trails that of the state, a little slower in a downturn and slower to recover. During the fourth quarter of 2013, we started seeing some new development and expansion begin, and that continues to improve. However, it is still off pre-recession levels of demand.

The overall economy has been the largest impediment of the market's slow growth in loan demand. Many companies continue to sit on cash, or they are building up cash waiting on the economy to show solid signs of recovery.

In our market we are beginning to see some banks expand their territories seeking loan growth—not only their territories but also the types of loans they are seeking. As Richard Parson's mentioned, "Niche banks typically have a higher ROE." We all have our own niches, so now we need to explore how to revisit and renew our expertise in order to find new loan growth during 2015. ■



Emily B. Gray

Senior Vice President/Senior Credit Officer
The Hardin County Bank, Savannah

The large commercial loans in our area are few and far between because many of the major industries have already closed or moved. We've basically turned into a retirement community. Most of our local commercial loans revolve around small family-owned businesses that support the service industry. We do have customers that are focused on growth, and we've been able to help them, so we look forward to more opportunities there. ■



John C. McDearman, III

Executive Vice President
Wilson Bank & Trust, Lebanon

I think over the last three years, it's been pretty consistent. I think we're already seeing good activity in the first part of this year. One of the biggest challenges I see is competition and that everybody's going after those same loans, so that makes it competitive. Also, maybe a little bit of hindrance is on the commercial side and knowing the right thing to do in this interest rate environment is key to our organization. Some of the larger banks are able to offer a longer-term fixed rate than community banks. Finally, in looking at commercial projects specifically, just knowing or having confidence



that the growth will continue to move in that area so that project, although it makes sense on paper, is going to be something that's viable going forward. We must remember our past and not make those same mistakes over again. ■



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Changing the Financial Culture of Tennessee

David H. Lillard, Jr., Treasurer, State of Tennessee

As leaders in finance and government, we understand the need for economic success for Tennessee families. Tennessee has led the nation in bankruptcy filings several years in a row. Too many Tennesseans are mired in a culture of borrowing and bankruptcy. These bad financial decisions are holding Tennessee families back from achieving a higher per capita income and a significantly improved quality of life.

In order to push Tennessee forward, we must change the financial culture of our state. This is among our most urgent imperatives for state government. To meet this need, the mission of the Tennessee Treasury Department is to build programs to empower Tennesseans to make better financial choices.

In 2010, we established the Tennessee Financial Literacy Commission under the Tennessee Treasury Department with a single mission: Equip Tennesseans to make sound financial decisions when it comes to planning, saving, and investing. It might seem like a simple goal, but we want Tennesseans to understand their money. Instead of leading the nation in bankruptcies, we want Tennessee to lead the country in the area of financial literacy. Specifically, we want to lead the country in college savings per capita, retirement savings per capita, and have the lowest debt per citizen.

Financial Fitness for Life®

This may seem an unattainable goal, but we have a plan. We started by introducing financial training at an early age, getting that education into elementary and middle school classrooms.

The Tennessee Financial Literacy



Lillard and students at FinLit event in Smyrna, TN.

Commission adopted “Financial Fitness for Life®,” a nationally recognized curriculum that is not an add-on for already overburdened teachers, but is a flexible curriculum that can be incorporated into regular classroom instruction. To get this curriculum into the classrooms we offer free training to kindergarten through eighth grade teachers through a series of Saturday morning seminars held across the state. We also offer instruction on a district-wide level through special in-service training. The training is free to the teachers, as is the curriculum, consisting of workbooks and on-line guides, a \$65 value per teacher.

To date, more than 2,000 Tennessee teachers have completed instruction and taken the curriculum back to their classrooms. In 2014, the Tennessee Financial Literacy Commission invested over \$130,000 statewide in teacher training.

We believe that reaching students early is a major key to changing the financial future.

We were further encouraged when early assessments showed students instructed in the Financial Fitness for Life® curriculum demonstrated over a 350 percent increase of financial literacy knowledge. This is a solid step forward.

TNStars™

The second step in our plan for changing the financial culture in Tennessee was to introduce TNStars™, Tennessee’s own 529 College Savings account. A program of the Tennessee Treasury Department, TNStars™ gives parents an effective tool for planning and saving for their child’s post-secondary education.

We no longer live in a world where a high school diploma can fully pre-



Lieutenant Governor Ron Ramsey, Speaker Beth Harwell, and Treasurer David Lillard present Carol Yochem of First Tennessee Bank, NA, with the 2014 Tennessee Financial Literacy Commission Outstanding Corporate Partner Award.

pare a student to enter the workplace. More jobs, including manufacturing jobs, require a 21st Century workforce skill set to comply with the requirements of employers. Research shows that children with college savings accounts are six to seven times more likely to attend a four-year college compared to children with no dedicated account.

A TNStars™ savings account empowers families to plan for their child's future. Funds invested in a TNStars™ account can be used at any post-secondary institution that accepts federal financial aid. That includes four-year public or private universities, vocational or professional schools, or programs to obtain a technical license in or outside the state of Tennessee.

TNStars™ is designed to give Tennessee families high quality investment options at a low cost to help them put aside money for higher education expenses, while enjoying certain tax advantages and special incentives. Money can be withdrawn from a TNStars™ account tax-free as long as it is used for qualified higher education expenses.

Tennessee's 529 college savings plan has seen monumental success in a short period of time. In the three years since it was introduced, TNStars™ has been ranked the number

two plan in the country according to *SavingForCollege.org*, which in November released the top 10 direct-sold 529 plans in the nation based on one-year performance rankings.

The Treasury Department's Investments Division personnel play a major role in managing TNStars™ investments and overseeing which funds are offered to families as investment options. In light of recent discussions about what types of families receive benefits from participating in 529 plans, it is particularly exciting to us that a recent online survey shows that 52 percent of new TNStars™ accounts opened in the last four months are held by middle-class or lower-income families. We are proud to provide a product that can help all Tennesseans work toward the goal of post-secondary education.

The survey also showed that during the same period, one in five new accounts were opened at the advice of a financial advisor. We are grateful that financial professionals have recognized TNStars™ as a viable savings option for families, and we are developing an online tool and materials specifically for financial advisors that will assist financial advisors with ease in managing their clients' TNStars™ accounts. Those tools will be released later this year.

Though we are making great strides in the area of youth financial literacy education and college savings, there is much work to be done, and we in Treasury are continuing to press forward to achieve the goal of leading the nation in college savings per capita, retirement savings per capita, and lowest debt per citizen.

The next step to changing the financial culture in Tennessee is to promote retirement readiness. Planning, saving, and investing are lifelong skills, and for Tennesseans to make the best financial decisions, we need to educate them about the importance of saving for retirement earlier in their adults lives.

Many of you know that in 2013, the Treasury Department proposed and the General Assembly enacted reforms to the state retirement plan, creating a hybrid pension plan with cost controls. Effective for state, higher education and

K-12 teacher new hires after June 30, 2014, this plan is a combination of defined benefit and deferred compensation. The new plan has been recognized as an aggressive, innovative reform that substantially reduces costs to the state but also provides a sustainable benefit for state and higher education employees, K-12 public school teachers, and employees of electing local government entities.

With this shift in the state retirement plan also comes a responsibility to promote retirement readiness education. Representatives from the Treasury Department and our contractors will counsel employees on the importance of early saving for retirement and provide continuing analysis of the amount set aside each month for retirement. By starting with better retirement education for state employees, higher education employees, and K-12 teachers, we can promote a culture of retirement readiness for all Tennesseans.

These are the first steps we in Treasury have taken to equip Tennessee families to make sound financial decisions and the tools we have put in place to help them plan, save, and invest. The Tennessee Financial Literacy Commission is well on its way to training every elementary and middle school teacher in our state. There is more to be done. The work of the commission will not stop until we see Tennessee lead the country in college savings per capita, retirement savings per capita, and have the lowest debt per citizen. But, to achieve the ultimate goal of substantially raising the per capita income of Tennesseans, we ask that you partner with us in this effort. Contact us today to discuss the many ways you can participate in this life changing effort. ■

David H. Lillard, Jr, has served as Tennessee State Treasurer since 2009. He currently serves as the president of the National Association of State Treasurers. Lillard encourages you to call him with any question or concerns at 615-741-2956.



While Congress Starts Fast, ICBA Launches Its Regulatory Relief Platform

By **Brian Cooney**, ICBA Senior Vice President, Legislative Counsel
and **Aaron Stetter**, ICBA Senior Vice President, Congressional Relations and Advocacy

The 114th Congress is off to a sprinting start evidenced by it advancing important bipartisan community banking measures inspired and advocated by ICBA.

Just a few days into the new Congress this year, lawmakers passed and President Obama signed into law historic, ICBA-advocated legislation that mandates that at least one of the seven Federal Reserve Board governors has prior real-world experience as a community banker or community bank supervisor. The law, which will benefit Main Street for generations to come, helps ensure that community banking's perspective will be heard when the central bank's highest officials deliberate and determine far-reaching monetary and regulatory policy decisions.

The House of Representatives advanced ICBA-backed legislation, HR 37, to prevent the Volcker rule from interfering with community banks' capital. The bill also fixes an oversight in the recent JOBS Act by allowing savings and loan holding companies to be treated similarly to banks and bank holding companies for registering or terminating registration with the Securities and Exchange Commission.

These welcome actions by Congress follow the passage of ICBA-advocated legislation the President signed into law late last year granting many community banks greater flexibility in managing their capital under the Federal Reserve's Small Bank Holding Company Policy Statement.

These recent actions by Congress represent a hopeful new beginning for community banking's bipartisan legislative agenda this year on Capitol Hill, particularly ICBA's highest

ICBA's Plan for Prosperity

An outline of the regulatory relief provisions in ICBA's Plan for Prosperity legislative platform for the new Congress is below. Read a more in-depth summary online at www.icba.org/PPF2015.

Institute targeted regulatory relief

- Allow well-capitalized community banks to file an abbreviated call report twice a year.
- Apply the Volcker Rule only to the largest and most systemically risky banks.
- Exempt community banks from new HMDA reporting requirements.
- Restore the original intent of Basel III to apply only to large, internationally active banks through specific measures to exempt community banks or ease regulatory burdens.
- Provide "qualified mortgage" safe harbor status for community bank loans originated and held in portfolio, including balloon mortgages.
- Exempt community banks from escrow requirements for mortgages held in portfolio.
- Exempt community banks from appraisal requirements for certain loans of \$250,000 or less held in portfolio.
- Increase the "small servicer" exemption threshold to 20,000 loans (up from 5,000).
- Eliminate annual customer privacy notices for banks that have not changed their policies.
- Free community banks from new small-business data collection obligations.
- Exempt community banks from stress-test requirements.
- Establish a two-year exam cycle for well-rated community banks.

Improve access to capital

- Further modernize the Federal Reserve's capital guidelines to make it easier for community banks to raise capital and issue debt.
- Reverse the punitive Basel III capital treatment of mortgage servicing rights.
- Change SEC rules to exempt community banks with assets of less than \$1 billion from internal control attestation requirements.
- Allow thrift holding companies to use the new shareholder registration and deregistration thresholds under the JOBS Act.
- Expand Regulation D qualifications to allow "accredited investors" to purchase stock under private offerings.
- Provide greater flexibility for Subchapter S banks to raise capital.
- Broaden use of five-year-loss carry-back tax provision.

Institute regulatory system improvements

- Bar "disparate impact" causes of action relating to fair lending.
- Enhance CFPB accountability safeguards, including changes to its governance structure.
- Create a position of assistant secretary for community banks within the Treasury Department.
- Allow the OCC to charter mutual national banks to promote greater, more flexible charter options.
- Require bank agencies to provide a cost-benefit analysis to new regulations.
- Create an independent body to confidentially investigate and resolve material complaints relating to bank exams. ■

priority of enacting targeted, meaningful regulatory relief for the nation's community banks.

Plan for Prosperity

Last month, ICBA released its Plan for Prosperity regulatory relief platform for the 114th Congress. The Plan for Prosperity is a set of common-sense legislative priorities that, if enacted, would promote lending and stimulate local economies and job growth by relieving community banks from costly and counterproductive regulation.

The Plan for Prosperity is a detailed but flexible platform of proposals that can be advanced as bipartisan legislation in the new Congress. Closely mirroring the regulatory relief agenda that ICBA advocated for in the last Congress, this legislative platform includes various measures specifically dedicated to strengthening community banks and giving them the opportunity to flourish for the benefit of their Main Street customers and communities. The platform promotes a system of tiered regulation that will maintain appropriate oversight over the largest and riskiest financial institutions, while offering needed relief to the thousands of low-risk community banks, enabling them to devote more resources to serving their communities.

ICBA designed the legislative platform as a flexible, living document that can be adapted to a rapidly changing regulatory and legislative environment to maximize its influence and likelihood of enactment. Following up on successes in the last Congress, ICBA has begun working closely with various lawmakers on Capitol Hill from both political parties to enact these needed reforms as quickly as possible. ■

Brian Cooney (brian.cooney@icba.org) is an ICBA senior vice president, legislative counsel. **Aaron Stetter** (aaron.stetter@icba.org) is ICBA's senior vice president, congressional relations and advocacy.

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Targeting Data Breaches

By Frank Keating, President and CEO, American Bankers Association

If 2014 was the year of the data breach, then 2015 may well be the year that Congress puts a national standard in place for data security and breach notification. That is our goal and our plan, but it will take bankers to make it happen.

Data breaches have become a major security challenge for all—bankers, retailers, health care companies, and the government included. As Troels Oerting, head of the European Cybercrime Centre put it, “A burglar can only burgle one house at a time, but a cyber-criminal can rob 100 million computers while he is sleeping from a distance.”

Massive breaches of sensitive data at Target, Home Depot, and other retailers may not have been executed in the middle of the night, but the results were the same—they put millions of consumers at risk and cost banks hundreds of millions of dollars to reissue cards and make consumers whole after the attacks.

In fact, an ABA survey last year found that more than eight percent of debit cards and nearly four percent of credit cards were implicated in the Target breach, and banks reissued nearly every card so implicated. That represents tens of millions of cards reissued in response to a single breach.

Our survey also found that community banks experienced disproportionately higher costs in reissuing cards. Banks with less than \$1 billion in assets spent just over \$11 per debit card and \$12.75 per credit card, including mailing, card production, and staff time, while the largest banks—those with over \$50 billion—spent under \$3 per card. These costs, which will be repeated with each breach, are deeply troubling for all banks, but especially for community banks.

We are using these survey results to help us make the case for change.

Doug Johnson, ABA’s top expert on cyber and data security, laid out arguments when he testified for banks at a Senate subcommittee hearing in February. The day he testified, Anthem Inc, the second-largest health insurer in the nation, announced it had just been the victim of a major data breach. Hackers gained access to personal information on 80 million customers—including names, addresses, and Social Security numbers.

With the Anthem breach as a backdrop, Johnson told senators that a national standard for protecting data and notifying customers of breaches was urgently needed to replace the current patchwork of competing state laws and regulations. He urged lawmakers to build on the framework already in place in the financial services industry to see that all parties with access to the payments system maintain the same high data security standards that banks

do. He also noted that all those who participate in the payments system need to share equally in the cost of protecting consumers—with financial responsibility resting on those who incur the breach.

Retailers are resisting this kind of change, unsurprisingly. Instead of legislation that would hold them more accountable, they are trying to sell Congress on a chip-and-pin mandate. Never mind that security experts—including those who participated in a recent White House summit on cybersecurity—now agree that tokenization is the direction all must head.

Our task as an industry is to persuade Congress of the right approach. High-profile data breaches have captured lawmakers’ attention and interest. Now, as they approach legislating the issue, we must ensure they cast informed votes. You can help do this by sharing your story with your lawmakers. ■





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Order Deadline – May 15, 2015

The Bankers Directory, published by the Tennessee Bankers Association, contains a listing of all Tennessee commercial banks, thrifts, and savings banks along with their officers, directors, mailing addresses, telephone numbers, and highlights of their "Statement of Condition."

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Order Deadline May 15, 2015

Building Loyalty with Millennials Through Financial Education

By **Steve Rice**, Executive Vice President, Adult Financial Education, EverFi

With a new year upon us, most banks are evaluating their marketing plans and asking, “What are we going to do differently in 2015?” A key priority for many banks is to find new ways to strengthen their relationship with Millennial consumers. But effectively engaging this savvy, independent, and often skeptical generation can feel like a daunting task, especially when the media often paints a negative picture of Millennials’ mistrust of banks.

At EverFi, we’ve helped millions of young people build their financial know-how, and we believe there is a tremendous opportunity for banks to use digital education to connect with the “mobile-first” generation of consumers. Our research shows that offering financial education is a highly effective way to engage Millennials, earn their trust, and increase their wallet-share. But in order to connect effectively with this demographic, banks must first understand and adapt to Millennials’ style and embrace their preferred methods of communication.

In November 2014, we surveyed hundreds of Millennials on their relationship with their primary bank, and the majority of respondents used words like “transactional” and “boring” to describe this relationship. When asked to rate the relationship on a one-to-five scale, the majority of respondents felt completely “neutral.” In a world in which many banks are competing on the same features and brand is a critical differentiator, “neutral” is simply not enough. So what can banks do to strengthen their brand with Millennials and become a trusted source of financial guidance?

Our survey revealed that Millennials want help when it comes to managing their finances, specifically, training on how to avoid fees, better

mobile tools, and education on relevant products that will help them stay on a budget and manage student debt. In fact, two thirds of respondents said that they would actually like *more* communication from their bank if the information provided is relevant, beneficial, and not overly commercial.

In order to reach Millennials effectively and provide this financial guidance, mobile engagement is key. According to the Federal Reserve, more than 70 percent of Millennials have used mobile banking services within the last 12 months, compared to only 40 percent for the remaining adult population. At EverFi, we see this data play out every day. The vast majority of traffic to our adult education platform comes from a smartphone or tablet.

Secondly, Millennials have short attention spans and want on-demand access to information when it fits their schedule, which may be outside of normal banking hours. Peak traffic to EverFi’s financial education platform is between 4:00 pm and 8:00 pm, and 20 percent of traffic between 10:00 pm and 1:00 am. Banks must focus on providing short, fun, and engaging content that can be accessed anytime, anywhere.

Lastly, incentives are a highly effective means to get young people to engage with your educational offerings. Our partners have seen huge spikes in user activity by offering scholarships, contests, one-time fee forgiveness, a \$25 savings account credit, or other incentives.

A key takeaway here is that young people want help when it comes to managing their finances, but it has to be convenient, relevant, and mobile-friendly. This presents an incredible opportunity for financial institutions to become that source of trustworthy guidance for the next generation of customers. In fact, consumers that engage with a company’s



About the Author



Steve Rice, executive vice president, adult financial education, came to EverFi with a passion to build great software as well as a genetic destiny to do something in education. Rice leads the EverFi Adult Learners product, combining his experience and enthusiasm to find new and effective ways to have busy adults leverage the advantages of online education.

For more information about partnering with EverFi, contact Ryan Swift, Ryan@everfi.com or visit EverFi.com. ■

educational offerings are five times more likely to make a purchase than consumers reached by more traditional advertising campaigns.

Millennials expect innovation in banking to come from outside the industry, either from high-tech startups or well-established names like Google, Amazon, or Apple. But at EverFi, we’re helping community banks be the source of that innovation. Hundreds of leading banks are using our technology to build private-labeled financial education campaigns that empower consumers and build their trust and loyalty. ■

To see how banks are using EverFi technology to build customer loyalty, view this video: everfi.com/loyalty-matters.



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STRATEGIC TECHNOLOGY CONFERENCE

APRIL 9 & 10, 2015
EMBASSY SUITES HOTEL/CONFERENCE CENTER
MURFREESBORO, TN



The 2015 *Strategic Technology Conference* is scheduled for April 9 and 10 at the Embassy Suites Hotel/Conference Center in Murfreesboro.

This program content targets CEOs, senior operations officers, senior department heads, IT directors, and anyone responsible for making technology decisions for the bank.

The *Strategic Technology Conference* is a once-a-year opportunity to get the most up-to-date technology information in one convenient program. The agenda includes general sessions plus an afternoon of breakout workshops divided into two tracks—executive and technical.

There will also be a sold-out exhibit hall with representatives from 28 companies that provide technology-related products and services for the financial institutions industry. Continental breakfast, lunch, breaks, and a reception will all be held in the exhibit hall on the first day of the conference to give participants ample time to visit with all of the exhibitors.

General Sessions

General session topics and speakers include:

- **Rocky Top This! The 2015 Fin-Tech-Mobi-Pay Report** – Lee Wetherington, AAP, directory of strategic insight, ProfitStars®, a division of Jack Henry & Associates, Inc. Why is Apple Pay a safe bet short term but worrisome long term? Why will EMV increase card fraud in the US? Will the

cost of card tokenization be covered by the fraud savings? What's the difference between multi-channel, cross-channel, and omni-channel digital banking? Wetherington will provide the answers to these questions and more.

- **Malware, Mules, & Money: The Mobile Edition** – Steve Stasiukonis, president, Secure Network Technologies, Inc. Financial crimes using the internet have increased dramatically in recent months. The use of crime-ware applications like Zeus, Phoenix, Spy-Eye, and Citadel have wreaked havoc against banking institutions and their customers. Stasiukonis, one of the foremost security consultants from Secure Network, will explain how these applications in combination with social engineering and hacking techniques are leveraged against you and your bank. The presentation will cover actual cases that involved these applications and explain in detail how the crimes were committed.

- **Emerging Cyber Threats Targeting Financial Institutions: Why Would Trans National Criminal Enterprises Want to Target My Bank?** – Scott Augenbaum, special agent, Federal Bureau of Investigation. Is information technology a strategic asset to an organization or is it a liability? Are organizations taking the necessary precautions to keep their information infrastructure secure from cyber criminals? As organizations implement new information technologies without fully understanding the associated risks, they become susceptible to falling victim to cybercrime.

The faceless nature of cybercrime and global interconnectivity allow transnational organized criminal enterprises, foreign intelligence services, and hacktivist groups to target US businesses. When some of the largest organizations in the United States fall victim to data breaches, it should be a wakeup call to all organizations that the highest priority needs to be securing their information infrastructure from cyber criminals. Augenbaum, through the Nashville Chapter of InfraGard, has formed a chief information security officer advisory group to share intelligence and collaborate with subject matter experts to combat the emerging threat of cybercrime.

- **Examiner's Roundtable – Cybersecurity, Third-Party Management, Incident Response, and Other Key Topics** – Moderators: Gina Pruitt, member-in-charge, information systems assurance & consulting services, Kraft CPAs PLLC, and Cy Sturdivant, managing consultant, BKD, LLP. Panelists: Tony DaSilva, supervision and regulation senior technical expert, Federal Reserve Bank of Atlanta; Linda Finck, IT examiner and IT subject matter expert, Dallas Region, Federal Deposit Insurance Corporation; Robert W. Hurd, Southern District lead IT expert, Office of the Comptroller of the Currency; and Clyde McClaran, program administrator, bank training director, Tennessee Department of Financial Institutions. Bank examiners

continued on next page

Strategic Technology Convention *continued*

PROGRAM SPEAKERS



Atnip



Augenbaum



DaSilva



Finck



Fleming



Hataway



Hurd



Long



McClaran



Payne



Pruitt



Stasiukonis



Sturdivant



Wetherington

have now completed their initial cybersecurity assessment pilot program. This session will address initial observations and what we can expect as we move forward. Panelists will discuss potential changes to the FFIEC guidance as well as what to expect from your IT exam reviews going forward. In addition, the panel will cover how to monitor and manage third parties and the expectations you should have of them related to cybersecurity and protection of your customer data. Finally, the session will address the role of incident response, monitoring, business continuity planning, data sharing, and involvement of your board in cybersecurity risk management.

• **Moving at the Speed of Digital: Next Generation Banking**—Jackson Hataway, PhD, senior consultant, Strategic Arts & Sciences. Gone are the days when financial institutions can rely purely on brick and mortar to connect with and engage consumers—they have to insert themselves into a world that is dominated increasingly by digital screens and constant digital connectivity. The online and offline worlds are blending together in a way that is altering how consumers select products and services, determine service quality, share their experiences, and make purchases. For banks, this disruption has resulted in an industry filled with new competitors—some of whom have never before been in the financial landscape. Big data, social, and mobile aren't just buzzwords—they're key elements of building digital financial institutions that are prepared to meet the demands of consumers with greater expectations of "free" financial services delivered in seamless, intuitive, and secure forms.

In this enlightening and energetic presentation, Hataway will dive deeply into the digital trends driving the finan-

cial industry and the strategies that winning financial institutions will need to rely upon to remain relevant in the next decade and beyond. Using state-of-the-art examples from the industry and his work with high-tech clients like Microsoft and Adobe, Hataway will demonstrate how innovation is creating real opportunity for banks to capture consumers and grow service relationships in new and powerful ways.

Concurrent Workshops

Thursday afternoon features two sets of concurrent workshops—two in the executive track and two in the technical track. Workshop topics and presenters are:

• **Workshop 1 – Executive Track – *Growing the Bank with Mobile: The Bottom Line on Risks & Rewards*** – Lee Wetherington, AAP, director of strategic insight, ProfitStars®, a division of Jack Henry & Associates, Inc. Mobile, mobile, mobile . . . according to a recent *American Banker* poll, 68 percent of bank executives report spending more on mobile banking this year, and 20 percent of banks are increasing their mobile investments by more than 50 percent. What's driving this mobile surge? Join Wetherington for a candid breakdown of the costs, benefits, risks, and rewards and learn why and how your bank peers are leveraging mobile to drive growth.

• **Workshop 2 – Technical Track – *Mobile Device Management; How Bankers Handle MDM in the Real World!*** - Moderator – Thomas Payne, PhD, dean, Tennessee Technological University. **Panelists:** Joe Atnip, sales engineer, Concept Technology, Inc; James Bock, IT officer, Community Bank & Trust; and Judy Long, chief operating officer,

First Citizens National Bank. To be responsive to internal and external customers, bank managers, employees, and directors have an increasing need to use their mobile devices. The desire for convenience and responsiveness has posed a challenge to technology managers concerned about IT security. If you and your institution are caught in the middle of the “convenience versus security” struggle, don’t miss this interactive session on mobile device management and see a demonstration of one way banks can tackle this challenge.

• **Workshop 3 – Executive Track – In-House or Outsourcing: Thoughts in a Connected World – Trent Fleming**, president, Trent Fleming Consulting. Many community banks moved to in-house systems beginning in the early 1980s. Such systems were simple to operate and offered highly functional software relative to the mostly basic outsourced systems then available. Move forward 25 years . . . and highly functional software is available as an outsourced option. In the interim, platform and delivery systems became more complex, placing an increasing burden on bank staff. Is the move to outsourcing inevitable? If so, what are the challenges of managing an outsourced environment? Participants will gain a clear understanding of operational, regulatory, and contractual issues, whether outsourcing core, ancillary, or network management functions.

• **Social Engineering Tool Kit: How to Defeat Bank Security Controls— Steve Stasiukonis**, president, Secure Network Technologies, Inc. Banks have seen a marked rise in social engineering, tactics that often result in unauthorized information gathering, fraudulent access, and, ultimately, security breaches. Stasiukonis will share insights into how fraudsters can gain entry to your physical premises, and, eventually, to your data networks. Learn what you can do at the branch level to remain alert to damaging attacks that can jeopardize your institution.

2014-2015 TECHNOLOGY COMMITTEE



Cummings

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Aaron Tyler, Senior Vice President/IT Manager, American Trust Bank of East Tennessee, Knoxville, TN

Hotel Information

The Embassy Suites Hotel/Conference Center is holding a block of rooms until March 18 on a first-come, first-served basis at a special group rate of \$141 single/double. After March 18, or when the room block sells out if that is before March 18, rooms return to standard prices on a space-available basis.

Please make your overnight arrangements early to assure you receive the special TBA rates.

To reserve accommodations, call the hotel directly at 615-890-4464 and ask for the Tennessee Bankers Association Technology Conference block of rooms to receive the special group rate.

continued on next page

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Strategic Technology Convention continued

Registration Information

TBA is offering a special team discount of \$25 per person for multiple registrations from the same institution after the initial person. Only the first registrant from the institution pays the full fee. To be eligible for the team discount, you must register all your attendants at the same time in advance.

Registrations received in the TBA office by the close of business on March 25 qualify for early registration pricing of \$400 for TBA members and associate members for the first registrant and \$375 for each additional person from the same institution. Nonmembers pay \$800 and \$775.

After March 25, all the fees increase by \$30. All day-of-program registrants will be assessed an additional \$50 late fee. ***The team discount is not available for day-of-program registrations.***

Registration fees cover instruction and instructional materials, continental breakfast and refreshment breaks on both days, and lunch and reception on Thursday.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category.

To download a copy of the *Strategic Technology Conference* brochure containing complete program, hotel, and registration information, visit the TBA website at www.TNBankers.org/calendar. You may also register for the conference online.

If you have questions about this program, please contact Susan Taylor, CMP, via e-mail to srtaylor@TNBankers.org or call 615-244-4871 or 800-964-5525. ■

DOWNLOAD THE 2015 STRATEGIC TECHNOLOGY MOBILE EVENT APP

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To learn more, visit:

www.guidebook.com/g/2015StrategicTechConference



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Artis Network, Lafayette, TN

Bankpak, Inc, Morrison, TN

BKD, LLP, Nashville, TN

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Concept Technology, Inc, Nashville, TN

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as of 2/24/15

RETAIL \$ALES AND BANK MARKETING CONFERENCE

PHOTO RECAP

JANUARY 13, 2015

TBA BARRETT TRAINING CENTER, NASHVILLE



TBA kicked off our 2015 education schedule by introducing a new program, the *Retail Sales & Marketing Conference*. The participation was great, and with the positive feedback we received on the program, we are looking forward to continuing this conference in 2016.

Anthony Huey delivered a general session presentation on communicating in a crisis and a sales track workshop on presentation skills.



Trent Fleming was the presenter for two workshops—one on social media and marketing and the other on attracting and retaining profitable small business customers.



Steve Nikitas discussed ways to grow your business.



Sean Payant's two sessions were "Strategies to Win the War" and "Stop Selling Products and Start Selling Solutions."



"Big Data Analytics" was the topic of Jonathan Rowe's marketing track workshop.



The Southeastern School of Commercial Lending

Save \$200 when you register by April 15

TBA is now accepting applications for the 2015 session of *The Southeastern School of Commercial Lending* (TSSCL). Cosponsored by the Georgia, Louisiana, and Mississippi bankers associations, the school is scheduled for May 17-22 at the TBA Barrett Training Center in Nashville. Students continue to be housed at the Loews Vanderbilt Hotel.

Overview and Curriculum

Established in 1984, TSSCL is an intensive, one-week resident school that exposes bankers to the major issues commercial lenders face. Through traditional classroom instruction and interactive case studies, the intermediate-level curriculum is designed to show how the economy and business structure affect lending decisions.

The school curriculum revolves around 11 different instructional modules encompassing over 45 hours of instruction. The modules are:

- The External Environment
- Understanding the Borrower's Business
- Understanding the Borrower's Competitive Position
- Evaluating Management
- Assessing Borrower Financial Performance
- Projecting Future Performance
- Loan Structure and Support
- Responsible Commercial Real Estate Lending
- Effective Relationship Management
- Identifying and Managing Problem Loans
- Establishing Credit Discipline

Classes begin on Sunday afternoon, and the school concludes Friday

afternoon at 1:30, ending with the final exam.

TSSCL's intense curriculum was developed in cooperation with the American Bankers Association, industry experts throughout the country, and the school's board of trustees.

Students receive a comprehensive notebook containing all the materials required for the TSSCL courses, case studies, and learning exercises which doubles as a handy reference when practical issues arise back in the bank.



Barrickman



Maples

Instructors

John R. Barrickman, president of New Horizons Financial Group, LLC, Fernandina Beach, FL, and Gary Maples, retired banker/consultant, Sheboygan Falls, WI., make up the school's two-man faculty.

Barrickman has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending in addition to over 40 years of banking experience. He is the author of the ABA commercial loan curriculum and is an instructor for *The Southeastern School of Advanced Commercial Lending* in addition to TSSCL. Barrickman is an instructor for a number of banks and professional organizations and has served on the faculty of all six of the graduate schools of banking around the country.

With a BS degree in economics and

an MBA in finance from the University of Wisconsin, Maples began his banking career in 1973. Starting as a credit analyst, he eventually became president and CEO of two banks.

Maples has served as lead instructor for the Wisconsin Bankers Commercial Lending School for 30 years and has taught at commercial lending schools in Iowa, Nebraska, Kansas, Minnesota, Indiana, Ohio, Kentucky, Pennsylvania, and Washington, DC.

Previously, he was an instructor and board member for the ABA National Graduate Commercial Lending School. Currently, he teaches numerous lending courses for the Wisconsin Chapter of RMA and provides bank management consulting, expert witness services, and bank lending training through his firm, River Edge Consulting, LLC.

Admission Prerequisites and Graduation Requirements

To facilitate the learning experience, enrollment in TSSCL is limited to 65 students.

Applicants should have a minimum of one year's experience in commercial lending or credit administration or five years of general banking experience. In addition, students must have completed either AIB or college courses in *Accounting*, *Analyzing Financial Statements*, and *Economics*. Applicants may substitute documented work experience; in-bank training programs; completion of TBA's *Essentials of Commercial Lending* or *Basics of Consumer Underwriting* workshops or *The Southeastern School of Banking*, *The Southeastern School of Consumer Credit*, or similar banking schools for portions of the prerequisites.

TSSCL's admissions committee has final approval of all applicants. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category.

Graduates qualify for 45 hours of CPE credit in the area of specialized knowledge and application.

Housing

All TSSCL students are required to be housed at the Loews Vanderbilt Hotel. TBA will make all hotel reservations, and changes or modifications in reservations must also go through the TBA.

TSSCL's tuition covers double rooms, with roommates assigned by school administrators unless a preference is noted on the application.

Singles rooms are available for an additional \$500 fee through April 15. After April 15, that fee increases to \$600 and depends upon hotel availability.

Tuition

TSSCL tuition covers instruction, the comprehensive manual, housing at the Loews Vanderbilt Hotel, breakfast, lunch, and refreshment breaks. Evening meals are on the student's own. It does not cover transportation between the hotel and the TBA Barrett Training Center.

Students can save \$200 by submitting their applications to the TBA office by the end of business on April 15. Discounted tuition through April 15 is \$1,500 for TBA members, as-

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2014 Graduates

Visit www.TNBankers.org/education/southeastern_schools for a link to the list of 2014 graduates.

sociate members, and members of the other sponsoring state associations and \$1,700 for nonmembers.

After April 15, standard tuition is \$1,700 for members and \$1,900 for nonmembers.

TBA cannot accept applications to TSSCL after May 4.

Visit the TBA website, www.TN-Bankers.org, to download the 2015 TSSCL brochure, which contains com-

plete curriculum, instructor, housing, and registration information and a printable application form. You may also register directly online.

If you have questions about *The Southeastern School of Commercial Lending*, or any of the other Southeastern Schools, please contact Susan Taylor, CMP, via e-mail to srtaylor@TNBankers.org. ■



It is always a great time to educate your lenders by enrolling in one or more of the TBA's four Southeastern Schools.

The Southeastern School of Advanced Commercial LendingSM

Loews Vanderbilt Hotel, Nashville

The Southeastern School of Consumer CreditSM

TBA Barrett Training Center, Nashville

The Southeastern School of Commercial LendingSM

TBA Barrett Training Center, Nashville

The Southeastern School of Banking I & IISM

Belmont University, Nashville



For more information please contact: Susan Taylor, CMP - srtaylor@TNBankers.org



*The Peabody Memphis
Memphis, TN
April 26-28, 2015*



Young Bankers Division President Emily Gray recently announced the agenda and speakers for the division's 2015 *Leadership Convention*, scheduled for April 26 – 28 at The Peabody in Memphis. This year's program features an expanded business session on Monday plus a luncheon in addition to the half-day business session on Tuesday, said Gray, senior vice president and chief credit officer for The Hardin County Bank, Savannah. The convention still features activities on Sunday and Monday evenings designed to foster networking among the bankers from across the state who attend the program.

The convention sessions were developed for career financial industry employees in higher-ranking staff or junior- to mid-management positions who are preparing to become the industry's next generation of banking leaders.

Sunday Activities

Convention registration is from 4:00 to 5:30 on Sunday afternoon. Because badges serve as your admission ticket to all convention activities, it is important to check-in and pick up your materials and badge.

Badge covers are sponsored by Harland Clarke, and refreshments available during the registration period are compliments of Investors Title Insurance Company.

Reception and Dinner

The first event of the *Leadership Convention* is a reception and dinner at the Stax Museum of American Soul Music, located in the original home of Stax Records in what was once the Capitol Theater. The museum pays tribute to all of the artists who recorded there with a rare and amazing collection of more than 2,000 interactive exhibits, films, artifacts, items of memorabilia, and galleries designed to keep Stax alive forever.

Stax artists included Albert King, Rufus and Carla Thomas, Isaac Hayes, Johnnie Taylor, Otis Redding, Booker T and the

MGs, Sam and Dave, Wilson Pickett, Delaney & Bonnie, and many more.

Because it is the only soul music museum in the world, it also spotlights America's other major soul music pioneers. This event offers the opportunity for building new relationships and connecting with fellow bankers. Participants must be 21 years or older.

Transportation to and from the museum is provided by Earl R. Whaley and Company. CRS Data is sponsoring the reception, and The Plateau Group, Inc, is sponsoring a photo booth.



The Stax Museum is the setting for Sunday evening's reception and dinner.

Monday Agenda

Monday opens with breakfast from 8:30 to 9:00, sponsored by FISERV, Inc.

Young Bankers Division President Emily Gray will call the business session to order at 9:00. Speakers and topics on the morning agenda include:

- **Chairman's Welcome** - Bill Marsh, chairman of the Tennessee Bankers Association, and chairman and CEO of First Commerce Bank, Lewisburg.

- **Banking Today in Tennessee** - Chris Finnegan, assistant regional director for the Dallas Region of the FDIC, will take a look at the Tennessee banking landscape from the eye of the industry's primary regulatory agency.

- **Economic Update: Economy Accelerates, Escape Velocity Remains Elusive** - Jay Morelock, economist, FTN Financial. The global recession has ushered in a period of widely diverging opinions on why we got here and where we are going, with some calling for robust growth and others claiming secular stagnation. To shed some light on these unprecedented times, Morelock will present a comprehensive analysis of the US econo-

my, with a specific focus on GDP, the consumer/employment, interest rates, and the Federal Reserve. Morelock is sponsored by Crowe Horwath LLP.

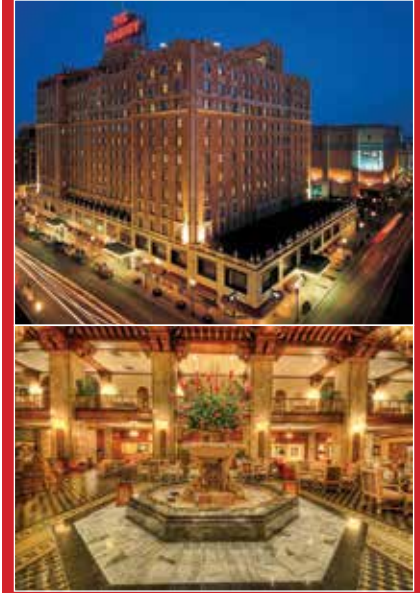
- **Roundtable Discussions: Tennessee Banking Hot Topics** - Moderated by industry experts, participants will divide into smaller roundtable groups to discuss key issues and challenges that are top of the mind in Tennessee banking circles.

Previous *Leadership Conventions* have adjourned after the morning business session, but this year, the program continues with lunch at 12:15 cosponsored by the Graduate School of Banking at LSU and the Correspondent Division of First Tennessee Bank, NA.

During the lunch break, banks and bankers will be honored for their exceptional financial literacy efforts through the Personal Economics Program (PEP). Honorees will include the top PEP bankers from each of the three grand divisions of the state, the 2014-2015 *Outstanding PEP Bank/Banker* winner, and the *Financial Literacy Teacher of the Year*.

Bo Blanken, PEP committee chairman, president-elect of the Young *continued on next page*

Reserve Your Accommodations Early



The Peabody is a magnificent *Forbes* Four-Star, AAA Four-Diamond historic hotel in the heart of downtown Memphis. Opened in 1869, The Peabody is a Memphis landmark and is on the National Register of Historic Places. The luxurious downtown hotel is legendary for its charm, elegance, gracious hospitality, and continues today to carry the distinction of the "South's Grand Hotel."

Headquarters for the *Leadership Convention*, The Peabody is holding a block of rooms on a first-come, first-served basis at a special group rate of \$175 single/double occupancy per night, plus applicable taxes.

The deadline for reserving accommodations at the special group rate is Tuesday, March 31. When the allotted room block is sold, even if it is before the March 31 deadline, room rates return to standard prices on a space-available basis.

Call 800-THE-PEABODY or 901-529-4000 to make your reservations and ask for group code "Tennessee Young Bankers" to receive the special group rate. ■

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Leadership Convention *continued*

Bankers Division, and assistant vice president of Citizens Bank and Trust Company of Grainger County, will preside over the **PEP Awards Ceremony**, which is sponsored by First National Banker's Bank.

Business resumes with two additional presentations on the agenda:

- **Preparing Today for Community Banking Tomorrow** – Greyson Tuck, member, board of directors, Gerrish

McCreary Smith. The community banking industry is rapidly changing. The community banker of tomorrow will not be the same as the community banker of today. Tuck will discuss emerging trends in the community banking industry and help you identify how to position yourself to be successful as a community bank leader in the future. In the presentation, Tuck will examine the current state of community banking, forthcoming changes in the industry, your responsibilities as a future leader in community banking, and what actions you can take today to prepare you for leadership tomorrow.

- **The Power of Body Language & Leadership** – Donna Van Natten, EdD, president and CEO, Accountability Matters, Inc. Much of how we communicate relies on the unspoken signs our bodies generate, and we benefit by understanding ourselves and how we interact with others. Clues, gestures, limbic brain functions, and cultural norms control much of how we engage with others and how we present ourselves in various situations.

Begin to understand the influential aspects of body language for man-

agement and leadership practices in your business, education, social, and personal relationships. Much can be revealed about feelings on both the conscious and unconscious levels in addition to the commanding science behind body language. Van Natten also will focus on strategies to gain confidence in presentations and be more aware of the lasting impact from first impressions. In turn, you gain the edge in the boardroom and in front of any size group and make a positive difference in aspects of your life.

The first business session ends at 3:30 with a prize drawing sponsored by Hilton Knoxville Hotel, site of the 2016 *Leadership Convention*.

At 5:00 pm, join the crowd to view the legendary **March of the Peabody Ducks** as they make their journey between the lobby fountain and the Royal Duck Palace on the hotel roof, a replica of the hotel. Visitors to the hotel are captivated by The Peabody's world-famous mallards. On this afternoon, TBA's own YB Division President Emily Gray will take her turn as guest Duck Master. Be there to cheer her on.

Program Speakers



Blaken



Finnegan



Gray



Marsh



Miller



Morelock



Pruitt



Sledge



Smith



Tuck



Van Natten



Join us for the legendary **March of the Peabody Ducks** at 5:00 pm on Monday.



Enjoy authentic Memphis soul entertainment by Blind Mississippi Morris at the Past Presidents' Reception.

Photo by Nolan Buc

Follow the ducks to the rooftop and the Skyway where the day's events conclude with the **Past Presidents' Reception** from 5:30 to 6:30. Financial Products and Services, Inc, is the sponsor of the reception.

Entertainment is provided by **Blind Mississippi Morris**. Born in Clarksdale, MS, said by many to be the birthplace of the blues, Morris is dubbed the "Real Deal on Beale" and rated one of the 10 best harmonica players in the world by *Bluzharp Magazine*.

Following the reception, delegates will be on their own for dinner.

Tuesday Agenda

Start your day with continental breakfast available from 8:00 to 8:30 and sponsored by the Federal Home Loan Bank of Cincinnati.

The second general business session will convene at 8:30 and conclude at 11:30.

Sessions include:

- **President's Report/Division Elections** – Emily Gray, president of the Young Bankers Division. See the article on page 34 concerning the election of a new vice president and new directors.

- **Credit Unions in Tennessee** – Amy Smith, TBA senior vice president and deputy counsel. Credit union growth has been accelerating at a rapid pace across the state in all areas—branching, business lending,

and market share. In this session, bankers will learn about the trends in credit union competition based on an independent research study commissioned by the TBA Independent Bankers Division. Smith will also discuss policy changes and issues from Nashville and Washington affecting bankers in 2015.

- **Utilizing Data for Compliant Real Estate Evaluations while Growing Your Loan Portfolio** – Jason Pruitt, director of financial solutions group, CRS Data. Even though the interagency guidance on real estate evaluations and appraisal review seems like old news, recent findings in examinations have seemed to push the concerns back to the forefront. Learn how your institution can use public record real estate data to ensure you provide compliant, in-house property evaluations, as well as identify maturing real estate loans in your market.

- **Turning Social Media into Social Capital** – Colby Sledge, account supervisor, McNeely Piggott & Fox Public Relations, LLC. Sledge will discuss how to engage communities and peers in a meaningful way on social media. Our goal—turn online conversations into real-world initiatives that raise your profile and strengthen your professional and civic relationships.

- **It's All about Driving Growth—Product versus Customer Centric Models** – Matt Miller, executive managing director, FinPro, Inc. FinPro works with many banks that have customers

who only use one product. These are referred to as "monoline accounts." Monoline accounts are missed opportunities to build franchise value. On the other hand, some banks have a fully utilized array of products but only a few customers. This choice is sometimes forced by design, as in private wealth banks, but more often than not, it is a product of a misalignment among the retail, marketing, and finance departments' goals. Miller outlines the trade-offs of each strategy, how to improve customer product utilization, how to win new customers, and how to create incentives that align with the organization's overall goal of organic growth.

Be sure and stay until the very end of the business session to be eligible for the grand prize drawing for \$1,000 cash, sponsored by Crowell & Crowell, PLLC.

The 2015 *Leadership Convention* will adjourn at 11:30.

Registration Fees

The full registration fees cover participation in the business sessions, continental breakfast and refreshment breaks on Monday and Tuesday, lunch on Monday, and evening events on Sunday and Monday. The spouse/guest registration fees include participation in the evening events only.

continued on next page

Stay up to date, while on the go!
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Leadership Convention *continued*

Registrations received in the TBA office by the close of business on April 10 qualify for early registration fees of \$275 for TBA members and associate members, \$550 for nonmembers, \$175 for member spouses/guests, and \$325 for nonmember spouses/guests.

After April 10, fees increase by \$30 across the board to \$305 for TBA

members and associate members, \$580 for nonmembers, \$205 for member spouses/guests, and \$355 for nonmember spouses/guests.

All day-of program registrants will be assessed an additional \$50 late registration fee, so please register early.

Visit the TBA website, www.TNBankers.org/calendar, to download a

copy of the program brochure containing complete information about the upcoming *Leadership Convention* and a printable registration form or to register online.

If you have questions about the program, contact Stacey Langford, via e-mail to slangford@TNBankers.org or call 615-244-4871 or 800-964-5525. ■

Young Bankers Division Elections on Tuesday

During the Tuesday morning business session, delegates to the *Leadership Convention* will elect a new vice president from the West Grand Division of Tennessee and one new director from the East, Middle, and West grand divisions.



Gray

February 20 was the deadline to submit official vice president and directors nominations to the Young Bankers Division executive committee.

Anyone wishing to be nominated from the floor at the convention must file a letter of intent with the nominating committee at least 10 days prior to the meeting.

For complete details about the election process, please contact Stacey Langford, slangford@TNBankers.org, in the TBA office. ■

Young Bankers Division 2014 – 2015 Board of Directors

Officers:

President: Emily Gray, Senior Vice President/Chief Credit Officer, The Hardin County Bank, Savannah

President-elect: Bo Blanken, Assistant Vice President, Citizens Bank and Trust Company of Grainger County, Rutledge

Vice President: Chris Schlueter, Vice President, FirstBank, Nashville

Immediate Past President: Robby Moore, Senior Vice President, Bank of Perry County, Hohenwald

Directors:

East Tennessee

John Hunter, Commercial Relationship Manager, People's Community Bank, a Division of First Community Bank, Johnson City

Mark Kline, President/CEO, The First National Bank of Oneida, Oneida

Josh Lane, Senior Vice President, TNBANK, Knoxville, TN

Middle Tennessee

Michael D. Griffith, Vice President, Business Banking and Development, Security Federal Savings Bank of McMinnville, McMinnville

Luke Buckley, Senior Vice President, First Commerce Bank, Lewisburg

Samuel L. Short, Vice President, Southern Bank of Tennessee, Mount Juliet

West Tennessee

John Killen, City President, Carroll Bank and Trust, Camden

Andy Collins, Community President, Commercial Bank & Trust Co, Paris

Danielle Williams, Financial Center President, First Citizens National Bank, Newbern

Young Bankers Division Grand Divisions

West

Middle

East



2015 LEGISLATIVE RECEPTION

**PHOTO RECAP
FEBRUARY 4**

WAR MEMORIAL AUDITORIUM, NASHVILLE



Jeff Agee and Rep Jimmy Eldridge



Rep Charles Sargent, Speaker Beth Harwell, Tommy Whitaker, and Rep William Lamberth



Rep Bryan Terry, Tom Hagan, Lee Moss

Gordon Majors, Phillip Calahan, Sen Jim Tracy, Melinda Ashburn, Tom Clifford.



Sen Bill Ketron with the Legislative Staff and Rep Jeremy Faison



Joe Hamdi, Rep Art Swann, Sen Richard Briggs



Emily Gray and Robby Moore



Jay England, Jim England, and Wendy Guerrin Smith



Rep Pat Marsh, Bill Marsh, and Steve Shelton



Andrew Glenn, Paul Willson, and Jim Vaughn



Monte Jones, Jeff Agee, Rep Jimmy Eldridge, and Jim England



Sen Richard Briggs and Rep Bob Ramsey



Rep Larry Miller and Rep Karen Camper



McCall Wilson, Sen Dolores Gresham, and Steve Eisen



Rep Patsy Hazlewood and Craig Holley

Lee Moss, Colin Barrett, Sen Ed Jackson, Rep Jimmy Eldridge, and Rachel Barrett



J.B. Bryan, Bob McDonald, Rep Susan Lynn, and John McDearman



Joe Hamdi, Jim Windrow, David Reynolds, Paul Willson, and Logan Hickman



Micki Hodge and Rep Steve McManus



Rep G.A. Hardaway, Amy Smith, Cary Booker, and Rep Roger Kane

Credit Conference

Photo Recap
February 5 & 6, 2015
Omni Hotel Nashville

Developing
Tomorrow's
Lenders
Today



TBA Chairman Bill Marsh and Credit Committee Chairman John McDearman chat for a moment before opening remarks.



Joseph T. Keating of CenterState Bank gives his economic outlook.



Richard Parsons broached five questions for bank CEOs and directors.



Attendants enjoy the continental breakfast before the conference gets underway.

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Mauldin & Jenkins CPA, LLC, Chattanooga, TN
ServisFirst Bank, Memphis, TN
Southeastern Commercial Finance, LLC, Memphis, TN



Again this year, banking and finance students from the University of Tennessee Martin (UTM) and East Tennessee State University (ETSU) attended the Credit Conference thanks to sponsorships from banks in their areas.

Students from UTM and bank sponsors were (L to R): Esthelee Wright, Andrea Argo, Andy Collins (Commercial Bank & Trust Co, Paris), Sam Lewallen (First State Bank, Martin), Ross Dickens (Dean, UTM College of Business), Cody Miller, Abbiegail Bingham, Matthew Spraggins, Casey McNeil, Jacelyn Bates, Jessica Hollingsworth, Chuck Sisson (Farmers and Merchants Bank, McKenzie), Ashley Miller (Bank of Milan, Milan), and Randy Huffstetler (Greenfield Banking Company, Greenfield).

Other sponsoring banks not represented in the picture were: Regions Bank, Jackson; Security Bank and Trust Company, Dyersburg; BancorpSouth Bank, Dresden; FirstBank, Lexington; First Citizens National Bank, Dyersburg; Reelfoot Bank, Union City; and Carroll Bank and Trust, Huntingdon.



ETSU students and bank sponsors were (L to R): Bill Edwards (Mountain Commerce Bank, Johnson City), David Verble (Citizens National Bank, Sevierville), Nathan Gouge, Larry Estepp (Citizens Bank, Kingsport), Garrett Cox, Larry White (ETSU Chair of Banking), Katelyn Vittatoe, Mike Comer (Citizens National Bank, Sevierville), Katie Hensley, and Bill Beard (HomeTrust Bank, Johnson City).

Other sponsoring banks not represented in the picture were: Andrew Johnson Bank, Greenville; First Community Bank of East Tennessee, Rogersville.



Luncheon speaker Inquoris "Inky" Johnson signs copies of his book for a line of attendants. He received a standing ovation for his moving presentation.



Luncheon speaker Inquoris "Inky" Johnson

Credit Conference *continued*



Todd Sprang's workshop topic was FASB's CECL Model.



Bill Ford focused on attracting and retaining key employees in his workshop.



John Cochran discussed the pros and cons of asset-based lending.



Agricultural economics professor Steve Isaacs delivered a broad overview of the ag economy and how ag differs from the rest of the world.



Speakers Ty Howard (left) and Todd Presnell (right) of Bradley Arant Boult Cummings LLP.



TBA Executive Vice President and General Counsel Tim Amos delivered an update on state and federal legislation.



William Emmons of the St Louis Fed discussed the outlook for interest rates.



TDFI Commissioner Greg Gonzales



Credit Committee Chairman John McDearman (left) received an engraved clock from 2013-2014 committee chairman Michael Ayer.

Below, Credit Conference attendants enjoyed the Thursday evening reception, sponsored by Financial Products and Services, Inc. Representing FinancialPSI were Hubert Moore, Ted Frizen, Brian Mobley, and Jon Goodson.



Credit Conference attendants enjoyed the reception on Thursday, February 5.

Welcome New Associate Members

The following companies have joined the Tennessee Bankers Association as associate members since the publication of the 2014 *Bankers Directory*. TBA's associate members deliver valuable products and services that help financial institutions serve their customers. In addition, they provide considerable support to TBA efforts and programs. You will find a complete list of TBA associate members on the TBA website at www.tnbankers.org/associates/ or in a special section of the *Bankers Directory*. If you have questions about associate membership, please contact Stacey Langford, slangford@TNBankers.org.

BANK EQUIPMENT/SUPPLIES

Goodlettsville, TN

ATM Solutions, Inc

108 Space Park N Phone: (615) 487-4018
37072-1852 Toll-free: (800) 790-0515

www.atm-solutions.com

Contact: Christy McMurry

– christy.mcmurry@atm-solutions.com

ATM Solutions, Inc, was established in 1994 as an ATM cash replenishment and maintenance company. Today, we provide financial institutions and retailers a single source for consistent and reliable ATM services including armored courier and ATM maintenance services plus an ATM outsourcing program that enables even small to mid-sized financial institutions to provide surcharge-free ATM access to their customers/members at a fraction of the cost of traditional ATM deployment. ATM Solutions' corporate headquarters is located in Cincinnati, OH, with satellite offices in Columbus, Cleveland, Toledo, Indianapolis, St Louis, Louisville, Lexington, Knoxville, and Nashville. Our company is guided by principles of quality, integrity, and commitment. We feel, as do our customers, that we are the finest ATM service company in the industry. We have the personnel, technology, and attitude to make your ATM program operate more effectively and efficiently than it ever has.

COMPLIANCE SERVICES

Chattanooga Valley, GA

Roundtree Agency

115 Roundtree Ct Phone: (706) 944-3725
30725-2759

www.roundtreeagency.com

Contact: Andy Jones – andy@roundtreeagency.com

Roundtree helps banks improve their communities and their compliance with the CRA. We find and fulfill financial education opportunities on behalf of banks in low-income geographies in their assessment area(s). Banks get meaningful CRA service hours while saving time and resources.

CONSULTANTS

Norcross, GA

Genesys Technology Group, LLC

5239 Cottney Croft Way Phone: (404) 969-6629
30092-1231

www.genesystg.com

Contact: David Saylor – david@genesystg.com

Genesys Technology Group, LLC, is a consulting firm founded to enhance the profitability of community banks by helping them make smart, cost-effective decisions when evaluating and selecting key technology vendors. Our role includes working on behalf of our client banks to negotiate all pricing and contracts and providing detailed cost-of-ownership analysis across all internal systems. We also offer a number of other complementary services, including turn-key vendor management, conversion and integration project management and managed services/IT evaluations. Founded in 2007, Genesys has worked with more than 170 banks nationwide. For more information please email us at info@genesystg.com or visit our website at www.genesystg.com.

GOVERNMENT LENDING SPECIALISTS

Mount Pleasant, TN

South Central Tennessee Business Development Corporation

101 Sam Watkins Blvd Phone: (931) 379-2918
38474-4024 Fax: (931) 379-2640

www.sctdd.org

Contact: Eddie Fitzgerald – efitzgerald@sctdd.org

Thomas Wallace, Fort Myers, FL – twallace@idscorp.org
SCTBDC was formed in 1982 and is licensed as a certified development company (CDC) by the Small Business Administration to provide financial assistance to small businesses under the 504 program. The 504 program is designed to provide borrower and lender benefits that incentivize new investments in the form of capital assets by providing up to 20-year, fixed-rate financing alternatives for up to 40 percent of eligible project costs for borrowers making an investment that satisfies one of the regulatory economic or community development or public policy goals

for the program. SCTBDC partners with SCTDD to offer financing through several other government programs, including the EDA, USDA, the State of Tennessee, and other private funding sources. We strive to provide creative yet functional solutions to financing challenges for the banking community by providing lenders access to nonconventional financing alternatives without ongoing loan covenants or additional reporting requirements. The 504 program can help build a stronger balance sheet, provide CRA credit, and improve lending opportunities and competitiveness over conventional or other government-guaranteed lending alternatives.

INFORMATION TECHNOLOGY

Memphis, TN

EVS Corporation

5050 Poplar Ave, Ste 1600 Phone: ((901) 213-5144
38157-1600 Fax: (901) 748-0811

www.evscorporation.com

Contact: Stephanie Aldrich

– stephanie.aldrich@evscorporation.com

EVS is dedicated to helping clients achieve their business objectives by managing corporate risk, increasing efficiency, and meeting compliance and regulatory standards. EVS is a multi-vendor backup and disaster recovery (BDR) service provider. The company now serves over 200 clients protecting nearly 1.4 Petabytes of data and managing 100,000 backup jobs per month. EVS has gained a reputation of excellence with a 100 percent success rate in data recovery requests year after year.

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Nashville, TN

Jackson Thornton Technologies

333 Commerce St Phone: (615) 879-9201
37201-1826

www.jttconnect.com

Contact: Brian Mason – bmason@jttconnect.com

Information technology company specializing in managed services, security, and disaster recovery.

INFORMATION TECHNOLOGY

Raleigh, NC

Citrix ShareFile

120 S West St Phone: (919) 745-6197
27603-1834

www.sharefile.com

Contact: Ted Kirk – ted.kirk@citrix.com

ShareFile for financial services was designed specifically for banking professionals to exchange confidential financial documents. Individual files and folders are available

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MARKETING

Knoxville, TN

Morris Creative Group LLC

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37902-1352 Fax: (865) 637-9900

www.morriscreative.com

Toll-free: (866) 637-

9869

Contact: Charles J. Morris, Jr

– cjmorris@morriscreative.com

For almost 25 years, Morris Creative Group has provided the marketing communications services and expertise to help banks and other financial institutions communicate more clearly, brand themselves distinctively, and generate better returns for shareholders. Whether a website, a mobile app, or a comprehensive advertising and marketing strategy, MCG has the people, experience, and proven track record to help you succeed in today's changing marketplace. Call us today for a no obligation consultation. ■

Bank Notes

First National Bank, McMinnville, Celebrates 140 Years

The First National Bank of McMinnville, McMinnville, began its 140-year anniversary celebration. When the bank was first launched in 1874, the US flag carried only 37 stars. Planes, phones, and cars were well into the future. Baseball was in its infancy, and football and basketball were yet to be played. The year First National was organized, an armed revolt ended Civil War Reconstruction in Texas, and the elephant became the iconic symbol of the Republican Party.

Even more impressive than FNB's history is its record of stability, surviving numerous financial crises. First National, in fact, continued to pay dividends to its stakeholders even during the Great Depression and more recently the Great Recession.

Pieter van Vuuren, bank president and chief executive officer, credits the bank's successful longevity to sound fiscal management and its adherence to basic principles for a community bank. "Community banking is a need of every small town. A bank where you as a customer can walk in and talk to someone (who) has been at the bank for a while, someone (who) knows your need, someone (who) knows your family, and someone (who) knows the importance of investing in your community," he said.

The third oldest bank in Tennessee and oldest in Middle Tennessee hit a financial milestone in 2012 with more than \$500 million in assets and has recorded a remarkable market share.

"In 1994, FDIC data shows that there was \$394 million in deposits in (zip code) 37110. First National Bank had the second largest deposit market



Employees of The First National Bank of McMinnville participate in a ribbon cutting to celebrate the bank's 140-year anniversary.

share at this time of 35.86 percent or \$141 million. Twenty years later, First National has the largest deposit market share of 46.51 percent or \$344 million. In addition to our growth in market share, we have grown all areas of the bank," van Vuuren noted.

Van Vuuren lauded the leadership of the bank's board of directors and officers through the years in First National achieving its long and successful history. "All of this being said, this growth would not be possible without the vision and hard work of the board of directors and employees that this bank has had over the past 140 years," he said, adding, "The bank has always put its heart and finances into this community and all the communities that we serve. The bank knows the importance in giving back to the community that supports you, and I can promise everyone here today that this will never change for any community that we do business

in. I want to thank each director and employee . . . for their dedication and hard work.

In addition to its historic main office on Main Street in McMinnville, First National now operates four branches in Warren County plus a mortgage office. In the past five years First National has expanded into neighboring Rutherford County and seen significant growth. The bank maintains a full-service branch in the Murfreesboro Gateway development district, a fast-growing mortgage unit, and a title company. A mortgage office is also located in Shelbyville in nearby Bedford County.

The bank's board of directors is chaired by C. Levoy Knowles, with members Doug Milner, Greg Brock, Rufus Gonder, G. B. Greene, Robert W. Jones, Shane McFarland, Mark Pirtle, Bill Rogers, Gentry Underhill, Phil Whisenhunt, and van Vuuren. ■

BBVA Compass Bank's Mobile App Wins 2014 Mobile Banking Leader in Functionality

Birmingham's BBVA Compass Bank's mobile app has won the 2014 *Mobile Banking Leader in Functionality Award* for the second consecutive year from Javelin Strategy & Research's Mobile Banking Financial Institution Scorecard. BBVA Compass Bank also received high marks for its mobile alerts. Javelin noted that "through an industry-leading set of innovative features, the bank provides users the greatest range of capabilities," and the bank's app had "the widest range of standard and advanced features."

This award marks a victory in the bank's ongoing efforts to provide customers a best-in-class app. "Mobile banking is crucial to meeting customers' demand for around-the-clock access to their money," said BBVA Compass chief digital banking officer **Jeff Dennes**. "This honor is a testament to our focus on addressing that need with comprehensive and feature-rich digital offerings that simplify banking."

Javelin's Mobile Banking Financial Institution Scorecard compared the mobile banking apps of the top 30 US retail financial institutions across four key areas: accessibility, functionality, app user ratings, and alerts. The study informs industry experts and players how these financial institutions measure up in mobile banking features visible to consumers. The award designations are determined by a combination of results of the interviews, website research, and analyst opinion.

BBVA Compass landed at the top of the pack in the functionality category and also received high marks in the most comprehensive alerts category. "The recognition across multiple areas validates our mobile app efforts," said BBVA Compass director of self service channels development **Alex Carriles**. "It's one of our most popular tools, and we strive to keep it fresh by incorporating new, innovative features and working to enhance the experience for our customers." ■

First Freedom Bank Announces Outstanding Employee Awards Winners

First Freedom Bank, Lebanon, announced the winners of the bank's *Outstanding Employee Awards* in 2014 for excellence in various areas of service. The awards were voted on by the employees of the bank, and the winners were announced at the company's annual Christmas party.

Kelly Ferrell, senior personal banker and team leader at the Lebanon office received the *Financial Planning Award*. This award is given to the employee who does the best job of recognizing customer needs in the areas of financial planning, retirement planning, and investment services.

Shelia Ferrell, vice president and relationship manager, received the *Community Champion Award* for representing the



Ferrell

bank with her service to the community. Ferrell is involved with CASA, helping with fundraising efforts for the local organization.

Lisa Langford, personal banker and customer service representative manager at the Mount Juliet office, won the *Red Carpet Service Award*. This is the bank's highest honor for enhancing the customer experience and rendering service above and beyond the call of duty.

Lola Mullican, executive administrative assistant at the Lebanon office, was recognized with the *Internal Service Award*, given to the employee who provides the best service specifically to other First Freedom employees. Mullican is widely known throughout the bank for her excellent organizational, planning, and communication skills. ■



Bank of Bartlett Buys Back Germantown Location

In early January, **Bank of Bartlett**, **Bartlett**, bought back its property on Kirby Parkway, south Poplar Avenue, ahead of a possible redevelopment of Germantown's western gateway. The bank bought the 4,500-square-foot building from developer Spence Ray. Bank of Bartlett has leased the building since selling the property to Ray in 2007.

Justin Byrd, chief financial officer at the Bank of Bartlett, said the bank saw long-term value in "controlling our own destiny" at the location, especially with plans in the works to redevelop the Poplar Avenue West area. "The value is only going to go up, in our opinion," he said. Conceptual plans include a redevelopment of the Carrefour at Kirby Woods shopping center, as well as the block across Kirby that includes the bank of Bartlett location. ■

Carr, Riggs & Ingram Merges with Oman Berry & Associates and BOI Consulting

Carr, Riggs & Ingram, TBA associate member and Top 25 accounting firm rated nationally by *Accounting Today* has deepened its Texas roots by merging Oman Berry & Associates and BOI Consulting, both in The Woodlands, north part of Houston area. Both entities now will operate under the CRI name while retaining their current staff and office in The Woodlands. ■

continued on next page

Bank Notes *continued*

Matt Scanlan, attorney with **Gullett Sanford Robinson & Martin PLLC**, Nashville, was elected chairman of the Tennessee Lobbyist Association.

The Legal Marketing Association's southeastern chapter has named **Ann Dee McClane** as chairman and **Ali Clark** as chairman-elect of the Nashville City Group. McClane is director of marketing and business development for **Bone McAllester Norton PLLC**, Nashville, and Clark is business development coordinator for **Baker, Donelson, Bearman, Caldwell & Berkowitz, PC**, Nashville.

Joycelyn Stevenson, shareholder in the Nashville office of **Littler, Mendelson, PC**, was elected president-elect of the Nashville Bar Association for a one-year term beginning in January 2015. She will assume the role of president in January 2016.



Stevenson

James Hare, senior vice president and financial consultant, with **Pinnacle Financial Partners**, Nashville, was named among the Top 50 Bank Advisors by *Bank Investment Consultant* magazine for the second year. Ranked at number 14, he was named also to the list in 2012. *Bank Investment Consultant* is the industry leader in readership and relevance among bank-based financial advisers.



Hare



Paragon Bank CEO Robert Shaw accepting the **2014 Psychologically Healthy Workplace Award for the State of Tennessee**.

Paragon Bank, Memphis, has received the 2014 *Psychologically Healthy Workplace Award for the State of Tennessee*. The American Psychological Association presents the award annually to recognize innovative companies that implement programs to foster employee health and well-being.

"This recognition is incredibly meaningful for our company because of the effort we put forth to create a positive workplace environment," said **Robert Shaw**, CEO at Paragon Bank. Paragon Bank was nominated by Robert Bloom, PhD, president-elect of the Tennessee Psychological Association and a Paragon customer. The selection committee recognized the psychologically healthy workplace initiatives implemented at Paragon and how they complemented the vision for the bank. Areas evaluated for the competition included employee involvement, health and safety, employee growth and development, work-life balance, and employee recognition.

Several members of the Tennessee Bankers Association were included in the *Nashville Business Journal's* 2015 *Women of Influence Awards*.

Honored at a luncheon in February were **Kim Looney**, attorney and partner, **Waller**, Nashville; **Anne Martin**, member, **Bone McAllester Norton PLLC**, Nashville; **Lisa Harless**, senior vice president/private wealth advisor, **Regions Bank**, Nashville; **Tracey Power**, executive vice president of human resources and support services, **Comdata, Inc**, Brentwood; **Jennifer Kovalcik**, trademark and technology attorney, **Stites & Harbison, PLLC**, Nashville; and **Jessalyn Zeigler**, member/partner, **Bass, Berry & Sims, PLC**, Nashville.

N. Courtney Hollins, an attorney for **Dickinson Wright PLLC**, Nashville, was named president of The West End Home Foundation, a private non-profit organization committed to supporting the elderly in Nashville since 1891.



Hollins

SunTrust Bank, Knoxville, presented Knox County Mayor Tim Burchett with an E-commerce card rebate check in the amount of \$538,329, surpassing \$500,000 for the first time. Knox County earned the large rebate through the use of its E-commerce cards during the 2014 calendar year, a 21 percent increase of \$91,000 over the 2013 total. E-commerce cards were implemented four years ago with the intention of saving time and money for the county by consolidating paperwork, paying vendors more efficiently, and more efficient processing of departmental transactions.

Members of Tennessee Bankers Association who were included in *Nashville Business Journal* 2015 Class of 40 under 40 were **Miranda Christy**, attorney, **Stites & Harbison, PLLC**; **Aaron Dorn**, chief strategy and marketing officer, **Avenue Bank**; **Nancy Mullen**, senior manager, **KraftCPAs PLLC**; **Wes Pass**, vice president, national for profit healthcare group within **Bank of America Merrill Lynch**; **Joseph Saig**, director of process improvement, **Fifth Third Bank**. These winners were nominated by the public and chosen by a panel of judges—past winners themselves—who looked at a wide range of criteria.

Adam C. Severson, chief marketing and business development officer at **Baker, Donelson, Bearman, Caldwell & Berkowitz, PC**, Nashville, was appointed as president of the Legal Marketing Association. Severson's one-year term began January 1.

David Morgan, founder and co-managing partner of **Latimore Black Morgan & Cain, PC**, **Brentwood**, is the recipient of the 2014 *Outstanding Business Leadership Award* from Tennessee Technological University College of Business, Cookeville. The *Outstanding Business Leadership Award* is given annually to an individual who has made significant impact to their profession by years of hard work and dedication. He is the immediate past chair of the Private Companies Practice Section (PCPS) of the AICPA and served on the committee for nine years.



Morgan

BBVA Compass has joined the ranks of companies allowing their cardholders to put away their plastic and use **Apple Pay**, the mobile payments solution introduced by



Tennessee State Bank Pigeon Forge, celebrated bank director Alfred Newman's 94th birthday.

Soon after **Tennessee State Bank, Pigeon Forge**, was founded in 1972, **Alfred Newman** joined the bank as a member of the board of directors, and he continues today. On February 12, Tennessee State Bank celebrated Newman's upcoming 94th birthday. Over his 43-year tenure as director, Newman has missed only seven weekly board meetings. With sharp mind and a compassionate spirit, he continues to be a major contributor to the progress of the bank. Before joining the bank's board, Newman was among the first TSB customers; then Newman became a business owner of Newman's Cafe together with his brother until 1986; and finally Newman became a land developer in Sevier County.

"When I started as a director, we would hurry to make the deposits from our businesses to make sure we had plenty of money on hand to take care of cashing checks for customers the next day," remembers Newman. "The bank now has over 200 employees, and they are what make us successful."

He has been a member of Alder Branch Baptist Church since 1935. "Because of Newman's passion for his faith and support of his church, we decided to make a donation to Alder Branch Baptist Church in honor of our friend. We couldn't think of a better way to celebrate this year," says **Todd Proffitt**, Tennessee State Bank president and CEO.

Apple. In an extension of the bank's efforts to give its customers access to their money on their terms, those with **BBVA Compass Visa** consumer credit and **BBVA Compass Visa** consumer and business check cards now are eligible to add their cards to **Apple Pay**. **Apple Pay** lets customers make mobile payments in participating stores from their **iPhone 6**, **iPhone 6 Plus**, and **Apple Watch**. It also allows customers to make purchases within apps using an

iPhone 6, **iPhone 6 Plus**, **iPad Air 2** and **iPad mini 3**. "Mobile banking is a must-have for so many of our customers, and innovative new offerings—like this one—are changing what they expect to do with their devices," said **BBVA Compass** chief digital banking officer **Jeff Dennes**. "Our aim, always, is to meet and exceed those expectations, and offering **Apple Pay** to our customers helps us do just that." ■

Promotions

Argent Trust Company of Tennessee, Memphis, has promoted **Charles Wade** to president. Wade previously was chief operating officer at the company.



Wade

CapStar Bank, Nashville, has tapped **Kenneth Ford** to launch a new wealth management division. In addition, **Barry Booker** was named as a C&I relationship manager. Ford, a financial consultant, joined CapStar Bank from Regions Investments. Booker was previously a commercial relationship manager at Wells Fargo Bank.



Wade



Musgrave



Simpson

Community First Bank & Trust, Columbia, has promoted **Shannon Fitzgerald** to senior vice president/operations manager, **Janice Simpson** to senior vice president/branch administration manager, and named **Judy Musgrave** vice president/loan officer.



Hightshue



Moody

Cornerstone Community Bank, Chattanooga, has promoted **Doug Hightshue** and **Sam D. Moody** to senior vice president. Hightshue, a

career banker of more than 24 years, joined Cornerstone in 2004. Moody, a veteran banker with 43 years of experience, joined Cornerstone in 2007.

Cumberland Trust and Investment Company, Nashville, has named **Leslie Payne** and **Barbara Zambrano** as trust officers.

F&M Bank, Clarksville, has named **Steve Jackson** as senior vice president and manager of commercial sales. With 25 years of financial services experience, Jackson is a veteran banker who holds certification as a financial planner.



Jackson

FSG Bank, NA, Chattanooga, has promoted **Michele Bowman** to senior vice president, retail branch operations. With over 25 years in banking, Bowman has experience in retail branch operations and has served in many different roles within retail banking at various financial institutions.

Fifth Third Bank, Nashville, has named **Valerie Hawkins** human resources director for Tennessee. Hawkins joined Fifth Third Bank in 2005. With 18 years of experience, Hawkins previously was a business partner with Chiquita Brands International supporting their global headquarters.

The bank also added **Jeff Hoffman** and **David Woody** to their mortgage team as mortgage loan officers and **Chris Thomas** as a mortgage loan associate.

Michael Dillon has joined the Franklin Public Square Financial Center of **Fifth Third Bank** as a personal banker and **John (Jay) Nelson** as a licensed personal banker. **Amber Burks** has joined the bank as a personal banker associate.

First Advantage Bank, Nashville, has named **Christy Caudill** as executive vice president and chief operations officer. Previously, Caudill was senior vice president of treasury management and deposit operations for Avenue Bank.



Caudill

FirstBank, Nashville, has named **Steven Ford** as commercial relationship manager and vice president, **Jerry Craig** as loan servicing center manager, **Hanna Gober** as a financial services representative, and **Jesse Eddy** accounting manager.

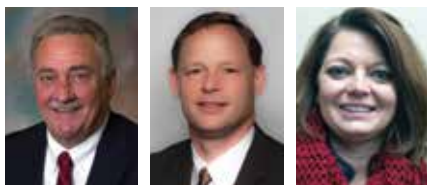


Ford

First Freedom Bank, Lebanon, has added **Joe Shade** as vice president and relationship manager located at First Freedom's Providence office in Mount Juliet. Shade has more than 13 years of experience in banking, beginning his career as a credit analyst with Regions Bank in 2002. He comes to First Freedom from The Bank of Nashville where he spent five years as a commercial real estate lender, managing more than \$50 million in loans.



Shade



Thornton Uselton Vance



Vincent van Vuuren

The First National Bank of McMinnville, McMinnville, has promoted **Pieter van Vuuren** to president/chief executive officer, **Scott Uselton** to executive vice president/chief credit officer and chief retail investment officer, **Anne Vance** to vice president/human resource and marketing manager, **Rick Thornton** to vice president/commercial lender, and **Stacy Vincent** to vice president/commercial lender.

Vincent and Thornton are at First National's Murfreesboro branch. Uselton, with FNB since 2012, recently launched and leads the bank's wealth in management area in addition to his roles as executive vice president and credit officer.

First Tennessee Bank, NA, Nashville, has welcomed **Renee Drake**, a veteran banker with more than 30 years' experience, as executive vice president for commercial bank-



Drake

ing. Previously, Drake was senior vice president for commercial banking and wealth management at Fifth Third Bank and previously held leadership positions for 16 years with SunTrust Bank in the commercial and corporate banking and the private wealth management lines of business, as well as working as a commercial banking team lead for Mellon Bank, Pittsburgh, PA, early in her career.

Jim Penland, chairman of First Vision Bank of Tennessee, Tullahoma, announced that **Mike Rowland** has been named chief executive officer in addition to his current role as president. Rowland joined forces with Penland and executive vice president Roy Eckert as a founder and organizer of the bank. All three executives have played a significant role in the bank's steady growth in Coffee, Franklin, and Rutherford counties over the last nine years. Penland had served as the bank's CEO from its opening, and he will remain active as First Vision's chairman of the board.



Rowland

Franklin Synergy Bank, Franklin, has promoted **Beverly Dinsdale** to vice president, marketing assistant; **Mandy Garland** to vice president, executive assistant; **Debbie Marlin** to banking official; **David Mitchell** to financial advisor, investment officer; and **Holly Prescott** to investment officer.



Dinsdale



Garland

InsBank, Nashville, has welcomed **Maya H. Demonbreum**, with a decade of experience in the financial sector, to their banking team as assistant controller. Previously, Demonbreum was an assistant controller and assistant vice president at Reliant Bank.

Paragon Bank, Memphis, has named **Troy Wheatley** first vice president of information technology. In addition, **Mark Winburne** was named advisor and managing partner of the bank's wealth solutions division.



Wheatley



Davis Miller Risner

Pinnacle Financial Partners, Nashville, has welcomed **Ryan Miller** as a senior vice president and trust services advisor, **Kevin Davis** as senior vice president and financial advisor, and **Kelly Risner** vice president and credit advisor. Miller brought a 14-year career from SunTrust bank, where his roles included serving as trust advisor, trust officer, and wealth and investment management associate. Previously, Davis was a branch manager at Franklin Synergy Bank. Risner was a commercial portfolio manager at CapStar Bank.

In addition, **Beth Anglin** joined Pinnacle as a trust operations specialist; **Karen Brunetti** as a client services advisor at the Bellevue location; **Jill Duncan** as office leader for the bank's Memorial Boulevard branch in Murfreesboro; **Joe Jeffries** as a client service specialist; and **Keri Nollner** as a collections and recovery support associate.

Pinnacle Financial Partners, Murfreesboro, has welcomed **Tom Vance** as senior vice president, lending officer, and manager/client advisory group in Rutherford County.



Vance

Sevier County Bank, Sevierville, has promoted **April Fisher**, a bank employee since 2007, to head teller at the Pigeon Forge branch office.

Wilson Bank & Trust, Lebanon, has promoted **Colleen Blane** to assistant vice president and manager of the Memorial Boulevard office in

continued on next page

Promotions continued

Murfreesboro; **Lisa Dies** to branch manager; **Beverley Walker** to branch manager at the Providence location in **Mount Juliet**; **Andy West** to branch manager of the bank's **Carthage** office; **Brad Cain** to assistant manager at the Providence office in **Mount Juliet**; **Lee Eaton** to assistant manager at the bank's North West Broad Street office, **Murfreesboro**; **Jason Hall** to manager of the bank's **Gordonsville** office; **Jeff Linville** to assistant manager at **Trousdale Bank & Trust**; and **Trey Geisenhoffer** to mortgage loan officer at the **Baddour Parkway** branch office in **Lebanon**. **Aaron Duke** was named assistant vice president and branch manager at the bank's **Smyrna** office.

ServisFirst Bank, Nashville, has named **James A. "Jim" Gardner** as senior vice president of commercial banking to focus on generating new commercial banking relationships for **ServisFirst Bank** into the **Knoxville**, **Tri-Cities**, and **Chattanooga** areas of the state. With over 30 years of banking and management experience, Gardner was previously chief financial officer of **Rocky Top Markets** and a commercial relationship manager for both **Green County Bancshares** and **First Tennessee Bank, NA**.



Gardner

Danielle Spence, a certified trust and financial advisor, was named vice president of private banking. With over nine years of banking experience, Spence previously served as assistant vice president and trust officer at **Fifth Third Bank**, Nashville, and was a credit manager at **Wells Fargo Bank, NA**.

Pathway Lending, Nashville, Pathway Lending has named **Joseph Agnetta** as chief credit officer. Previously, Agnetta was senior credit officer at **FirstBank**.

Advanced Network Solutions, Nashville, has named **Jamie Cufu** director of sales.

Bass, Berry & Sims, PLC, Nashville, has announced the promotion of **Andrea N. Orr**, **Jay H. Knight**, **Tatjana Paterino**, and **Kinika L. Young** to member attorney.

Bradley Arant Boult Cummings LLP, Nashville, has named **Phillip Walker** as a partner and member of the intellectual property practice group. **Johanna L. Jumper** was named partner and member of the real estate practice group representing developers, landlords, and tenants in all types of real estate transactions. **Susan A. Weber** was named partner of the litigation practice group and life sciences industry team.

Carr, Riggs & Ingram, LLC, has added **Alice Batey** as a manager in the tax department; **Craig Eia** as senior accountant; **Stephanie Hall** as audit manager; and **Amber Jackson** as a senior tax accountant.

Concept Technology, Inc, Nashville, has added **Daniel McGuire** who will provide technological support to end users and assist field engineers; and **Ben Tennant** and **Chris Morris** as field engineers. In addition, the firm has named **Megan Johnson** as controller.

Crosslin Technologies, Nashville, has named **Russ Cate** as a systems analyst. Previously, Cate was senior signal chief for the **US Army**.

Dickinson Wright PLLC, Nashville, has promoted both **Kerry Masters Ewald** and **Kelly M. Telfeyan** to member attorney with the firm.

Dixon Hughes Goodman LLP, Memphis, has named **Stephen Nixon** as risk advisory consultant to coordinate with engagement leaders in audit project planning, client status reporting, and IT best practice processes.

KPMG LLP, Nashville, has named **James Powell** as managing partner. Powell is responsible for the strategic direction and growth of the firm's Nashville office.

Lattimore Black Morgan & Cain, PC, Brentwood, has promoted **Chris Lovin** to partner-in-charge of the firm's valuation, litigation, and business transition services division. In addition, the firm named **Jordan Davis** as human resources representative; **W. Michael Decker** as senior accountant in the accounting and assurance services team; **Kenton Farmer** in security and risk services as a level one engineer; **Marc Higgins** as a system engineer; and **Zach Warren** as PCI consultant. In addition, **Amy Ward** has joined as a senior manager in tax services, **Stewart Riggs** as manager of transaction advisory services, **Mark McLeod** as a staff accountant in tax services, **Dustin Farthing** as a senior consultant in security and risk services, **Collin Phelps** as a staff auditor in the accounting and assurance services team, and **Daniel Owens** as a staff auditor. ■

Employment Opportunities

POSITIONS WANTED

1501-1 CLO, CCM

Experienced banker in both credit and lending. Credit risk certified (CRC) professional designation from The Risk Management Association (RMA). MBA from Tulane University. Seeking Middle Tennessee position in credit administration and/or commercial lending. Contact Thomas J. Kern by e-mail at kern@tulanealumni.net or by phone at 615-772-1822.

1405-2 SRO/CFO

Community bank executive with 15 years of experience as chief financial officer. Has MBA with super-regional bank training and community bank experience. Experienced in asset liability management, accounting, liquidity management, financial analysis, strategic planning, and budgeting. Contact Brian Hawkins via e-mail Brian.Hawkins2014@gmail.com or call 706-340-1078.

POSITIONS AVAILABLE

1502-5 CREDIT ANALYST

First Community Bank of East Tennessee, Kingsport, is seeking a credit analyst. The credit analyst assists loan officers in loan production through the analysis of the financial condition of existing and prospective customers. Duties include, but are not limited to, the following: completes annual reviews on relationships with \$250M debt and above, prepares credit memoranda required for new/renewed loan approvals, spreads financial statements in Boker's Tax Analysis and Boker's Financial Statement Analysis software, prepares annual review of ACH/vendor relationships, and participates with loan officers in outside calls on existing and potential customers. Applicants must have excellent financial analytical abilities, strong communication skills, and strong computer skills. Bachelor's degree in business or finance is preferred or equivalent work experience. Previous banking experience is highly desirable, with appropriate knowledge of consumer and commercial lending. Apply via E-mail to careers@fcbanktn.com or mail to: FCB Human Resources, PO Box 820, Rogersville, TN 37857. Please identify the position for which you are applying. AA/EEO employer.

1502-3 COMPLIANCE ASSISTANT

CapitalMark Bank & Trust has an immediate opening to fill the compliance assistant role in Chattanooga location. This position, which reports to the compliance director, will perform periodic reviews of compliance and CRA-related responsibilities and assist with administrative and clerical duties in support of the compliance department. Responsibilities include, but are not limited to, the following: monitor day-to-day performance of associates for adherence to established policies and procedures, specifically those related to lending and deposit products; review new loans to identify qualified community development loans; assist with completion of compliance-related risk assessments; assist with audits and reviews process to include review of management's response and resolution of outstanding items; assist with compliance training

and development/monitoring of new procedures; adhere to all compliance issues, as applicable to the position, to include continuing education in compliance. Requires bachelor's degree or a minimum of 1-2 years' related education, experience, and/or training. Must be able to analyze and interpret compliance-related publications and government regulations with an enhanced knowledge of deposit and lending regulations required. Mathematical skills must include calculation of discounts, interest, and percentages. Requires excellent written/verbal skills. Ability to effectively present information and respond to questions in small and large group settings is essential. Must be able to work in a fast-paced environment and meet strict deadlines. Interested candidates should send a resume and letter of interest to: Human Resources, CapitalMark Bank & Trust, PO Box 671, Chattanooga, TN 37401 or to HumanResources@capitalmark.com.

1502-1 ACH SPECIALIST

First Volunteer Bank has an opening in Chattanooga for an ACH specialist. If you are interested in this position please go to www.firstvolunteer.com and click on "View Our Job Postings." The ACH specialist is responsible for assisting with setup, processing, and billing of ACH origination customers; processing ACH exception items; providing notifications of returns to customers and receiving and mailing notices of change to originators; and providing service to both internal and external ACH customers. This position requires AAP certification, and a minimum of 5 years of bank operations experience is preferred. EOE. M/F/D/V.

1501-6 COMMERCIAL LOAN OFFICER

Tennessee State Bank is seeking a commercial loan officer for the Knoxville area. Qualified candidates must have a minimum of 5 years' commercial lending experience in all business type lending; bachelor's degree or higher in business/finance or advanced banking education is preferred. Candidate responsible for developing new business; underwriting, structuring, and closing loans; maintaining and servicing existing portfolio. Candidate must possess excellent oral/written communication skills and proficient computer skills. Must have the ability to market the bank's products/services and represent the bank through participation in local community events. Excellent benefits package—employee only medical, dental, vision, disability paid at 100%; 401(k); and much more. Qualified candidates only; complete an on-line application at www.tnstatebank.com. Tennessee State Bank is an Equal Opportunity Employer of women, minorities, protected veterans, and individuals with disabilities.

1501-5 MORTGAGE SERVICING ASSOCIATE

Servicing mortgage loans: collections, loss mitigation, and customer service. Candidate must have strong communications & negotiating skills. Mortgage document knowledge and collections experience preferred, with bilingual (Spanish) abilities a plus but not required. Send resume, cover letter, and salary expectations to bank.tn@gmail.com.

1501-4 REAL ESTATE MARKETING & CONSTRUCTION ADMINISTRATION

Bank of Camden's Knoxville office is seeking professionals with experience in residential & commercial property management, construction admin, remodeling, contracts, and leasing. Applicants must be assertive, detail oriented,

and self-motivated with strong phone skills. Word & Excel proficiency required. E-mail resume, letter, and salary expectations to bank.tn@gmail.com.

1501-2 TELLER

TriState Bank of Memphis is seeking a teller. The teller, who reports to the assistant branch manager, will provide prompt, efficient, and friendly service to customers including paying and receiving cash, making deposits, and balancing; follow the bank's established policies and procedures under the supervisor's directions; build sound customer relations and recognize customers' needs and suggest appropriate bank services; serve as a member of the branch team and promote a positive work environment. Requires high school diploma or equivalent with some educational background in business or accounting helpful; 6 months to 1 year of prior experience in a financial institution as a teller or 3 or more years of heavy cash-handling experience; retail experience a plus; good mathematical skills; good interpersonal and communication skills, as well as good organizational skills. Also requires computer skills and familiarity with and use of standard office equipment. Must be able to lift 25 pounds, stoop, stand, and bend. Work shift is Monday – Thursday 8:15 am – 5:00 pm; Friday 8:15 am 6:00 pm and work overtime as requested or needed to balance drawer. Must be able to work rotating Saturdays and move from branch to branch as needed. Please e-mail responses to pjones@tristatebank.com or churst@tristatebank.com.

1412-4 BUSINESS BANKER/COMMERCIAL LENDER

Middle Tennessee community bank is seeking an experienced business banker/commercial lender in Davidson, Rutherford, Sumner, and Wilson counties. Qualified applicant should have 5 or more years of experience in small business/commercial lending. Bachelor's degree in finance or related field is preferred but experience or trained professional in specified field shall be considered. Applicant will be required to possess solid credit analytics, good work ethic, strong sales ability, and clear communication skills. Serious and qualified applicants please e-mail resumes to ppowlas@TNBankers.org with "Employment 1412-4" in subject line or mail to: #1412-4, c/o Penny Powlas, Tennessee Bankers Association, 211 Athens Way, Suite 100, Nashville, TN 37228-1381.

1412-3 CREDIT RISK MANAGER

CapitalMark Bank & Trust has an immediate opening for a credit risk manager. This position will be located in the Chattanooga, TN, office and will support the lending and credit administration management functions of the bank. Responsibilities include analysis of financial statements, developing projections, and preparing underwriting documents relating to all commercial loan types. Duties also include review of complex account relationships to determine risk grade and ensure adherence with bank policies and procedures. Candidate must be proficient in global cash flow analysis with background in underwriting skilled nursing facilities, and residential/commercial construction considered a plus. Prefer bachelor's

continued on next page

Tennessee banks and associate members may list positions free-of-charge as a benefit of their membership in the Tennessee Bankers Association. Those interested in placing an ad or replying to position openings (refer to position number) should direct their inquiries to: Penny Powlas - ppowlas@TNBankers.org, Tennessee Bankers Association, 211 Athens Way, Ste 100, Nashville, TN 37228-1381 • 1-800-964-5525 or 615-244-4871

Employment continued

degree in accounting, finance, or economics. A minimum of 3 years' credit analysis and/or loan review experience, preferably within the banking industry, is strongly desired. Requires proficiency in Microsoft Excel and related software. Ideal candidate must be able to work in a fast-paced environment, meet strict deadlines, and communicate effectively with internal and external clients. Work requires judgment and is performed generally according to standard procedures with minimal supervision. Interested candidates should send a resume and letter of interest to: Human Resources, CapitalMark Bank & Trust, PO Box 671, Chattanooga, TN 37401 or to HumanResources@capitalmark.com.

1412-1 COMMERCIAL AND RESIDENTIAL LENDING - ALL POSITIONS

Bank of Camden, consistently ranked as one of the top performing community banks in the US, is seeking commercial & residential lending personnel for Knoxville office. Positions available include portfolio manager, loan administration, special assets manager, credit analyst, remarketing, and loan servicing/collections. Candidates should have relevant financial industry experience. Urgency and attention to detail is required. Please e-mail resume, cover letter, & salary expectations to bank.tn@gmail.com.

1411-6 SPECIAL ASSETS MANAGER

Growing and profitable East Tennessee bank seeks seasoned special assets manager. Candidate should have extensive knowledge of loan/legal documents and financial statements. Experience should include successful management of performing and non-performing commercial real estate loans. Urgency and attention to detail are required. Please e-mail resume, cover letter, & salary expectations to bank.tn@gmail.com.

1411-5 COMMERCIAL LOAN OFFICER

Areawide Development Corporation is seeking an experienced commercial loan officer, preferably with government lending experience. ADC is a provider of SBA, USDA, and other government lending products located in Alcoa, TN. Duties of the position include marketing the loan programs to potential borrowers, obtaining loan information, spreading and analyzing financial information, presenting loan packages to loan committee, preparing loan application packages, seeing loans through approval, and closing of loans. Basic qualifications include: minimum of 3 years in commercial lending, including credit training and proven success in developing new business; degree in business, economics, or finance a plus; ability to maintain effective relationships with lending partners and customers; strong verbal and written communication skills with the ability to communicate with all levels internally and externally. Local travel and some overnight travel required. Qualified individuals please submit resume by e-mail to cburt@etdd.org. No phone calls please. EEO/AA/F/Vets/Disability

1411-4 EXECUTIVE DIRECTOR

Waller, a law firm based in Nashville, TN, is seeking an executive director (ED) for their Financial Services Industry Team. The executive director is responsible for helping to position the firm and the industry team as a leader in the marketplace and for developing qualified opportunities from prospective and existing clients that have the highest potential to generate new business. The ED will work with the firm's marketing department to generate qualified opportunities based on the business plan developed by the industry team and the ED. This position reports via dotted line to the client service and development partner for the purpose of coordinating efforts among other executive directors at the firm and will report directly to the chair of the financial services industry

team for purposes of establishing and implementing the industry team's agenda and strategic goals. Primary responsibilities include coordinating meetings of industry team steering committee as well as client and industry sector teams; directing the production of client pitches/presentations; developing, in conjunction with the attorneys and marketing department, responses to RFQs and RFPs; coordinating and managing industry specific blogs, CLEs, and related content; developing and managing allocation of the budget for the industry team; and other duties as required. ED will lead chair and industry team steering committee in drafting and implementing a strategic business plan; direct market research to identify qualified prospects; report on industry conditions with recommendations for targeting; and identify appropriate pursuit teams specific to each opportunity. In addition, this individual will expand the firm's network of contacts within the identified industry sectors; facilitate meetings between attorneys and external industry decision makers; develop, manage, and maintain relationships with clients, prospects, and peers that lead to new revenue growth; and participate in continuing education to remain aware of activities and developments in the financial services industry. Bachelor's degree required, preferably in business or sales and marketing. Prefer management-level experience in the financial services industry with prior success converting business development opportunities into sales. Requires minimum 5-year track record in legal/professional services-related or solutions-based sales; network of contacts that can be leveraged to firm's benefit; proven track record of working effectively with organizations having complex structures and diverse workforces; a professional attitude and approach; ability to travel as business requires. Must have working knowledge of legal or professional services concepts and be articulate in both written and oral communications. Requires ability to drive a multifunctional team through a consultative selling process; to interact effectively at high levels within client organizations; to identify and capitalize on client needs as well as provide feedback on client and market demands; to work productively and collaboratively with multiple contacts at multiple levels, rather than relying upon a single champion. Interested and qualified candidates should apply online at <https://app.smartsheet.com/b/form?EQBCT=3cb2e07533b-14c06a38f8ea3bdadb803>.

1410-7 MORTGAGE LOAN OPERATIONS SPECIALIST

Reliant Bank is a fast-growing community bank locally owned and operated in Brentwood, TN. We are currently seeking a loan operations specialist to join the Reliant Bank mortgage services team. This is an excellent opportunity for a motivated professional to work in a challenging and rewarding environment. This nonexempt position reports to the assistant vice president, loan operations officer. This position provides operational support to the day-to-day mortgage loan transaction processes including data entry, tracking, and verification; ensures that mortgage loan documentation is maintained properly; and provides support to various areas of mortgage regarding mortgage loan operations. Acts as backup administrator for loan platform including administration requirements, product changes, software revisions/enhancements. Assists senior operations officer & compliance officer with consumer compliance, safety and soundness examinations, and records retrieval. College degree or equivalent professional experience in loan servicing or operations preferred. Attention to detail and accuracy of work is essential. Requires good general math and analytical skills, strong Microsoft Word and Excel skills, and the ability to input and retrieve data in various systems; discretion in handling confidential information and sensitive documents. Must demonstrate a commitment to accuracy and quality while meeting deadlines. Requires strong organization skills, ability to communicate effectively through both written and oral formats, ability to multi-task and prioritize, and excellent customer service skills. Reliant Bank offers

competitive compensation and full benefits including medical, dental, vision, health savings accounts, flexible spending accounts, life insurance, long-term disability, and 401(k). Qualified candidates may submit their resume via e-mail to HR@reliantbank.com. Reliant Bank is an Equal Employment Opportunity/Affirmative Action Employer.

1410-5 INFORMATION MANAGEMENT SPECIALIST

CapitalMark Bank & Trust has an immediate opening for an information management specialist. This position will provide support related to computer systems, including end-user devices as well as servers, network hardware, and related applications. Key responsibilities include assisting with management of the information technology system, monitoring applications for performance and reliability, and handling end-user support issues. Position involves understanding and applying regulatory requirements to bank information technology and communicating with auditors and examiners, as needed, regarding associated risks. Bachelor's degree or equivalent certifications and information technology experience required. Experience with SQL server and other database server applications required. Excellent written/verbal communication, attention to detail, and exceptional client service skills are essential. Limited travel involved. The ideal candidate must be able to work in a fast-paced environment, be dependable, meet strict deadlines, and possess the flexibility and knowledge to handle various tasks. This position will be located in Chattanooga and report to the Operations/Technology Group Head. Interested candidates should send a resume and letter of interest to: Human Resources, CapitalMark Bank & Trust, PO Box 671, Chattanooga, TN 37401 or to HumanResources@capitalmark.com.

1410-4 LOAN PRODUCTION ASSOCIATES

BancAccess, Inc., a multi-community bank-owned company created to provide loan referral services to its owner banks, seeks full-time and part-time loan production associates. Preferred applicants will have developed prospecting skills and a proven track record of loan production. Responsibilities include, but are not limited to, relationship development with community banks and commercial borrowers. Compensation package includes base salary plus a percentage of monthly interest income from loans produced for the life of the loan with no income cap. Interested candidates should submit a cover letter and resume to b.rudd@mybancaccess.com.

1409-4 MORTGAGE LOAN ORIGINATOR - CHATTANOOGA, KNOXVILLE, & COOKEVILLE, TN - ATLANTA, GA

The mortgage loan originator will originate loans and work with customers to meet their financial goals. Help customers by partnering with them and assisting them through the mortgage lending process. Listen to what works best for the clients and help them assess the impact on them of their mortgage decision will have on them. 2+ years of experience as a Mortgage Loan Originator, preferably working with a residential mortgage lender. Qualifications: book of business preferred; high school diploma required; proficient with lending compliance standards and regulations; excellent customer service approach; computer savvy with software experience preferred; excellent written and verbal communication skills, including professional demeanor; strong organizational skills with strict attention to detail. FSGBank is an equal opportunity employer and does not discriminate on the basis of race, color, gender, religion, age, sexual orientation, national or ethnic origin, disability, marital status, veteran status, or any other occupationally irrelevant criteria. Qualified individuals please submit resumes to jobs@fsgbank.com. ■

Professional Development Calendar

March 10, 11, 12, 26

Tennessee Deposit Account Administration

Jackson, Knoxville, Kingsport, Nashville

March 24 & 25

Human Resources Conference

Embassy Suites Hotel & Conference Center, Murfreesboro

March 24 & 25, 26 & 27

NEW Understanding and Implementing the New Integrated Disclosure Rules

Nashville, Knoxville

March 31

2014-2015 Senior Compliance Officer Forums – Session 2 of 4

TBA Barrett Training Center, Nashville

March 31

Branch Management Series – Session 1 of 4

TBA Barrett Training Center, Nashville

April 1

Introduction to Banking

TBA Barrett Training Center, Nashville

April 1

2014-2015 Retail Banking Officer Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

April 2

IT/Operations Officer Forums – Session 1 of 3

TBA Barrett Training Center, Nashville

April 7 & 8

BSA/AML Compliance School

Nashville Airport Marriott, Nashville

April 9 & 10

Strategic Technology Conference

Embassy Suites Hotel & Conference Center, Murfreesboro

April 21

Safe Deposit Legal Updates and Compliance

TBA Barrett Training Center, Nashville

April 22, 23, 24

NEW Basic Personal & Business Tax Return Analysis

Knoxville, Nashville, Jackson

April 22

2014-2015 Senior Human Resources Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

April 23

2014-2015 Senior Compliance Officer Forums – Session 3 of 4

TBA Barrett Training Center, Nashville

April 26–28

Leadership Convention

The Peabody Memphis, Memphis

April 28, 29, 30

CEO Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

May 7

IT Audit for Financial Institutions

TBA Barrett Training Center, Nashville

May 11–13

Washington Conference

Capital Hilton, Washington, DC

May 13

2014-2015 Risk Management Officer Forums – Session 3 of 3

TBA Barrett Training Center, Nashville

May 13, 14, 15

2014-2015 Senior Lender Forums – Session 3 of 3

TBA Gilliam Board Room, Nashville

May 17–22

The Southeastern School of Commercial Lending

TBA Barrett Training Center, Nashville

June 7–9

125th TBA Annual Meeting

The Greenbrier, White Sulphur Springs, WV

June 24, 25, 26

CFO/Controller Forums – Session 2 of 3

TBA Gilliam Board Room, Nashville

June 25

Branch Management Series – Session 2 of 4

TBA Barrett Training Center, Nashville

June 25

Introduction to Commercial Lending

Hilton Memphis Hotel, Memphis

July 14, 15

Workshop for Loan Assistants and Loan Processors

Knoxville, Nashville

July 16

2014-2015 Senior Human Resources Forums – Session 3 of 3

TBA Barrett Training Center, Nashville

July 17

IT/Operations Officer Forums – Session 2 of 3

TBA Barrett Training Center, Nashville

July 19–24

Concurrent Sessions

The Southeastern School of

Banking I & II

Belmont University, Nashville

August 10, 11, 12, 13, 14, 19, 20

Membership Meetings

Cookeville, Chattanooga, Nashville, Jackson, Memphis, Kingsport, Knoxville

August 11

2014-2015 Senior Compliance Officer Forums – Session 4 of 4

TBA Barrett Training Center, Nashville

August 19

NEW Loan Portfolio Management: The Key to Success in 2015 and Beyond

TBA Barrett Training Center, Nashville

August 20 & 21

Internal Bank Audit and Risk Assessment School

TBA Barrett Training Center, Nashville

August 24, 25, 26, 27

BSA/AML Compliance Management

Kingsport, Knoxville, Jackson, Nashville

NOTE: While this calendar represents current programs for 2015 scheduled by TBA at print time, occasionally other “hot topics” are added to the calendar throughout the year. We encourage you to look at the monthly calendar in *The Tennessee Banker* magazine and visit www.TNBankers.org for the most current information about TBA events and programs.



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