



THE TENNESSEE BANKER

Volume 104 • Number 2 • March/April 2016

FEATURE: Randy Huffstetler
of Greenfield Banking Company

**First Look at Annual Meeting
in Belmond Charleston Place**

**Leadership Convention
Headed to Knoxville in April**

PHOTO RECAPS:
Legislative Reception
and Credit Conference

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Published bimonthly by the Tennessee Bankers Association

Colin Barrett / Editor

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Volume CIV / Number 2 / March/April 2016

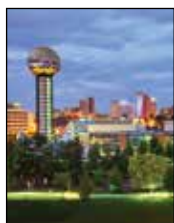
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Knoxville Skyline

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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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Building Our Future through Strategic Planning

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

Any success achieved by the TBA is a direct result of the strong working relationship between Tennessee bankers and the Association staff. From education committees to the Independent and Young Bankers divisions to government relations efforts in Nashville and Washington, the relationship between our members and team is vitally important and proves Walter Payton's adage that "we are stronger together than we are alone."

Over the last several years, we have all been working together to move the industry forward to meet the changing needs of banks throughout Tennessee. Based on your input, we launched a credit union awareness campaign, increased banker engagement, expanded the delivery of education programs, increased our presence in Washington, created a cyber fraud alert system and brought new compliance solutions to our members.

And while we are proud of these accomplishments, we are not resting on our laurels. We are aware that we are in a unique period of time for our industry. We have averaged one bank a month being acquired over the last two years, resulting in a 10 percent decrease in the number of banks in Tennessee. Technology and consolidation are changing the ways we are delivering education programs. Decisions being made by federal regulators are much more likely to impact your bank than anything occurring in the slowly churning halls of Congress.

With this in mind, we reached out to you in early January for your assistance as our team prepared for its annual strategic planning retreat. Your thoughtful responses outlined ways the Association could serve you better, and your suggestions were implemented into the TBA 2016 Strategic Plan.



The TBA 2016 Strategic Plan is divided into four key areas: government relations, education, member value, and operations and staff development.

Government Relations

This past year we increased our lobbying efforts in Washington, and while we will continue to be in D.C. throughout the year, we are also focusing on having more Congressional meetings here in Tennessee.

Additionally, we are going to introduce opt-in letters that will let Tennessee banks join together as we unite our voices for a stronger industry.

We will also continue our BankPac growth by identifying banks that would be willing to implement payroll deduction contributions from their employees. BankPac Chairman Jim Rieniets has done this at InsBank, and I am excited about the potential of this program. If everyone in the industry gave a few dollars a month, we could make a statement on both the state and federal level.

We are also going to engage more

Three Things to Do This Month

- ✓ Thank Congressman Stephen Fincher for his six years of service in Congress and wish him well as he begins his next journey. His support of Tennessee banking never wavered, and he stood with the industry and bank customers whenever we needed him. You can reach Congressman Fincher at his D.C. office (202-225-4714) or his Jackson office (731-423-4848).
- ✓ Make plans to participate in Teach Children to Save Day on April 29. And invite your state and/or federal elected officials to join you. There is no better way to demonstrate the great work you do in your communities each day. For more information on Teach Children to Save, contact T'Lanie Luu at tluu@tnbankers.org.
- ✓ Join TBA Chairman David Verble and bankers from across Tennessee for the *126th Annual Meeting* that will be held June 5-7 at the Belmont Charleston Place. Registration and room block are now open. For more information, contact Penny Powlas at ppowlas@tnbankers.org.

banks in our state legislative efforts. While our minds immediately go to Washington when thinking about challenges and opportunities for our industry, what goes on (or does not) in Nashville can be just as important.

Education

Thanks to the education working group that met last fall, we have several areas of focus in the coming year.

First, we are going to assist banks in tracking employee education. While the information is always available to

banks that request it, we will be making it easier to access that information.

Next, we are going to look into shortening schools for our students by sending out preliminary work to do before attending classes. Additionally, we will be delivering more education programs through full-day webcasts. Our goal is to maximize banker learning while minimizing time away from home and the office.

Finally, we are going to be creating new programs to reflect the changing demographics within the industry. A top concern you mentioned in the membership survey was a lack of talent in the industry—both preparing bankers to lead as well as attracting young people into the industry. As a result, we are going to launch the TBA Executive Development Academy for current bankers and work with our universities across the state to promote the Tennessee banking industry. We are also planning our first *Women in Banking Conference* to bring together the state's female banking leaders for networking and professional development.

Member Value

Being the voice of the Tennessee banking industry continues to be a focus of your Association. And our communications team has several new initiatives set for 2016. First, we are going to be seeking your input as we work to communicate with you in the most effective manner. Second, we are going to update our mobile website for easier accessibility and simplify the process of registering for classes. We are also going to be repurposing the magazine so that you can access it digitally and the content can be used for external media relations, a blog and social media.

We are also going to be working with individuals who handle their bank's communications to provide resources and talking points for industry issues.

Additionally, we are going to be on the road visiting our members, increasing the engagement of our associate members and looking to partner with other nonprofits and trade associations for education and insurance opportunities.

Operations/Staff Development

As hard as it is to believe, we have now been in our building for seven years, and we are going to be evaluating space needs for TBA and Financial Products and Services. Additionally, we continue to see an increase in usage of our training center by banks, associate members and other outside organizations. We are going to be marketing and repurposing unused areas to maximize usage.

Other areas of focus will be continuing our employee education program, implementing our new document retention schedule and maximizing the functionality of our newly launched database.

There is no better way to hold ourselves accountable than by sharing with you our focus over the coming year. If you have any feedback on the goals outlined above, I would appreciate hearing from you. Thank you again for your commitment to the industry and association as we build the future of Tennessee banking. ■

—Colin

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Session 2: August 29–31

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Registration deadline is April 25, 2016.

For more information, contact Susan Taylor at staylor@TNBankers.org or 800-964-5525



More than the Election in 2016

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

The national focus in Washington is now on the presidential election and who will be the candidates. It would be easy to assume that little, if anything, is going to happen in Congress before the election, and you may be right. It could be termed—all talk, but no action. However, now is not the time for bankers to sit back and just watch the campaigns and election results.

Bankers should continue to hammer their message for regulatory burden relief. Even though it may seem like there is little chance for passage of significant reforms, there is still the opportunity for small, meaningful reforms either through Congressional action or input into the rulemaking process of regulators. Beating the drum now could help set the stage for changes in 2017 or beyond. It's always a good reminder—getting reforms through Congress is not a sprint but a marathon.

In spite of an all-out effort, bankers were naturally disappointed that the significant Dodd-Frank reforms lobbied in 2015 were not enacted as part of the omnibus bill at year-end. However, several measures were passed, including reduction in privacy notice paperwork; rural area exemptions from CFPB mortgage rules; extension of the exam cycle for more institutions; a required study of the impact of BASEL III on mortgage servicing assets; expanded TruPS-backed CDO relief for smaller bank holding companies; and critical cyber security information sharing legislation.

While these are beneficial, there



While the nation's attention may be focused on the 2016 Presidential election, bankers' eyes are still on laying the groundwork to bring much needed relief.

is more to be done to advocate for regulatory burden relief. Permitting all portfolio loans to meet the QM standards remains a top priority, as well as tailoring bank regulation to function rather than size, and bringing fairness to the examination process. Reforming the structure of the CFPB and changing the Dodd-Frank supervisory thresholds may also be on the table but will have to wait until 2017 and will hinge on the election outcome.

Continued banker efforts to call attention to the unfair advantages of

credit unions and farm credit are also a priority. The House Agriculture Committee oversight hearing for Farm Credit in 2015 was an important first step. Success in stopping the credit union legislative efforts has resulted in increased NCUA rulemaking attempts for both business lending and field of membership expansion proposals. However, bankers have responded with record numbers of comment letters in opposition. These efforts need to continue.

Bankers will have many opportunities to push their message to congressmen and regulators throughout 2016. The national trade associations' annual summits and the TBA Washington Conference are all great ways to make your voices heard in D.C.

The dates for these meetings are as follows:

- ABA Government Relations Summit – March 14-16
- ICBA Washington Policy Summit – April 24-27
- TBA Washington Conference – May 9-11

Also look for opportunities to meet with your congressmen at regional meetings, town hall meetings, or through a personal “visit our bank” invitation. Calls and letters to regulators in response to regulatory matters are also helpful.

While the nation's attention may be focused on the 2016 Presidential election, bankers' eyes are still on laying the groundwork to bring much needed relief. Your participation and efforts in this regard are critical. ■



Educating Consumers Helps Demonstrate Banking's Value

By Rob Nichols, President and CEO, American Bankers Association

When I was a kid, my first hands-on experience with a bank was when I opened a junior savers account at a Seattle-based institution that is now part of Bank of America. I was flush with cash earned from a newspaper route and mowing lawns, and my father rightly advised me that I needed a safe place to deposit my money so it could earn interest and grow.

This was a big deal. Opening a first bank account was a valuable, confidence-inspiring right of passage in terms of my taking on greater real-world personal financial responsibilities. It also instilled in me respect for banking.

Looking back, I was taught valuable lessons during my regular visits with my father to my bank. I'm sure all of you continue to impart these lessons today to your new generations of customers walking through your doors. And many of you go even further, delivering lessons on savings and credit in classrooms and community centers, lecture halls and student forums. It's an important service to provide your customers and community that has the added benefit of reminding today's youth of the banking industry's value.

It's imperative that tomorrow's customers see the need for banks in their lives today. Our industry's future literally depends on that.

This message about the need to preserve banking's relevance is one that I've been spreading everywhere I've travelled since being named ABA's CEO. Demographic changes make the message both urgent and compelling.

Consider that, according to one survey, one-third of millennials – the 84 million Americans born between 1981 and 2000 who now comprise one-third of the U.S. population – don't think

they need a bank at all. And a disturbing 71 percent say they would rather go to a dentist than listen to what banks have to say. The same survey, dubbed the Millennial Disruption Index, also found that nearly half of millennials are counting on tech start-ups to overhaul the way banks work.

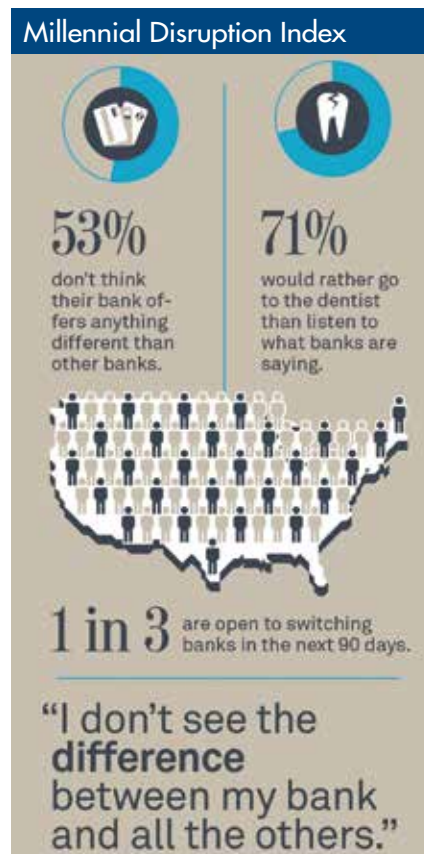
That's tough to hear. But at the same time, other surveys show tremendous opportunity for banks to appeal to millennials and showcase their expertise.

A recent study by PwC and the Global Financial Literacy Excellence Center on young adults' financial capability found that U.S. millennials are lacking in their understanding of financial concepts, with only 24 percent demonstrating basic financial knowledge. Thirty-four percent reported that they were "very unsatisfied" with their current financial situation, and 50 percent said they lacked the ability to cope with even a moderate financial shock.

The study, which surveyed Americans aged 23-35, also found that debt obligations, particularly from student loans, are a main point of concern. Two-thirds said they carry at least one source of outstanding long-term debt, and 54 percent are concerned about their ability to repay. More than half reported carrying over a credit card balance in the last 12 months, and many reported turning to alternative financial services, such as payday lenders or pawnshops.

They should be turning to banks. That's where they can find help with managing debt and building savings. That's where they can find both "fintech" innovations and the commitment to security that comes with doing business with an FDIC-insured and regulated institution.

Banks have a good story to tell, and it's up to us to tell it. Community outreach and financial education programs



MillennialDisruptionIndex.com

– like the ABA Foundation's Teach Children to Save program, Lights, Camera, Save! video contest for teen filmmakers, and our newest Safe Banking for Seniors initiative – can help. These programs and others like it demonstrate your commitment to the people and communities you serve. They help create more informed, financially capable and confident customers. And they help safeguard customers' money by making people wise to poor money management habits as well as fraud.

They are a win for both banks and customers. If you already participate in such programs, thank you. If not, I strongly encourage you to enroll today. Learn more at aba.com/Engagement. ■

Q&A



David H. Lillard, Jr. Tennessee State Treasurer

Ex Officio Member, Tennessee Financial Literacy Commission

TBA President Colin Barrett had an opportunity to visit with State Treasurer David H. Lillard, Jr. and ask him a few questions. Since taking office in 2009, Treasurer Lillard has worked diligently to provide resources to help Tennessee families plan, save, and invest for their futures.

LILLARD: Thank you for having me Colin; I always appreciate an opportunity to visit with the bankers in our state. As leaders in finance, we understand the need for economic success for Tennessee families. In my seven years as Treasurer, one of my priorities has been to find ways we could better serve Tennesseans in planning for retirement, providing financial literacy education to Tennessee students, and improving programs designed to help families save for higher education.

BARRETT: We know that financial literacy is critical to the future of our state. Can you share with us an update on what you have been doing to improve financial literacy in Tennessee?

LILLARD: Local bankers have been and continue to be great partners of the Tennessee Financial Literacy Commission. The mission of the TNFLC is to equip Tennesseans to make sound financial decisions when it comes to planning, saving and investing.

The commission began its work with a narrow scope: get financial literacy education into K-8 classrooms. We started by offering free training and resources to Tennessee teachers. The Commission adopted Financial Fitness for Life®, a nationally recognized cur-

riculum. As opposed to being an add-on for already overburdened teachers, we teach this flexible curriculum that can be incorporated into their regular classroom instruction. To get this curriculum into the classrooms, we have offered free training to kindergarten through eighth grade teachers through a series of Saturday morning seminars held across the state.

BARRETT: Has the Commission been successful?

LILLARD: Yes, I believe it has. To date, we have trained more than three thousand teachers. In the last year, we also began hosting in-service trainings at individual schools across the state. We have found this to be highly successful as it provides effective training for our teachers in a stronger team environment. Please spread the word in your areas that the TNFLC will make a donation to the education foundation of any school district that allows us to train every teacher through in-services. I want to stress that in-service training is free to the teachers and the schools, as is the curriculum, which consists of workbooks and online guides, a \$65 value per teacher.

BARRETT: How can our Association do more to help expand the reach of the TNFLC?

LILLARD: We would love your partnership in getting this curriculum into your local communities. We would ask you to share our summit schedules with teachers in your area. And if you can help us set up an in-service training in your local school, please let us know. You can call us at 615-741-2956.

BARRETT: You also mentioned planning, saving, and investing. What is Treasury doing to reach Tennessee families with that message?

LILLARD: In order to improve our message about financial wellness, we recently formed the Division of Financial Empowerment. Treasury reorganized existing resources to form the division. I appointed Joy Harris to serve as Assistant Treasurer for Financial Empowerment, and tasked both Joy and the division to enhance our communications and education efforts for all of the program areas in Treasury that allow families to plan for their financial well-being.

The programs under Financial Empowerment include the TNStars College Savings 529 program, ABLE TN, the Tennessee Financial Literacy Commission, Treasury Outreach, the state deferred compensation program, and the counseling arm of TCRS. By combining the resources and the messages of each of these programs under Financial Empowerment, we can now have a life-long conversation with Tennesseans about their financial wellness.

BARRETT: Can you tell me more about ABLE TN?

LILLARD: ABLE TN is the newest program in Treasury. In May 2015, the Tennessee General Assembly unanimously passed the Tennessee Achieving a Better Life Experience Act, signed by Governor Haslam, giving Treasury the authority to create and offer easy-to-open and easy-to-use savings vehicles for individuals



TBA chairman David Verble, State Treasurer David Lillard, and TBA president Colin Barrett

with physical or mental disabilities. The Tennessee Treasury Department is working zealously to fully implement ABLE TN.

To learn more about ABLE TN and what expenses can be covered by these accounts, we ask that you visit *AbleTN.gov*. You are encouraged to sign up on the “Stay Informed” tab to receive additional updates and information on the ABLE TN program. The Treasury is currently working on the administrative implementation of the program, and individuals with disabilities and their families can expect to be able to open accounts by July 2016.

BARRETT: You administer the state’s pension plan, TCRS. Tell us more about that program.

LILLARD: One of my priorities is to ensure a strong retirement program for Tennessee. The Tennessee Consolidated Retirement Systems is the largest fund under management in Treasury, with portfolio valued at \$43.2 billion at the end of FY15. TCRS is the pension benefit for employees of state government, public colleges, universities and colleges of applied technology, Tennessee K-12 teachers and nearly 500 local government entities who chose to participate.

While retirement plans around the nation are under scrutiny for their

performance, TCRS is widely acknowledged as one of the best. TCRS rated as the fifth best funded pension plan in the nation by Standard and Poor’s. TCRS is a key component and positive influence on the state’s debt rating. Since the TCRS was formed in 1972, every budget approved by the General Assembly and Governor has fully funded the state’s pension. Currently, there are about 350,000 active and retired members of the state plan, with members in all 95 Tennessee counties. TCRS pays \$2.3 billion annually in benefits to our retirees and 93 percent of our TCRS retirees reside in Tennessee. We know the money paid in benefits to your residents is a driving force in your local economy.

BARRETT: You also mentioned that saving for college is a priority for you. Can you tell us more about the TNStars College Savings 529 Program?

LILLARD: TNStars was recently ranked fifth in the nation by *SavingForCollege.com* for its three-year investment performance. Each quarter, the organization analyzes the investment performance figures for thousands of 529 portfolios and ranks the 529 savings plans from best to worst. Over the last six quarters, TNStars has consistently been top-ranked nationally for the performance of the investment options of the plan.

The investment options are carefully monitored by Treasury’s in-house Investments Division, a team of 30 highly-skilled professionals, who also manage the investment portfolio for TCRS. I think the consistent investment performance of TNStars speaks to our ongoing commitment to providing Tennessee families with a high quality option for achieving their college savings needs. Tennesseans can enroll in TNStars at *TNStars.com*.

BARRETT: You have recently added materials for Financial Advisors on your website. Can advisors offer TNStars as an option for their clients?

LILLARD: They definitely can! We have worked to make TNStars an excellent program for Tennesseans to save for the growing costs associated with post-secondary education. While TNStars has strong investment options, the program has a low fee burden for our account holders. There are no enrollment or front load fees. The customer pays no more than 35 basis points for any investment offering. Further, the FDIC-Insured Interest Bearing Account option has zero fees.

In January, TNStars added a Financial Professionals section to *TNStars.com* where we offer special tools and materials for financial advisors. The advantage to you as a financial professional is a program that offers easy, convenient ways to directly manage your client’s accounts, whether as an individual or aggregate. There you will find an advisor portal with forms and downloads, and a college savings calculator to help you and those you advise plan accordingly for their college savings goals.

BARRETT: Thank you, Treasurer Lillard. You sure are keeping busy, and we love to hear about the work you are doing to make Tennessee financially strong.

LILLARD: Thank you, Colin. I always appreciate a chance to talk with our Tennessee bankers. You do great work in your communities and we in Treasury want to support those efforts. ■

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TENNESSEE
BANKERS ASSOCIATION

126TH ANNUAL MEETING



BELMOND CHARLESTON PLACE CHARLESTON, SC | JUNE 5-7, 2016

The 126th Annual Meeting is just around the corner. The Tennessee Bankers Association will celebrate the occasion at the Belmond Charleston Place in Charleston, SC on June 5-7.

Located at the very heart of downtown Charleston, in the historic district and within walking distance of all the major attractions, Belmond Charleston Place makes every guest feel part of this great Southern city.

2013 marked the last time TBA held the *Annual Meeting* in Charleston.

The 126th Annual Meeting will feature two morning business sessions, presided over by TBA Chairman David Verble, president and CEO of Citizens National Bank, Sevierville.

The convention agenda will follow a similar structure as past programs, from a Sunday afternoon registration in the exhibit hall through the closing banquet and entertainment on Tuesday evening.

Monday's business session includes a marketing/culture panel, moderated by *Market Insights*' Joe Sullivan, and a keynote address by Rebecca Wesson, *Garden & Gun*'s president and CEO. Bankers will also have the opportunity to engage with TDFI Commissioner Greg Gonzales in an informal town hall.

Tuesday's business session includes a 2016 *Economic Outlook* from Edmond J. Seifried, Ph.D. and *Staying Calm during Presidential Elections Campaigns* by Bruce I. Oppenheimer, Ph.D., Vanderbilt University's Professor of Public Policy and Education.

There's also plenty of events allowing attendees to network with one another and to enjoy all that Charleston has to offer, including the golf tournament at the Wild Dunes' Harbor Course, a horse-drawn carriage ride through the streets of the Historic Downtown District, and a cruise around Charleston Harbor. ■

For more information and to register, please visit www.TNBankers.org.

CHARLESTON AT A GLANCE

The Tennessee Bankers Association makes its return to Charleston, SC for the first time since 2013. Known as the cultural capital of the South, Charleston makes an excellent backdrop for our *126th Annual Meeting*.

Recognized as the No. 1 Small U.S. City for the fifth consecutive year by *Condé Nast Traveler 2015 Readers' Choice Awards*, the city is considered by many to be a living museum.

Today the city's community buildings help to make Charleston one of the most complete historic districts in the country, with more than 1,400 historically significant buildings. Charleston's 18th- and 19th-century residential architecture is a combination of European, Caribbean, and African influences. It represents some of the finest examples of antebellum architecture in the United States.

Along with world-class architecture, Charleston and the Historic Downtown District boast a variety of things to do and see.

Here are five attractions to take in during the *126th Annual Meeting*:

KING STREET

This location is divided into three areas that include the Design District, the Fashion District and the Antique District. Everything you need for a day out in Charleston can be found in this popular area.

THE FRENCH QUARTER

This distinct part of Downtown Charleston is characterized by cobbled streets and gas lit alleys. The French Quarter is located within the original city walls, which date back to the colonial era, and it emanates the true historic feel of Charleston. It is also home to hundreds of works of art by various local and national artists.

THE SOUTH CAROLINA AQUARIUM ON CHARLESTON HARBOR

From stingrays, sharks and otters to turtles and snakes, the aquarium offers exhibits of all kinds that allow for visitors to get a sneak peak into the habitats that make up South Carolina's wildlife population.

FORT SUMTER

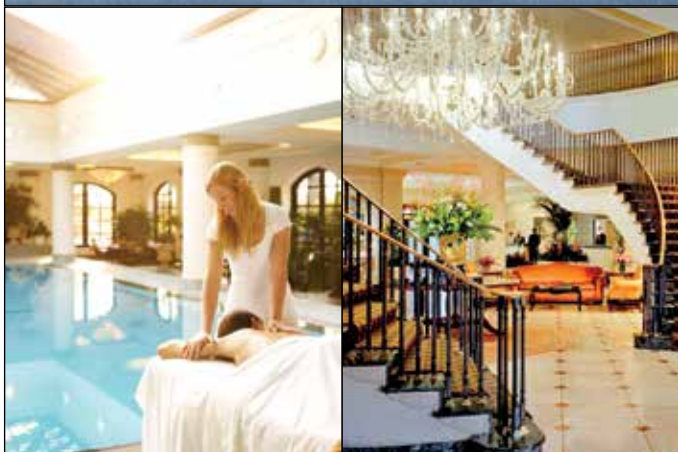
This iconic location was where the first shots of the Civil War were fired in April 12, 1861. The fort is located on Sullivan's Island in Charleston Harbor, and it attests to the historic significance of the city itself.

HISTORIC CHARLESTON CITY MARKET

The market is a favorite for locals, as well as visitors of Charleston. Individual vendors sell their products in open-aided buildings, and the whole aura of the market is centered around a historic feel. It is open 365 days a year, allowing for a wonderful shopping experience no matter what the season. ■



BELMOND CHARLESTON PLACE



Set in the heart of downtown Charleston, SC, Belmond Charleston Place is the perfect location to explore the region's colorful history and outstanding natural beauty—and host the *126th Annual Meeting*.

Consistently ranked among the best hotels by the readers of *Condé Nast Traveler* and *Travel + Leisure*, Charleston Place evokes the feeling of a grand, 17th century residence, from lush personal suites to the Italian marble lobby with signature Georgian Open Arm staircase and 12-foot crystal chandelier.

Rick Burton, Belmond Charleston Place's chief concierge, notes the hotel provides the perfect mix for guests.

"A gathering point for local society, this luxury hotel blends gentility and old-world charm with a leading-edge spa and innovative cuisine," said Burton.

It also boasts numerous amenities, such as a state-of-the-art gym, world famous shops, and a roof top pool. The heated, saltwater pool is undisputed jewel in the hotel's crown and features a stunning retractable glass roof.

Guests can enjoy fine cuisine in a choice of three superb restaurants in Belmond Charleston Place:

CHARLESTON GRILL

Under the instruction of Chef Michelle Weaver, the menu serves a wonderful array of gourmet specialties. Charleston Grill also offers nightly jazz music.

THE PALMETTO CAFE

With its informal, tropical garden-style ambience, The Palmetto Cafe is the ideal place to relax after the morning business sessions while enjoying a range of American and international dishes.

THOROUGHbred CLUB

Conveniently located next to the hotel's grand staircase, this is the best place in town for cocktails, appetizers, and desserts—all backed up with live musical entertainment every night. ■

ANNUAL MEETING ACTIVITIES

TBA members always look forward to the special events associated with *Annual Meeting*. It is in these settings that bankers from around the state forge relationships and bonds that serve them year-in and year-out in their careers.

Are you interested in participating in these events? Visit TNBankers.org and click the “TBA 126th Annual Meeting” tab on the homepage to register.

HORSE-DRAWN CARRIAGE RIDES

Open to registered spouses and guests
Tuesday, June 7, 9:30 – 10:30 a.m.

Cost: Free, but registration is required
Sponsored by Citizens National Bank,
Sevierville, TN

During Tuesday’s business session, members’ guests can see the sites of Charleston’s historic downtown district on this 30-block tour via horse-drawn carriage. Sit back and learn more about the buildings, history, architecture, and people that make up the “Holy City.”



SPIRIT OF THE CAROLINAS HARBOR CRUISE

Open to all registered attendees
Tuesday, June 7, 2 – 3:30 p.m.

Cost: \$15 per person
Sponsored by Elliott Davis Decosimo,
Franklin, TN

Perfect for all ages, the whole family can enjoy cruising along the Charleston coastline while aboard the Spirit of the Carolinas. Guests will explore notable landmarks such as Fort Sumter, the aircraft carrier USS Yorktown, Battery Point, the Cooper River Bridge, Castle Pinckney and other sites from the past and present. You will hear enthralling tales of the city’s colorful past, as well as scintillating facts about its most-interesting former citizens.





GOLF TOURNAMENT

Wild Dunes Harbor Course

Monday, June 6, 2016

1 p.m. Shotgun Start

Cost: \$150

Prizes and Refreshment Sponsored by
Pathway Lending, Nashville, TN

Boxed Lunches Sponsored by
Travelers, Charlotte, NC

Designed by Tom Fazio, the Wild Dunes Harbor Course is known for its challenging design and beautiful views, and most of all, water. From lagoons and salt marshes to the Intracoastal Waterway, this course will test all aspects of your game.

To create the Harbor Course, Fazio drew upon his talent and imagination to shape more than \$1 million worth of soil into distinctive man-made dunes, a strategy he hailed as the “wild dune” effect. Adorned with large greens and numerous and severe hazards, 17 of the 18 holes incorporate water, marsh or both.

Nine holes of the Harbor Course are situated along the Intracoastal Waterway requiring shots from one island to another across the waters of Morgan Creek. The resulting 6,359 yards of play presents a par 70 course that no trip to Charleston is complete without playing.

Teams will play in a four-person scramble format and are eligible for the following prizes: 1st and 2nd in 3 flights, closest-to-pin, and longest drive. ■



INSIGHT FROM THE PRO



Minton

Are you planning on participating in the *Annual Meeting* Golf Tournament? If so, lean on the advice from Jeff Minton, Director of Golf at the Wild Dunes Resort.

GENERAL TIPS

The Harbor Course requires golfers to be precise and strategic off the tee. Driver is not always the best club. Keeping the ball in play will enable players to have a great chance to score well. Hole 1-4 and 17-18 are considered to be some of the best in the area because of their beauty and shot-making requirements.

MOST CHALLENGING HOLE

The 17th hole at the Harbor Course is a long par 4. The tee-shot requires an accurate drive over a beautiful water feature. The second shot requires a precise fairway wood or long iron to avoid the salt marsh that runs the length of the hole. It's my favorite hole because of the views and the challenge of the hole. ■



Rethinking Trust Services

A White Paper for Community Bank Executives

By Edmond J. Seifried, Ph.D. Chairman, S&B, LLC

There are approximately 1,400 bank trust departments in the United States – and many are unprofitable and lack justification for the risks being assumed in their operation. With the current banking landscape of more lending competition, reduced net interest margins and increased employee costs, progressive community banks are now focusing their efforts on core business lines and reducing or eliminating noncore services – including trust.

Background

Community bank trust departments, in most cases, started out as a “courtesy” provided to the bank’s customers. Over the past several years, community banks have placed more importance on the value of “non-interest” income; therefore, their trust operations have come under closer scrutiny for profitability (or lack thereof). Many community bank CEOs don’t understand or realize the level of risk and potential legal liabilities that comes with operating a trust department. To make matters worse, the trust services provided often are not priced appropriately to accommodate for the risks taken. Industry-regarded institutional trust consultant Bob Fletcher has often stated, “Show me a community bank trust department and I will show you a ticking time bomb.” Although bank regulators do not provide public information on trust legal issues, there are a number of cases where the beneficiaries have received significant jury awards; which have included actual and punitive damages.¹

The FDIC acknowledges the trend in the trust industry by including language in its Examination Guidelines:

Trust department income can be an important component of noninterest income. [However] not every trust department is profitable and many small trust departments are operated primarily as a community service. Trust services are also offered in order to retain more profitable relationships elsewhere in the bank.

*The FDIC expects each bank operating a trust department to be aware of the department’s contribution, or cost, to the operating earnings of the bank. Banks operating trust departments should regularly measure and evaluate the impact of both direct and indirect trust income and expenses on their overall profitability.*²

Profitability

For trust departments that report actual profits or losses; unfortunately, over half report “N/A” rather than a number. Of those that report “N/A,” approximately two-thirds have trust revenue of less than \$100,000, which would suggest these trust operations are not profitable.³

SNL Database

The percentage of unprofitable trust departments has risen from 22 percent to 30 percent since 2009 – an increase of over 36 percent.

Based on SNL data, trust departments with “under \$1 billion” in assets under management (AUM) charge, on average, less than those trust departments with “under \$500 million” AUM.

In fact, growing AUM is a daunting task as only 33 trust departments were able to grow to over \$1 billion in assets from 2009 to 2014. Of those 33, only 11 trust departments grew from under \$500 million in assets to over \$1 billion. Even if a trust department decides to grow their AUM, it still may not be enough to become profitable.

Trust operations affect a bank’s efficiency ratio. A trend emerges when analyzing bank’s efficiency ratios between those that still have trust departments and those that no longer have trust departments.

On average, the efficiency ratio improved approximately 9 percent (from 70.12 down to 63.91) for those banks that made the tough choice to exit the trust business. The banks that kept their trust departments have seen, on average, their efficiency ratios trending higher (from 65.74 to 67.14).

Risks

Risks involved in the operation of a wholly-owned trust/wealth management department include but are not limited to business, regulatory, legal, fiduciary, and reputational risks. The legal risk associated with trust operations is typically underestimated by bank executives. In today’s litigious environment, with fiduciary rules tightening and compliance demands increasing, multi-million dollar combinations of settlements and legal costs are very real risks for community bank fiduciaries. Furthermore, with equity markets at all-time highs, the possibility for muted or negative investment

returns in the future could exacerbate the aforementioned risks. Lastly, unwanted publicity associated with claims and lawsuits which could tarnish the bank's reputation within the community could cost the bank more than actual complaint and legal costs.

All business operations include a risk component; however, increased risk to the institution coupled from trust operations with low or no profitability does not add up to a positive long-term financial outlook for any institution.

Solutions

So, what should a community bank do about their trust department?

Improve Trust Profitability – It's hard to accomplish, but certainly a strategic option, especially over \$500 million AUM. Usually requires a complete HR and cost overhaul.

Close the trust department – You must consider HR and trust "relocation" issues.

Outsource the trust department to a firm that specializes in fiduciary management in a revenue sharing arrangement. The new provider would assume liability and costs. This requires ample due diligence on the

provider and regulations differ from state to state.

Conclusion

Bank executives and boards of directors have a duty to understand and monitor the risks created by their trust operations. They also must weigh those risks to determine if those trust operations are still a viable and vital part of the bank. Community banks, just like any business, cannot, and should not, continue to subsidize unprofitable divisions within their organization. Therefore, the prudent decision is to determine the best course of action when dealing with an unprofitable trust operation – and move decisively in terms of execution. ■

Works Cited

¹Barbara Burton Morriss v. Wells Fargo NA et al., case number 12SL-PR03035 St. Louis County Circuit Court, Missouri; Fifth Third Bank & Elizabeth Gamble Reagan v. Firststar Bank, N.A., 2006-Ohio-4506

²FDIC Trust Examination Manual – Section 9A

³SNL database – Screening for Fiduciary Activity Reported, NII: Fiduciary Activities, and Net Losses from Fiduciary Services

About the Author

Carrying on his tenure as professor emeritus of economics and business at Lafayette College, Ed Seifried, Ph.D., has led the educational programs as dean for the West Virginia Banking School and the Virginia School of Banking. He has been on the faculty of many banking schools, including Stonier and the Graduate School of Banking at LSU.

Most recently, Seifried is the executive director of the Sheshunoff Affiliation Program. This program provides high performance education and idea exchanges for community bank CEOs, lenders, and technology/operations officers.

Annual Meeting Speaker

Seifried will give an economic outlook during the Tuesday business session at TBA's *126th Annual Meeting*. This year's *Annual Meeting* is June 5–7 at the Belmond Charleston Place, Charleston, SC. For more information and to register, visit TNBankers.org. ■

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Small Community Banking Alive and Well in Greenfield

Randy Huffstetler's great-grandfather was among a group of nine Greenfield, TN, residents who joined together to charter the Greenfield Banking Co. in 1925. But for Huffstetler, it was farming, not banking, that ran in his blood.

After graduating from UT Martin in 1994 with a degree in agriculture business, Huffstetler had plans to join his family's farming operation, which spans some 550 acres of fertile West Tennessee soil and includes a large-scale custom seed facility.

That didn't happen. Instead, his career path led him to the bank that C.A. Huffstetler helped start, and three years ago he assumed the position of chief executive officer at Greenfield Banking—a job he never dreamed he would have.

At age 44, Huffstetler is among the youngest bank CEOs in Tennessee, and he understands well the changing nature of 21st century banking, from the evolution of technology and regulatory compliance to the expectations and needs of customers.

What he understands most, however, is what has not changed about community banking, especially in a town with 2,100 people. "We are in the business of helping people and supporting our community," Huffstetler said.

"I remember Bob Rawls, who I succeeded as CEO, telling me that we are not here to become the biggest bank or to get rich. We are here to serve the community. And if we can make money and show a profit for shareholders, we have done our job."

It's a philosophy that Huffstetler has embraced, and it is clear that it's a role he takes seriously. He is proud that Greenfield Banking is the only "locally owned and operated" bank in town, and he understands the implications for service that it brings.

'Don't Give Up'

Huffstetler has lived in Greenfield his entire life, growing up on his family's farm in Weakley County, about 40 miles north of Jackson and just south of the Kentucky line.

His only job before graduating from college had been working on the farm, alongside his father, grandfather and uncle. He remembers the day his grandfather finally let him drive a tractor. He was 11. There was little doubt in his mind growing up that he would carry on the family tradition.

Huffstetler also loved sports, and when he wasn't doing farm work or hunting with his family, he played football for the single-A Greenfield High School Yellow Jackets. When it came time to go to college at nearby UT Martin, Huffstetler saw football as a means to help pay for his tuition.

"My dad told me I was going to have to get a job or get a scholarship, and I knew I didn't have the grades required to get an academic scholarship. So I decided to try for a football scholarship as a walk-on. We started out doing two-a-day practices that were going to last two weeks. After about the third or fourth day, I was completely beat.

"I called my mother and told her, 'Mom, they have got me in here with all these guys who are bigger and faster and stronger than I am. I'm really beat-up. I'm just going to quit.'"

"And she told me: 'Now Randy, I tell you what, you are not going to quit right now. You are going to give it these two weeks. And if after these two weeks you decide to quit, then you can quit. You'll have given it a fair shake. But don't give up on the front end.'"

"So I stuck with it, and it started getting better. I started to make friends and got to know my teammates. And at the end of two weeks, Coach (Don) McLeary offered me a 75 percent scholarship. He told me I would be playing a lot of special teams, and I told him that was fine by me. It wasn't like I was going to be going to the NFL."

Huffstetler was emotional as he looked back on that advice from his mother, who recently passed away. "Her message of not giving up... that's why I am where I am today."

Four football seasons later, Huffstetler was graduating from UT Martin with an agriculture business degree and with hopes of joining his family's farming operation.

"I really wanted to get into the farm business, but my dad said, 'Well, son, there's your grandfather and your uncle and me, and right now we are feeding three families.' This was in the mid-'90s, and farming was not doing that well financially. So Dad told me he would rather I go into something else for a while."

That something else turned out to be Terra Industries, a large Iowa-based company that produces and markets an array of nitrogen and methanol products and fertilizer compounds for agricultural use. Terra was looking to expand its market footprint into Tennessee, and Huffstetler was hired

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At age 44, Greenfield Banking Company's Randy Huffstetler is among the youngest bank CEOs in Tennessee. And in a town with 2,100 people, it takes a good team, great customer service, and never giving up to make a successful bank.

Four Questions

What do you enjoy doing in your spare time?

I've always enjoyed hunting and fishing with my family and friends. One of my greatest memories is when my daughter, Abby, who is now a freshman at Mississippi State, was 11 years old and wanted to get her hunter safety card and go on a juvenile deer hunt. When she got her first deer, I will never forget the look in her eyes.



What is the biggest advantage of being a community bank?

Knowing all your customers.

What's the biggest disadvantage?

Knowing all your customers. What I mean by that is people are going to succeed and people are going to fail and have problems, and that is tough to see when you know them so well.

What's something about you that people might be surprised to know?

Probably that I spend so much time doing dirt-track kart racing. It's something that my son, Grant, and I do a lot. We travel to tracks all around—South Carolina, North Carolina, Kentucky, Georgia, Alabama, Florida. I really enjoy it. ■



Greenfield Banking, continued

as an outside salesman working the West Tennessee area.

Armed with his agri-business degree, years of personal experience in farming and the relationships he already had in the area's farm community, Huffstetler did well at the job. He also began honing skills that would help him tremendously later on when his career took an unexpected turn into banking.

"That job taught me that it was all about taking care of your customers and communicating with people," Huffstetler said, adding that those skills are applicable to almost all businesses. "We would go talk to farmers and let them know how we could help them be a better producer, but the key was to go above and beyond on service."

The hours were long—sometimes 18 hours a day in the spring—but Huffstetler persevered and enjoyed the job. He was later promoted to warehouse manager at Terra's facility 15 miles west of Greenfield.

Team Commitment

Huffstetler's career path made a big turn in 1999 when Delores Wright, then a Greenfield Banking loan officer and now operations officer, asked him to consider coming to work at the bank. It was a prospect that had never crossed his mind.

"I told her I didn't know anything about banking and that I would think about it, but I didn't really think about it again. And then she called me back and said the finance committee was meeting and they just wanted to get together and talk. I came by and they offered me a job as a loan officer that day. The pay was about the same, maybe a little better; but at the time the hours looked a lot better—at the time," Huffstetler emphasized with a laugh.

"My daughter, Abby, was 2 going on 3, and my wife, Sherri, and I were talking about having another child. I was thinking working at the bank would allow me to spend more time at home and also in the community. So I ended up taking the job."

Huffstetler said that when he reiterated his lack of banking experience, he was told not to worry about that. "They told me that if I brought the customers in, they would help me with the banking side of the business. I've always been a 'people person,' and I was able to use those skills to help grow our loan portfolio. I owe a lot of that to our family. They are well-known, and that's important, especially in a small community."



Huffstetler and the Greenfield Banking Company staff

Since Huffstetler joined the bank 17 years ago, the bank has grown assets from nearly \$40 million to \$53 million. The bank maintains a healthy 90 percent loan-to-deposit ratio, and enjoys a good quality rating.

But he is quick to point out that the success of the bank is due to the commitment of the entire team, from the board of directors to his staff, and to those who came before them.

"I have one of the greatest staffs ever," Huffstetler said. "We all work well together, and everyone supports one another. I would not be where I am without them." Much of that teamwork lies in the low turnover rate at the bank. "We have very little turnover," Huffstetler said, adding that one employee, Katherine Gilliam, started working for the bank when she was 18 and continued until she was 87. "And up until about three weeks before she died, she was as sharp as the day she started."

"I have one of the greatest staffs ever. We all work well together, and everyone supports one another. I would not be where I am without them."

The bank is privately held, with about 80,000 shares of stock spread across about 200 shareholders. While some of them own substantially more stock than others, no one has a controlling interest. And Huffstetler says that helps instill a true community-mindedness within the institution.

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Greenfield Banking, *continued*

“Our chairman, Mike Biggs, is a former mayor and a longtime schoolteacher, so he is very involved in the community,” Huffstetler said. “Everyone feels a responsibility to help our town, to support our schools and our businesses, and our board is very well-balanced in terms of backgrounds and experience.”

Huffstetler recalls a recent TBA conference for outside directors at which the speaker, David Kemp, talked about the best makeup for boards. “He went down the list—a community leader, a business person, an attorney or someone with legal expertise, someone from the medical and information technology fields, and we had every one of them.”

Going the Extra Mile

Greenfield Banking has \$11 million in agriculture loans on its books, representing about 27 percent of the bank’s loan portfolio. That business segment has grown substantially in the years since Huffstetler joined the bank.

“When I first got here, our biggest ag customers had lines of credit in the \$300,000 to \$400,000 range, and now we have \$2 million lines of credit,” Huffstetler said. “It really grew fast, especially in the past seven years when commodity prices went high.”

While the increased prices for soybeans, corn and other produce meant that some farmers made a lot of money, they also drove up the costs of inputs such as fertilizer and equipment. And while those costs were increasing, the commodities market saw a big drop in 2015 and, combined with a serious drought, created some tight economic times for area farmers.

Through it all, Huffstetler and his team of lenders have had to stay on top of the market in order to give their customers the best advice possible.

“We look at yield histories and prices and give advice on when to lock in on certain prices so that they can stay current on their loans. We help them determine when to book crops so they can make a profit and avoid a loss. We also make sure they have the right crop insurance by referring them to agents we have worked with in the past.”

Staying on top of the commodities market not only helps Huffstetler and his team give good advice to their customers, it allows them to make good decisions for the bank.

In addition to his own experience in agriculture, Huffstetler and his team rely on outside expertise. UT Martin

is a valuable resource, he says, and the school conducts a seminar each year that brings bankers and farmers together to forecast economic trends, talk about new products and take a look at what’s on the horizon in the commodity markets.

As far as the future of farming in the area, Huffstetler knows that it will continue to change. It is much more difficult, if not impossible, for young people to start their own farms because of the investment costs of equipment and supplies. And the pressures to produce larger yields to be economically feasible will continue to squeeze out a lot of smaller farmers, as has been happening across the country for several years.

But despite that, agriculture will continue to play a huge role in the area’s economy, and it will continue to be a big portion of Greenfield Banking’s business, Huffstetler says. “I’ve been here for 17 years, and this is the toughest year I have seen for agriculture. But these folks have always paid us, and we can’t close the doors on them. We have to help them make good decisions. That’s the thing about being a community bank—we are willing to go the extra mile rather than saying, let’s just go to the next deal.” ■

Article written by Roger Shirley, Editorial Director, McNeely Pigott & Fox Public Relations. Photos by Keith Miles, Partner, McNeely Pigott & Fox Public Relations.



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*"If it doesn't
challenge you,
it won't
change you."
-Inky Johnson*

Excitement is building for the 2016 Leadership Convention, which returns to Knoxville as the host city for the first time in more than a decade. Presided over by Young Bankers Division Chairman, Bo Blanken, the convention is April 24-26 at the Hilton Knoxville Downtown. This event annually draws 120 emerging Tennessee banking leaders.



The *Leadership Convention* focuses its business sessions on banking trends and leadership, with moderated roundtables and two receptions to offer ample time for attendees to develop their state-wide peer network.

"Participating in the Young Bankers Division adds a great deal of value to a banker's career, and develops relationships that benefit the bank and enhance their personal satisfaction of being a part of this great industry," said Blanken, assistant vice president of Citizens Bank and Trust Company of Grainger County in Rutledge, TN. "I hope that every bank can identify someone that they see as a future leader and can encourage them to participate in Leadership Convention."

Leadership Convention will open Sunday evening with a large reception held at the iconic Sunsphere. Built for the 1982 World's Fair, the Sunsphere has

become a symbol synonymous with the Knoxville skyline. Attendees will also enjoy musical entertainment by the Knoxville-based Americana trio, Freequency.

Last year, the highest rated portion of the convention business program was a new component, moderated peer roundtables. These sessions allowed attendees to openly discuss challenges and issues for their institutions. The 2016 convention will offer extended roundtable sessions and a general session business program that will cover a variety of topics that hit on every area of current banking trends and leadership.

Topics include:

- Leveraging emerging technologies
- Congressional actions, inactions and the Dodd-Frank Act
- Observations in loan portfolio

Register Today

Registration is open now for *Leadership Convention*, with the Hilton Knoxville Downtown room block deadline April 1, 2016.

For more information visit TNBankers.org or contact Stacey Langford in the TBA office at slangford@tnbankers.org or 615-244-4871.



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— Reception entertainment

Waller, Nashville, TN
— Notepads

- growth among community banks
- A state of the state of mergers and acquisitions
 - Evolution in the cybercrime industry

Commissioner Greg Gonzales, Tennessee Department of Financial Institutions, will offer a keynote address during the luncheon, which also is host to the Personal Economics Program (PEP) Awards Ceremony. During this ceremony banks and bankers will be recognized for their exceptional efforts in promoting financial literacy in their communities.

Monday's keynote address will be a high energy session by Paul Mellor.

Mellor's speech, *Banking on a Better Memory*, demonstrates how when you are skilled in memory, all of your other skills get better.

Former University of Tennessee football player Inquoris "Inky" Johnson will close the convention with his inspirational message of perseverance found through relentless determination. During a game on Sept. 9, 2006, Johnson suffered severe nerve damage after tackling a defender. The injury resulted in his right arm being paralyzed. Despite the obstacle, Johnson has persevered and shared his story of relentless determination with thousands. ■



Executive Benefit Plans in 2016: Emerging Trends

By David Shoemaker, CPA/PFS, CFP®, Principal, Equias Alliance



EQUIAS ALLIANCE
BOLI AND BENEFIT ADVISORS

Since the credit crisis, most community banks have been able to grow and improve their financial condition. The percentage of unprofitable community banks are at the lowest level in many years. What do improving conditions mean to banks and their compensation plans? Some banks have seen challenges in retaining key officers given increased competition for top talent, while other bankers believe they are now in a position to invest in additional key talent to grow their organization. For banks that have implemented various types of compensation plans, it may mean including an additional key officer in these plans. Attractive executive compensation plans include market-based salary, annual bonus based on performance, stock options or restricted stock (where applicable), reasonable contributions to a 401(k) or other qualified retirement plan, medical care and other standard benefits, change-in-control agreement and a custom-tailored nonqualified retirement plan.

Another important trend is the disruption created in many markets by mergers. The purchasing bank wants to retain the top lenders and other revenue generators, but the change in ownership can cause those individuals to consider other options. Competing banks that have developed a game plan for such situations will be positioned to hire some of these talented individuals. A nonqualified plan (customized for each executive) can play a vital role in attracting and retaining these individuals.



Mergers are one trend disrupting banking markets. Banks that have developed attractive benefits packages tailored to the individual will be positioned to hire some of the talent affected by the acquisitions.

Another trend that has been taking place is an increase in the number of community banks that previously only offered salary and annual bonus plans, but are now providing more comprehensive compensation packages for key executives. This is a result of increased competition for executives as well as improved earnings.

Nonqualified plans need to be tailored to meet the needs of the individual. For example, a younger officer in his or her 30s may not see the value of a retirement benefit targeted at age 67, but would see value in a plan that allows for earlier cash distributions to pay for a child's college education or that allows for early retirement at age 55. Many organizations use a combination of plans and approaches to attract and retain their key people. Here are some examples of situations and challenges bankers have faced when contemplating compensation plans:

1. You have an executive in his mid-50s who has contributed to leading and growing the organization but has not yet been rewarded for his efforts. This executive's compensation focus is now being more directed at retirement and wealth building rather than solely increases in current cash compensation. Consider a supplemental executive retirement plan (SERP) plan and perhaps a long-term incentive plan. He may also be interested in deferring current salary.
2. You have young officers in their 30s and 40s who are high producers and need to be compensated for their efforts with more than just base salary and annual bonus amounts. Consider a performance-based nonqualified

benefit plan or a combination of a SERP and performance-based nonqualified plan. It is important to tie these individuals to your bank if you remain independent, but it can also enhance the sales price if these individuals stay with the purchasing bank in the event your bank is sold. Properly designed nonqualified plans can substantially increase the probability they will stay in either scenario.

3. For closely held banks that would like their management team to think like owners, consider nonqualified plans using a phantom stock or stock appreciation rights approach or, if another type of

deferred compensation plan is adopted, consider linking the interest credited to the executive's account to the bank's return on equity.

Summary

With an improving economy and asset growth of community banks, along with a higher than normal level of merger activity, banks have been adding officers to existing long term incentive and nonqualified benefit plans or developing and implementing new plans to compete with other banks for talent. Utilizing more than one compensation strategy or plan can be an important element in attracting and retaining talent. The bank's franchise value is dependent on its level of success in attracting and retaining key executives. ■

About the Author

David Shoemaker, CPA/PFS, CFP®, is a principal of Equias Alliance, which through consultants has assisted more than 800 banks in the design of nonqualified benefit plans, performance based compensation and (BOLI). To learn more, contact David Shoemaker at 901-754-4924 or dshoemaker@equiasalliance.com. ■

This article was originally published on BankDirector.com.

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Cyber Crime and Your Customers

By **Eric Chase**, Information Security Consultant, Secure Banking Solutions, LLC



How are cyber criminals attacking your customers? Financial institutions are facing a multitude of threats while attempting to keep customer information safe. Organizations are working diligently to counter such threats as data breaches, insider activities, and unintentional destruction of data in the environments they manage. However, one obstacle that is increasingly difficult to counter is the lack of control around information that customers may give out while browsing online, as well as what an attacker is doing with such information.

Cyber criminals may ignore the financial institution all together and target the institution's customers through phishing and other means of social engineering. On top of payment processor breaches, data breaches from websites allows attackers to gather information from customers that may or may not be considered confidential. Examples of information that an attacker finds more than useful could include names, addresses, and phone numbers.

Recent website data breaches have shown how creative an attacker can be with this information by using blackmail techniques to customers visiting less than reputable websites. In this case, the financial institution has no defense against the customer paying the attacker to keep quiet. The Ashley Madison breach is a prime example of cyber criminals attempting (and succeeding) to extort leaked customer information by threatening



to contact significant others and notify them of infidelity if a ransom is not paid.

Recent breaches have also shown that compromised websites can yield decrypted password hashes that may offer valuable stepping stones in the direction of the customer's account, especially since customers are known to use the same, or similar, passwords across multiple websites.

The increasing popularity of mobile devices may also aid attackers in gaining information that could be used to help compromise customer accounts. These devices are not often held up to the same standards of security and protections including anti-virus, encryption, device passwords, and remote wipe capabilities, which are often missing. After all, a

smartphone is simply a small computer that makes calls and takes photos in addition to browsing websites, checking Facebook, and performing electronic banking transactions. The lack of even basic security controls opens up a greater attack area for attackers to exploit and gain information, should the customer practice unsafe browsing habits.

Who should be concerned?

All financial institutions should be wary of customer compromise, particularly since customers with the ability to perform wire transfers and external account transfers are often the most susceptible to the loss of customer information through alternate means.

How can you protect yourself?

Financial institutions can work actively toward reducing the success rate of attacks from compromised customer information by constantly adjusting and incorporating layered security. Here are five security tips that financial institutions should consider employing to help mitigate the risk of customer compromise:

1. Educate customers on good security practices
2. Employ and enforce policies and procedures around sending wires and external account transfers
3. Continued education of employees to spot suspicious customer activity
4. Highlight identity theft services to customers if the service is not already offered
5. Subscribe critical employees to a threat sharing network such as US-Cert and FS-ISAC to raise awareness of cyber-attacks affecting customers

In addition, in November 2015, the FFIEC released a *Joint Statement on Cyber Attacks Involving Extortion*. This new Joint Statement warns financial institutions of such attacks causing harm to customers and encourages financial institutions to ensure their risk assessments, business continuity plans, and incident response plans address extortion attacks against customers. Financial institutions are also encouraged to inform law enforcement officials and regulators immediately.

Finally, the FFIEC has also released a Cybersecurity Assessment Tool to help financial institutions understand supervisory expectations, increase awareness of cybersecurity risks, and mitigate those risks facing the institution. If you are looking for more information on the FFIEC's Cyber Assessment Tool, SBS has put together automated software to help smoothly incorporate the FFIEC Cybersecurity Assessment Tool into an easy-to-use program. To automate your Cybersecurity Assessment, check out SBS' free

Cyber-RISK™ tool at <https://cyber-risk.protectmybank.com>.

Conclusions

With layered security controls in place, financial institutions can help counter and respond to the misuse of customer information from outside sources. If you are looking for additional details on cybercrime and what you can

do to protect yourself, the SBS Institute will release a specialized certification program on incident response. Check out the SBS Institute certification programs here: <https://www.protectmybank.com/sbsinstitute/>

For additional information security updates or assistance with anything information security related, please visit us at www.protectmybank.com. ■

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The 2016 Legislative Reception was a huge success with a record turnout of nearly 200 TBA members, and a strong showing by members of the General Assembly. Notable guests also included TN Attorney General Herbert Slatery, Secretary of State Tre Hargett, TN Department of Financial Institutions Commissioner Greg Gonzales and Nashville and Davidson County Mayor Megan Barry. Guests were entertained by Nashville band Ivory Joe and the Bank Rockers, led by Joe Turley. Make plans to join us next year for Legislative Reception Monday, February 6. ■

John Barker, Glenn Barker, Danny Martin, Speaker of the House Beth Harwell-Nashville, and Jim Windrow



Representative Patsy Hazlewood-Signal Mountain, Bryan Jordan, and Representative Steve McManus-Cordova



TBA's Tim Amos, Mayor Megan Barry-Nashville, TBA chairman elect Gordon Majors, and Credit Committee chair Emily Gray



Representative Jimmy Eldridge, Jackson, on guitar is always a crowd pleaser.



Colin Barrett and Rep. William Lamberth-Cottontown



Attorney General Herbert Slatery and TDFI Commissioner Greg Gonzales



**Sen. Becky Duncan Massey-Knoxville
TBA Vice Chairman Lee Moss, and Bob McDonald**



TBA members enjoyed networking at the reception.





Colin Barrett and Secretary of State Tre Hargett



David Reynolds, Rob Temple, Danny Martin, TBA Chairman David Verble, Earl Whaley, Jr., and John Muse



Waller's Richard Hills and Ryan Cochran with TBA's Amy Heaslet



Tom Clifford, Bob Graham, Sen. Jim Tracy-Shelbyville, and Scott Cocanougher



Colin Barrett, Sen. Janice Bowling-Tullahoma, and Bill Yoder



Tim Amos, Sen. Randy McNally-Oak Ridge, and Paul Willson



Representatives Joe Armstrong-Knoxville, and Johnny Shaw-Bolivar, with Mark Winfree and Charlie Hooks



Rep. Charles Sargent-Franklin and Glenn Barker



Rep. Bill Beck-Nashville, Marlee Mitchell, and David Bone



Rep. Pat Marsh-Shelbyville, Chuck Newell, and Bill Marsh



State legislators, TBA employees, and TBA members networked throughout the evening.



Anna Windrow, Sen. Frank Niceley-Strawberry Plains, Ann Bowling, and Roger Ball



Sen. Kerry Roberts-Springfield and staff



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Credit Conference Photo Recap



The *Credit Conference* is an unparalleled gathering of the Tennessee banking community and is always a highlight of the association year. The Credit Committee, led by committee chair and emcee of the conference, Emily Gray, The Hardin County Bank, Savannah, put together a strong business program with timely and informative general session topics and breakout sessions. TBA members responded with a record setting attendance of 585.

Make plans now to join us for the 2017 *Credit Conference*, which is moving to Tuesday and Wednesday, February 7-8, at the Omni Nashville. ■



Credit Conference attendees filled the room for Tennessee Commissioner of Economic and Community Development Randy Boyd's presentation.



Past Credit Committee chairman John McDearman presents an engraved clock to Credit Committee chairman Emily Gray.



Tom Clifford and Marty Lewter of sponsor Crowe Horwath



Shane Sewell, Andrew Glenn of sponsor Mauldin & Jenkins, and Ross Millsaps



David Shoemaker and Randy Huffstetler



Philip Calahan and Chris Loyd of sponsor Elliott Davis Decosimo



Tom Jensen, Kristi Hodge, and Bo Blanken



Paul Taylor, Joe Carter, and Randall Clemons



Credit Committee chairman Emily Gray emceed the conference



Jeremy Price, Kirsten Elkins, and Van Duong with CRS Data

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TBA board member Betty Sue Hibdon and Financial PSI's Hubert Moore



Rick Swafford, Leisa Stanberry, and Betsy Gray of sponsor Capsa Group



John Muse and Paul Willson



Emily Gray, TBA's Susan Taylor, and speaker Dale Atkins



FNBB's Charles Kown and Andy Collins with Michael Griffith



Glenn Barker and John Barker



ECD Commissioner Randy Boyd and TDFI Commissioner Greg Gonzales



Michael Davis, Adam Smith, and Phillip Renfroe



John Hammock, Ron DeBerry, Jef Agee, Bill Marsh, and Jeff Bond



Financial PSI's Jon Goodson and Dawn Patrick

University Students Attend Credit Conference



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As is a *Credit Conference* tradition, banking and finance students from the University of Tennessee Martin, East Tennessee State University and Tennessee Tech University participated in the conference thanks to sponsorships from banks in the schools' area.

Nine students from UT Martin were accompanied by Dr. Ross Dickens, Dean of the College of Business and Global Affairs. Students attending were Houston Cozart, Joshua Dyer, Mark Graubner, Grant Iverson, Brittany Jackson, Jonathan Kelly, Jessica Stanfill, Andrew Terrell, and Brandon Thompson.

West Tennessee bank sponsors were: The Bank of Milan, Milan; FirstBank, Lexington; First Citizens National Bank; Greenfield Banking Company, Greenfield; Horne LLP (in honor of Katie Winchester, former CEO of First Citizens National Bank, Dyersburg); Reelfoot Bank, Union City; Regions Bank, Jackson; Security Bank, Dyersburg; Simmons Bank, Martin.

Six students from Tennessee Tech University were accompanied by Dr. Thomas Payne, Dean, College of Business; Dr. Mark Melichar, assistant professor in economics, finance and marketing department; and Mike Porten, adjunct professor at TTU and Executive Vice President at Bank of Putnam County. Students attending were Sam Channell, Nicholas Lee, Anna Little, Alex Martin, Stephanie Simmons, and Rachel Tuck.

Four students from East Tennessee State University were accompanied by Dr. Larry White, Chair of Banking and Professor of Finance. Students attending were Mollie Carr, Beth Cox and Hannah Sexton.

East Tennessee sponsoring banks were Citizens Bank, Elizabethton; Citizens National Bank, Sevierville; First Community Bank of East Tennessee, Rogersville; HomeTrust Bank, Johnson City; Mountain Commerce Bank, Knoxville; and TruPoint Bank, Johnson City. ■



University of Tennessee Martin students and bank sponsors



Tennessee Tech University students and bank sponsors



East Tennessee State University students and bank sponsors



Luncheon speaker Kevin Brown of SERVPRO received a standing ovation for his presentation "The Hero Effect: Lens of Leadership."



Ronny Roberts and Bill Thompson



Credit Committee members Robert Bradley, Larry Estep, and Beth Sims



Ben Berry and speaker Chris Nichols, CenterState Bank



Attendees made it standing room only for breakout sessions by the Chief Credit Officer Panel



Roundtable Discussion: TBA's Technology Committee



The *Tennessee Banker* caught up with members of TBA's Technology Committee in advance of April's *Strategic Technology & Operations Conference* to ask about technological advances in banking today and what's to come.

What do you see as the greatest technological advance in banking during your career? Looking forward, where do you see technology taking our industry in the next 25 years?



Dustin Atkins

First Vice-President/Chief Operations Officer
Peoples Bank of East Tennessee, Madisonville

During my career I believe the two greatest technological advancements have been check imaging and virtualization. These two have changed back office and IT departments greatly in the past 10 years. We had high-end NCR proof machines that took up a great deal of office space and were tied with very expensive maintenance contracts. With the change to check imaging, these were replaced with small, inexpensive scanners. Virtualization brought cost savings, decreased hardware, significant speed increase, and improved disaster recovery.

Where do I see technology taking our industry in the next 25 years? Wow, 25 years is a long time when you talk technology. Technology will increase the speed of all forms of payments and transactions. Everything we do will be controlled through our personal devices. It will be rare for our customers to visit our branches. Automated personal bankers will be available not just at the bank but online as well. It is an exciting time for technology in banking, but it poses some great challenges to our current banking model. "How do we stay involved with our customers" will be our greatest question.

Jerry Cantrell

Senior Vice President, Senior IT Officer
First Citizens National Bank, Dyersburg

It seems only a short while ago, our banking system was a well-protected closed system. Our users were excited to have a 5250 Emulation terminal that had more than one color. Yes, staring at an amber or green monitor all day really could get depressing. So adding red and blue to that terminal made you a hero for the day. But even a color terminal was quickly becoming archaic; a new century was just around the corner. So In 1997 our bank began prepping for the new high tech century. Y2K was the buzz. Ethernet, Exchange, and the Internet were hot topics of the day to change banking forever. Well, we made it through Y2K and changed from Token Ring to Ethernet and added a PC to every desk. With two Windows NT Servers and Microsoft Exchange, we were going high tech. We soon were emailing our customers at the speed of light and a simple voice call was just old school. Yes, we thought those few technological advances would change banking forever, and they did, but our biggest advancement came out of world of love. Yes, everybody loved everybody the spring of 2000. The "I Love You" virus hit us hard and multiple times. Our employees just needed a hug, but they kept on clicking on "Love," I guess hoping to find the void they had been searching for all their lives. The "I Love You" virus became the number one virus in the world and sparked the precursor to what we call "cybersecurity" today. The need for love sparked the greatest catalyst in security we have ever seen this century—multiple firewalls, antivirus, anti-malware, ACLs, and "cryptomania."

Cantrell continued

So, now instead of wondering what great innovation will change banking forever, we are wondering who will get breached next. Will I wake up with all my files in a crypto locker? The good thing is that tomorrow will be a virtual world and we will all be searching for the “One.” That is a lame sampling from the “Matrix,” but, hey, at one time Dick Tracy with FaceTime was futuristic. Now my 4-year-old can’t live without his iPad and my 12-year-old daughter must have the latest Apple Watch. So the greatest advance in banking for the future will be the virtual world of some programmer making the “Matrix” the reality of the future. In the meantime keep patching and keep blocking those phishing schemes, so you are not the next breach we read about online.

Curtis Miller

Vice President, Information Technology
Heritage Bank, Hopkinsville, KY

The greatest advance is a bit of a tie for me. As a basic technology that most of us take for granted today, the WAN (wide area network) made a huge difference in the ability of branch offices to share resources and enable connectivity. Another key technology is Unified Communications, which has drastically improved both internal and customer communication while simplifying management and reducing costs.

Technology has evolved to a point that I think makes us much more responsive to the demands of customers in terms of shortening the time to market for new products and services. It’s not always easy to anticipate what trends will become popular, but utilizing technology to respond to those demands and to do business with customers on their terms will set apart the industry leaders of the future.

Aaron R. Tyler

Senior Vice President
Information Technology Manager
American Trust Bank of East Tennessee, Knoxville

I’ve been working in banking for over 10 years. The increased functionality of Internet banking combined with the more recent adoption of mobile banking is really allowing banks to expand footprints without the requirement of brick and mortar. I believe we in the financial industry are just beginning to scratch the surface when it comes to the possibilities of applying the mobile device to banking.

In the next 25 years, I think banknotes and coin will be near extinction. Digital currencies, like Bitcoin, will continue to grow in popularity as the security evolves and consumer confidence increases. The global reception of digital currency will force banks to begin providing services related to the acceptance of digital currency. ■

STRATEGIC TECHNOLOGY & OPERATIONS CONFERENCE

April 5 & 6, 2016
Embassy Suites/Conference Center
Murfreesboro, TN

The 2016 *Strategic Technology & Operations Conference* is scheduled for April 5 and 6 at the Embassy Suites Hotel/Conference Center in Murfreesboro.

The 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/operations and technical.

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

General sessions include Lee Wetherington's look into the future of digital banking and Tim Leonard's discussion of the dark web, where attendees will learn the extremes criminals will go to rip off financial institutions.

There will also be an exhibit hall with representatives from 27 companies that provide technology-related products and services for the financial institutions industry. Continental breakfast, lunch, breaks, and a recep-

tion closing the exhibit show will all be held in the exhibit hall on the first day of the conference to give participants ample time to visit with the exhibitors.

Registration Information

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

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.

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

If you have questions about this program, please contact Susan Taylor, CMP, at staylor@TNBankers.org or call 615-244-4871 or 800-964-5525. ■

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TECHNOLOGY EXHIBITORS

Technology exhibits will be on display Tuesday, April 5, in Mirabella A-E Ballroom. Continental breakfast, all coffee breaks, lunch, and the exhibit closing reception will be set up in the Exhibit Hall. Please make time to visit with exhibitors to see new products and hear about the latest technologies.

AaSys Group, Nashville, TN
Advanced Network Solutions, Nashville, TN
BKD, LLP, Nashville, TN
Comcast Business, Nashville, TN
Computer Services, Inc., Austin, TX
Elliott Data Systems, Inc., Memphis, TN
Ellsworth Systems, LLC, Franklin, TN
Federal Reserve Bank of Atlanta, Atlanta, GA
Fiserv, Inc., Lake Mary, FL
Genesys Technology Group, LLC, Norcross, GA
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Attract and Retain Digital Banking Customers

Delivering a digital banking experience for multi-device customers in an era of high switch-rates

By **Murthy Veeraghanta**, Chairman and CEO of VSoft Corporation

Brought on by demographic changes and the adoption of smartphones and tablets, consumers are changing the way they bank. Today, the average consumer moves from device to device to manage every aspect of their lives, including their finances. And this isn't exclusive to Millennials. Baby Boomers and Gen X-ers are also relying more heavily on mobile devices. For instance, a recent consumer study from Bank of America found that more than half of consumers age 50 or older have used mobile check deposit.

In response, banks must embrace a new era of digital banking—multi-device banking. But it's not enough to offer multiple options for how to bank. These options must be consistent. To achieve this, banks should invest in an omni-channel digital banking platform that is device agnostic and features a responsive design, while also eliminating separate platforms for Internet banking, tablet banking, mobile banking and mobile deposit.

By streamlining multiple banking platforms under a single access point, banks' customers can more easily conduct various banking tasks using any device while enjoying a consistent, intuitive interface. Customers have an enjoyable and positive experience that is much more convenient and better aligned with their expectations.

Beyond having a better experience today, banks that consolidate platforms under a single point of access are able to stay abreast the latest technology trends, keeping the platform relevant in the future. Financial institutions can easily adopt new products and services

as needed or as they are developed, such as integrating with Apple Pay or Apple Watch.

This is extremely critical. Consumers are more likely today than ever before to switch banks. According to Capgemini's 2015 *World Retail Banking Report*, customers age 15 to 35 were more likely to change banks because of higher expectations from digital services, as well as other factors.

Capgemini executive, Jean Lassignardie, said in a recent *Reuters* article, "When you have new entrants and a competitive threat, it's a significant danger to banks. There's an increasing intensity on banks to face this disruptive world and a new generation who are expecting new things at a faster pace."

Superior usability and functionality and a better user experience across all devices is also critical to keeping customers. Unfortunately, many financial institutions and vendors have focused heavily on mobile and tablet banking, forgetting that desktop is still a preferred channel for many consumers. In fact, 42 percent of surveyed consumers prefer to use their desktop computer for banking needs, according to comScore. Additionally, a Google study found that even of the consumers who heavily bank with their smartphone, more than half will move on to their laptop or desktop to complete certain activities.

Banks that invest in an omni-channel platform will greatly benefit from a design standpoint, enabling banks to deliver an optimal layout regardless of device. Customers log into the device of their choice – mobile, desktop or tablet – and enjoy a seamless experience.

About the Author

Murthy Veeraghanta is Chairman and CEO of VSoft Corporation, a global provider of information and technology solutions for financial institutions.

For more information on VSoft, call 770-225-7692, or visit www.vsoftcorp.com, or follow them on Twitter @VSoft_Corp.



There are also significant internal benefits. Banks that eliminate the need for multiple deployments of online, mobile and tablet channels also streamline vendor management responsibilities. Not only does this reduce costs and time, but it provides greater internal efficiencies from a regulatory due diligence standpoint.

As consumer expectations change and technology continues to evolve, banks must embrace a new era of digital banking. No longer can banks simply deliver online, mobile and tablet banking to customers. It is imperative to provide a digital banking experience that not only delivers complete consistency and convenience through any device, but can keep pace with the rapidly evolving technology landscape and quickly adopt new products and services. Otherwise, you may lose customers to your competitors. ■

5 Questions to Ask for More Productive Meetings

By **Rene Lindio**, Chief Technical Officer, Azeus Convene

As companies search to work more efficiently, it's time to rethink how we handle a business staple—meetings. We spend time, effort, and money on meetings, but are we able to maximize them? Or are we just wasting our resources?

Bain and Company, a global management consulting firm, conducted a study for Harvard Business Review to determine how many hours a typical large company expends on meetings. The study revealed that 300,000 hours a year was spent on weekly executive committee meetings, with only 63,000 of those hours spent on the actual meetings. Preparatory and status meetings alone ate up a whopping 210,000 hours. There's a clear problem here when preparations for a meeting consumes more time than the meeting itself.

This isn't to say we don't need meetings. We do. What we don't need is time and effort wasted from putting a meeting together to running it, especially when the said meeting ends without achieving a quantifiable result.

The adage "time is gold" is true for banks and all other organizations, so wasting time is wasting money. Staff gets paid to produce relevant output, not to sit around in meetings that are going nowhere.

So the next time you're holding a meeting, ask yourself these questions:

Is a meeting really necessary?

Meetings are avenues for strategic decision-making. If your meeting doesn't have that critical factor, then maybe you don't need one. Handing

out an FYI? Making an announcement? A quick email could work better in this case.

Can you scale back the number of meetings?

Regularly scheduled meetings are important to touch base with everyone, particularly those people working on an ongoing project. That's what status meetings are for, after all. But if folks are spending more time attending meetings than achieving milestones, then it's time to scale back. For larger, longer-term projects, the weekly status meeting can become a twice-a-month affair.

Can you shorten the attendee list?

Many times, not everyone invited to the meeting has to be there. In fact, the late Steve Jobs made people leave meetings all the time when he felt they wouldn't have anything significant to contribute. Of course, you don't have to wait until a meeting starts before telling people they shouldn't be there. Identify key decision-makers for the said meeting, then send out invitations to only those people. Everyone else can get a file of the meeting minutes later if they need information.

Do you have a well-defined agenda?

Meetings have the tendency to go off-track, especially when participants are disagreeing over something. But when you have an agenda, you can use it to steer the meeting back in the right direction. Someone's talking too much and hogging the spotlight? Interrupt them and refer to the agenda as a gentle reminder. People tend to follow clear-cut guidelines.

Can you go paperless?

Paper-based meeting processes are not automated, so tasks like putting together meeting packets become repetitive and time-consuming. Why spend hours and dollars printing documents and binding them together when you can export them instantly in one readable file (usually PDF) and send it all at once to all participants? Several paperless meeting solutions are already in the software market so streamlining processes is doable. What's left to be done is just a matter of choosing the right digital solution. Interested in using one for your bank? Ask your CIO about it now. ■

About Azeus Convene

Azeus Convene provides the perfect end-to-end business solution for bankers to enhance the effectiveness and efficiency of board meetings. It collapses the multiple painstaking steps of a traditional meeting process cycle into a secure and convenient one-stop platform. Financial institutions, governments, FTSE 100, and Fortune 500 companies in more than 30 countries rely on Convene for their meeting needs. To learn more, email sales@azeusconvene.com.





Marketing Today: Service Inspection

Three steps to check whether your bank is delivering the great service you intend

By Chris Lorence, Executive Vice President/Chief Marketing Officer,
Independent Community Bankers of America

How many times have you walked into a business and felt like you were completely invisible? The employees were probably chatting amongst themselves, intent on finishing their conversation before offering a greeting to you. Have you ever called a company to make a reservation or get more information and discovered the person answering the phone either wasn't adequately trained to help you or was otherwise too distracted doing something else?

We've all, no doubt, experienced such poor service. But have you ever wondered whether scenarios like these happen at your community bank?

Our industry is changing right before our eyes. While efficient, knowledgeable, courteous service has always been important to every company, the financial products consumers are offered today are often commoditized and frequently undifferentiated. Your bank's competition no longer includes only other traditional banks but a motley marketplace of assorted lenders and retailers. Even more challenging, some companies now offer financial products and services not as a primary revenue source but as an ancillary customer convenience or loyalty builder.

As a community banker, consider these three steps to ensure your community bank always delivers the superior service you think it does.

1. Don't assume anything

When your team members engage with a customer, do they review the customer's account beyond the transaction at hand and suggest another product for consideration? Do they mention a special interest rate promo-



Great customer service goes beyond being pleasant and responsive. It's also about anticipating needs and delivering unexpected results.

tion your bank is running?

Great customer service goes beyond being pleasant and responsive. It's also about anticipating needs and delivering unexpected results.

2. Gain perspective

Do yourself a favor: From your home or mobile phone, call your competition—both large and small, online and brick-and-mortar—as if you wanted to establish a new relationship. Then ask these questions and take notes: Is your bank part of a no-fee ATM network? Do your ATMs take deposits? Can I connect my small-business account to my personal account for easy funds transfers? What's the largest deposit I can make using remote deposit?

Be bold. Ask the questions you would want to know to decide whether to move your financial relationship. You might be amazed by the variety and quality of answers you get. You may discover that

many frontline employees don't know the answers to some of these questions. The "umm" and "I'm not sure; I'll need to check with somebody" from a new accounts representative sends a terrible message—one potential customers don't want to hear.

3. Make customer service everyone's responsibility

Tellers and branch personnel are often the most heavily trained in customer service. But what about everyone else in your community bank? Are your loan and business development officers as adept at handling questions about day-to-day financial transactions as they are about questions related to their primary job function?

Find out. Customers care about the accuracy, speed, convenience, and relevance of the information they receive, not about from whom the information comes. ■



The Southeastern School of Advanced Commercial Lending

28 Bankers Graduate

The Tennessee Bankers Association conducted the 2016 session of *The Southeastern School of Advanced Commercial Lending* (TSSACL) on February 1-3 with 28 bankers, 19 from Tennessee and nine from five surrounding states, completing requirements for graduation.

TSSACL focused on advanced cash flow and loan structure, commercial real estate lending, and showed students new approaches to predicting portfolio credit performance and managing portfolio risk.

"I highly recommend this school to any commercial lender or credit analyst."

Brian Hord, Senior Vice President and Commercial Lender at Citizens Bank of Blount County

"*The Southeastern School of Advanced Commercial Lending* was one of the best training sessions I have ever attended while working for CBBC," said Brian Hord, senior vice president and commercial lender at Citizens Bank of Blount County. "The course content was relevant and the instructors provided key insights into how commercial lenders can add value, both for their customers and for their banks."

Each day of the three-day school featured a different instructor and focus.

Day one was devoted to Cash Flow Analysis and Loan Structure. The



John Barrickman



John Cochran



Michael Hendren

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Eastwood

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instructor was John Cochran, principal and trainer with Cochran Associates, LLC. Cochran's banking career spanned over 35 years in various lending and senior management positions.

Michael E. Hendren took over instruction on day two of the school, focusing on Commercial Real Estate

Lending—Financing Income Producing Properties. Hendren is the real estate senior credit officer at Pinnacle Bank in Nashville, where he is responsible for credit approval and portfolio management of residential and commercial real estate lending.

continued on page 50

The Southeastern School of Advanced Commercial Lending 2016 Graduates



Steve Amos	TriSummit Bank	Morristown
Jeffrey Barber	TriStar Bank	Dickson
Doug Bemiss	Federal Deposit Insurance Corporation	Kansas City, MO
Susan Bradley	New Peoples Bank, Inc	Princeton, WV
Brent Canady	First Community Bank of Bedford County	Shelbyville
James Chustz	BankPlus	Ridgeland, MS
Sam Fant	The Citizens National Bank of Meridian	Brandon, MS
Richie Harville	Wilson Bank & Trust	Gallatin
Kyle Holland	Southeastern Bank	Darien, GA
Brian Hord	Citizens Bank of Blount County	Maryville
David Johnson	Marcus & Millichap Capital Corporation	Brentwood
James Kiser	New Peoples Bank, Inc	Bristol, VA
Lance Markham	American Trust Bank of East Tennessee	Knoxville
William Marlar	Mississippi Land Bank	Corinth, MS
Ryan Massie	Home Federal Bank of Tennessee	Knoxville
William Moore	First Community Bank of Bedford County	Shelbyville
Craig Ogle	Heritage Community Bank	Greeneville
Christopher Osborn	TNBANK	Oak Ridge
Michael Panesi	Franklin Synergy Bank	Murfreesboro
Tracey Quillen	AloStar Bank of Commerce	Atlanta, GA
John Robertson	First Citizens National Bank	Dyersburg
Felecia Robinson	Tri-State Bank of Memphis	Memphis
Chelsi Smith	Mississippi Land Bank	Senatobia, MS
Marty Smith	Community First Bank & Trust	Centerville
Debbie Stepp	FSGBank, N.A.	Jefferson City
Shawn Thomas	Tri-State Bank of Memphis	Memphis
Cody Walker	Legends Bank	Nashville
Emmett Webb	Community First Bank & Trust	Thompson's Station

TSSACL, continued



Students were able to network with their in-state peers and build out-of-state connections at the opening night reception.

The final day of the school covered two facets of lending—New Approaches to Predicting Portfolio Credit Quality and Managing Portfolio Credit Risk and Improving Portfolio Profitability and Credit Performance. John R. Barrickman, president of New Horizons Financial Group, LLC, took the lead on day three.

TSSACL was founded in 1994 and is cosponsored with the Georgia, Louisiana, and Mississippi bankers associations.

2017 Dates and Information

The 2017 session of *The Southeastern School of Advanced Commercial Lending* is scheduled for February 20-22 at the TBA Barrett Training Center in Nashville. Brochures and application materials will be available in November of this year.

For additional information about TSSACL, or any of the three other Southeastern Schools, please visit our website, www.TNBankers.org, or contact Susan Taylor, CMP, at staylor@TNBankers.org or 615-244-4871 or 800-964-5525. ■

2016 TSSACL Student Profile

General Profile Data

Tennessee Students	19
Georgia	2
Mississippi	4
Missouri	1
Virginia	1
West Virginia	1

Female	5
Male	23

Education (Highest Level Achieved)

High School	0
Some College	4
Associate Degree	0
Bachelors	19
Graduate	5

Years of Bank Experience

Less than 1 Year	1
1 to 5 Years	4
6 to 10 Years	8
11 to 20 Years	10
20+ Years	5

Commercial Lending Experience

Less than 1 year	1
1 to 5 Years	12
6 to 10 Years	12
11 to 20 Years	3
20+ Years	0

Size of Banks—Assets

Under 50 million	1
51 to 100 million	1
101 to 500 million	12
501 million to 1 billion	5
Over 1 billion	0
Other	9

Size of Bank's Loan Portfolio

Under 1 Million	0
1 to 5 Million	1
6 to 10 Million	0
11 to 50 Million	0
51 to 100 Million	3
Over 100 Million	15
Other	9



The Southeastern School of Commercial LendingSM

Save \$200 When You Register by April 20

The Southeastern School of Commercial LendingSM is an intensive, one-week school that exposes students to the major issues commercial lenders face. The school, which takes place May 22-27 at the TBA Barrett Training Center in Nashville, is designed to show how the economy and business structure affect lending decisions. Eleven different instructional modules address topics such as how businesses operate and the ways their financing needs arise, meeting the multiple financial needs of customers through effective relationship banking, and understanding the role of a company's management and how to analyze and evaluate management. Basic and advanced analytical techniques are covered, along with ways to apply these techniques in making decisions, structuring, and pricing loans through interactive case studies. The curriculum also addresses commercial real estate lending, how problem loans develop, and the appropriate techniques for managing them. The school ends with an overview of key elements of a bank's credit process.

Enrollment is limited to 65 students, facilitating greater interaction with the instructors. Students in the top 10 percent of the class are recognized by the school's honor program, which notifies their chief executive officers of their exemplary work. The informal atmosphere surrounding the school lends itself to a more effective learning environment and facilitates networking between bankers, another major benefit of attending TSSCL.

Established in 1984, *The Southeastern School of Commercial LendingSM* is a part of the highly respected group of Southeastern Schools sponsored by the Tennessee Bankers Association in conjunction with the Georgia, Louisiana,

and Mississippi state bankers associations. The program's many graduates are a testament to the real-world benefits gained by attending and then using the information presented.

For more information about TSSCL, including admissions and tuition information, please visit TNBankers.org/education/southeastern_schools or contact Susan Taylor, CMP, at staylor@TNBankers.org or 615-244-4871 or 800-964-5525.

Faculty

John R. Barrickman, president, New Horizons Financial Group, LLC, in Amelia Island, FL, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and has over 40 years of banking experience. He is the author of the ABA commercial loan curriculum and teaches in both *The Southeastern School of Commercial LendingSM* and *The Southeastern*

School of Advanced Commercial LendingSM. 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.

John Cochran, president, Cochran Associates, LLC, in Jefferson City, MO, is currently the interim chief executive officer of Mainstreet Bank, in Ashland, MO. In his banking career, which spans over 35 years, he has served in various lending and senior management positions. Cochran established Cochran Associates, LLC, in 2000 to provide bank training and consulting services. To date, he has presented lending seminars for many state banking associations and annually participates in nine commercial lending schools as a principal instructor or sole presenter. Cochran has been the lead faculty member of the Missouri School of Lending since 1990. ■

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William M. Forbes, Market President/Commercial Team Leader, U.S. Bank, N.A., Knoxville

Kirk Goehring, Chief Lending Officer/Senior Vice President, First South Bank, Jackson

Richard Shaffer, Executive Vice President/Commercial Services Director, First Tennessee Bank, N.A., Memphis



TENNESSEE BANKERS ASSOCIATION'S

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May 9–11

Washington, D.C.



Meet with the federal bank regulators, national trade associations, and Tennessee congressional delegation to discuss current federal legislative and regulatory issues in a unified voice so that together our industry can be heard.

For more information, please contact Penny Powlas
at ppowlas@TNBankers.org.



Welcome New Associate Members

The following companies have joined the Tennessee Bankers Association as associate members since the last publication. TBA's associate members deliver valuable products and services that help Tennessee's 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 2015-2016 Bankers Directory. If you have questions about TBA's associate members, please contact Stacey Langford at slangford@TNBankers.org. ■

ACCOUNTING

BDO USA

Nashville, TN

414 Union Street, Ste 1800 Phone: 615-879-0671
37219-1762

www.bdo.com

Contact: Mitzi Loveless – mloveless@bdo.com

BDO USA, LLP is one of the nation's leading accounting and consulting firms serving clients through 63 offices nationwide and a global network of more than 64,000 professionals in 154 countries.

APPRAISALS

Slater Appraisal Group

Knoxville, TN

7450 Chapman Hwy, Ste 200 Phone: 865-973-9915
37920-6614 Fax: 865-579-2666

www.slaterappraisalgroup.com

Contact: Wes Slater – wes@slaterappraisalgroup.com

Slater Appraisal Group is a full service commercial appraisal firm offering appraisals, evaluations, appraisal reviews and consulting services for almost any commercial property type.

CHECK PRINTING

Main Street, Inc

Birmingham, AL

PO Box 680941
28216-0016

Phone: 205-380-4000

Fax: 205-328-3174

www.mainstreetinc.com

Contact: John Stringfellow

jstringfellow@mainstreetinc.com

Main Street has provided checks and accessories to community banks nationwide for almost 20 years. They are a family-owned company founded in simplicity and sincerity. Their sense of family transcends beyond their roots as they try to be an extension of the great service our customers already provide. They offer products at competitive prices and provide a level of support unmatched by any other check-printing vendor. Each of their customers receives a personalized experience, from their customized check programs to their dedicated client service teams. When you partner with Main Street, they'll work with you to generate revenue for your business and provide value to those you serve.

CONSULTANTS

CEIS Review, Inc

New York, NY

75 Broad St, Ste 820
10004-3210

Phone: 888-967-7380

Fax: 888-967-7365

www.ceisreview.com

Contact: Justin Hill – justinh@ceisreview.com

CEIS Review, Inc is an independently owned consulting firm founded in 1989 by former senior bank executives serving the needs of commercial and savings banks. Their mission is to assist institutions to manage their commercial portfolios better, thus avoiding regulatory hardships, and enabling profitability. CEIS Review serves more than 135 lending institutions with their Loan Review Programs, Portfolio Stress Testing, ALLL Methodology Consulting or Validation, and other related services. Each professional with their firm brings typically more than 20+ years of commercial lending and/or executive level portfolio management experience to the table. Such a breadth of experience becomes evident throughout the engagement when the team is reviewing the credits, providing feedback and recommendations, and working with the bank's team to ensure the review has taken all elements into consideration. Their professional reviewers are well versed in all form of commercial lending segments. Contact CEIS Review to see if there may be an area of their expertise that would assist your institution.

EXECUTIVE RECRUITING**Plumlee & Associates**

Franklin, TN

1550 West McEwen, Suite 300 Toll-Free: 615-777-8520
37067 Fax: 615-953-9543

www.plumleeassociates.com

Contact: Martin Plumlee – martin@plumleeassociates.com

Plumlee & Associates, LLC (PAA) is a fast-growth, full-spectrum human capital firm. They offer Executive Search, Leadership Development, Executive Coaching and Outplacement/Transition Services to clients across the Nashville region.

FACILITY PLANNING**BrandPoint Design**

Brookfield, WI

18350 Coach House Ct. Phone: 262-439-9796
53045

www.brandpointdesign.com

Contact: Mike Parnon – mparnon@brandpointdesign.com

BrandPoint Design is a brand-driven architectural design firm with a niche expertise serving financial institutions. BrandPoint Design is expert at using design and problem solving abilities in the pre-contract process to develop creative customized solutions to prospects and clients' unique facility branding requirements and to ensure a quality customer experience from the initial client meeting to the project grand opening.

President Mike Parnon has more than 30 years experience as an architect with a focus on the branding-design-build of Financial Institutions. His specialties include Due Diligence, Site Analysis, Branding, Marketing, Conceptual Design, Project Management, and Construction Management. Mike Parnon is licensed to practice architecture in 13 states including Florida, Illinois, Indiana, Iowa, Louisiana, Michigan, Minnesota, Missouri, Tennessee and Wisconsin.

INFORMATION TECHNOLOGY**Litewire**

McMinnville, TN

204 Red Rd, Ste 200 Phone: 931-507-3284
37110-1767

www.litewiredata.com

Contact: Marcus Hill – marcus@litewiredata.com

Litewire is an IT Services Company and Tier 4 Data Center located in Middle Tennessee. Litewire's CEO and Principal was formerly a Senior Technology Officer and VP at a \$750 million bank in Tennessee. The Litewire facility offers Colocation, Secure Cloud Services, IT Consultation, Management, and Secure Data Storage. They offer Disaster Recovery Planning and Training. Their TEIR 4 facility is staffed 24/7, fully gated, and houses a local police department onsite. Biometric, Badge, and Pin Code authentication

is required to access the highly secured facility and data floor. Private suites are also available for data floor space. They are fully compliant, SOC2, and Audit/Examiner ready. Litewire is partnered with VMware, Microsoft, VEEAM, Lenovo, Cisco, and several other IT providers. LITEWIRE is a VMware HYBRID Cloud and VEEAM Cloud provider.

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Knoxville, TN

301 S Gallaher View Rd Phone: 865-470-4846
37919-5355 Toll-Free: 800-210-4672

www.msadigital.com

Fax: 865-470-3172

Contact: Yvonne Malewski

yvonne.malewski@msadigital.com

MSA is a locally owned solutions dealer servicing more than 60 counties in Tennessee and Georgia from their facilities located in Chattanooga, Atlanta, Dalton, and Knoxville. IT packages include: Monitoring of network devices, managed anti-virus and preventative maintenance, system icon for quick and easy access to a technician for help, and off-site backup and storage. Office equipment packages include: Canon, Dell, HP, Lexmark, Kyocera and Samsung, copiers/printers/wide formats/scanners, custom software applications, document management, phones/surveillance cameras, and computers. Superior service and pricing include: four-hour service guarantee, and in-house leasing with flexible programs tailor-made for your needs.

SECURITY SERVICES**Praesidio**

Seattle, WA

710 2nd Ave, Ste 310 Phone: 206-673-4835
98104-1742

www.praesidio.com

Contact: Mary-Kelly Rich – marykelly@praesid.io

Praesidio is a big data Cybersecurity Management (CsM) company that bridges the gap between IT Security and Policy Governance, solving the real-world problems of breach detection, remediation, and cybersecurity insight, so that C-suite and BODs can sleep at night knowing they are secure. Formed by bankers and technology experts, Praesidio links cybersecurity policies with the millions of system events where threats hide. They aggregate data across all cybersecurity tools to provide real-time management reporting that proves to security teams, boards, auditors and regulators that a financial institution is actively managing and enforcing its policies. Praesidio's integrated policies and best practices help financial institutions know definitively that they are safe. ■

Bank Notes

Tammy Smith, Wilson Bank & Trust, Lebanon, has earned the certified regulatory compliance manager (CRCM) designation.

Nashville's **CapStar Bank** president and CEO, **Claire Tucker**, was named recipient of Tennessee Wesleyan College's 2015 *Distinguished Entrepreneur Award*. Tucker is the second recipient of this award, presented annually by the TWC business administration department. The Distinguished Entrepreneur Award committee selected Tucker for this year's award based on her successful founding of CapStar Bank and her 35-plus years in the banking industry. Tucker's undergraduate degree is in accounting from Tennessee Wesleyan College.

The Farmers Bank, Portland, celebrated the grand opening of the bank's new operations center, located adjacent to the main branch on Village Drive.



Jordan

Bryan Jordan, chairman, president, and CEO of **First Horizon National Corporation**, parent company of First Tennessee Bank, N.A., Memphis, was named to the Operation HOPE global board, an organization dedicated to "silver rights empowerment" — providing financial literacy for all. First Tennessee Bank has partnered with

Operation HOPE Inc via its HOPE Inside program helping improve financial literacy through free financial counsel offered at bank branches, similar to the HOPE Inside office at FTB branches at Union Ave. and Lamar Ave.

First Volunteer Bank, Chattanooga, was recognized and inducted into The Institute for Extraordinary Banking Hall of Fame, as part of the 2015 Extraordinary Banking Awards.

Citizens State Bank, headquartered in **Jasper**, has changed its name to **Tower Community Bank**, effective Jan. 25, 2016.



IBERIABANK

IBERIABANK, Memphis, has a new branch office located 2504 Poplar Ave. in Midtown and opened Dec. 28, with **Marcus McChrison** as branch manager.

Regions Bank, Memphis has overhauled several of its Memphis locations updating them with hi-tech makeovers. At its Poplar Avenue location, Regions Bank added new remote deposit machines allowing customers to have live video chats with tellers. The Lamar Avenue and Ridgeway branches went through a complete renovation, expansion, and deposit smart ATMs and the



Regions Bank remodel rendering

video teller technology were added. At the Germantown/Wolf River location, a state-of-the-art new build is in the construction phase now with an expected opening this spring. In downtown Memphis, Regions has combined two of its existing branches, 158 Madison Ave. and 50 N. Front St., into one location, 88 Union Ave. updated with the latest technology features. The new 3,500-square-foot location, at the northwest corner of Main St. and Union Ave. went through a complete renovation with plans to open this spring.

First Tennessee Bank, N.A., Memphis, will bring 200 workers to join the 500-plus employees currently in the head offices into its 25-story downtown tower 165 Madison Ave. The bank's chief information officer **Bruce Livesay** said, "We are absolutely committed to downtown. We want to see downtown (Memphis) thrive and be successful." First Tennessee uses 16 floors in the building and the **Baker Donelson** law firm leases the remaining floors.

Metropolitan Bank, Franklin, held their official grand opening at their new location in the new Franklin Park office development on McEwen Drive with a ceremonial ribbon cutting and open house during the 2015 holiday season.

SmartFinancial, Inc., Knoxville, operating through its subsidiaries **SmartBank** and **Cornerstone Community Bank** has announced that it began trading on the NASDAQ Capital Markets Dec. 21, 2015 under the ticker symbol SMBK.

In Cookeville, Jan. 3, 2016, hundreds of guests joined **Wilson Bank & Trust** officials and staff in celebrating the bank's move to its new 5,000-square-foot office building 320 South Jefferson St.

In Nashville, **Gina Pruitt of KraftCPAs PLLC** was selected to serve on the American Institute of Certified Public Accountants National Service Organization Control (SOC) Task Force. This group is responsible for determining updates and changes to the SOC standards, audit guides, and the peer review questionnaire.

National Bank of Tennessee, Newport, was bought by **Commercial Bank, Harrogate**. Commercial Bank, with locations in Claiborne, Union, and Knox counties, and southeastern Kentucky, was the prevailing bidder in the court-ordered sale. Terry Lee, Commercial Bank's CEO, expects the transfer of ownership to be completed sometime in spring 2016.

Pinnacle Financial Partners, Inc. and Avenue Financial Holdings, Inc., Nashville, have agreed for Avenue to merge into Pinnacle. The proposed merger is expected to close either late in the second quarter or early in the third quarter of 2016.

Pinnacle Financial Partners, Nashville, and **Baker Donelson, Memphis**, were recognized as two of the 50 Best Workplaces for Camaraderie.

This list was composed by Great Place to Work® and *Fortune*, after surveying more than 255,000 employees from nearly 600 participating companies nationwide, and they based the total scores on employees' assessments of the sense of team, fun, and collegiality in their workplace.

Tri-State Bank, Memphis, sold its historic headquarters December 31, 2015 to Belz Investco GP in a \$3 million deal. The terms of the deal, Tri-State Bank will lease the building from Belz for up to 18 months as its relocates the headquarters and main branch operations.



Hurst (left)

In Pigeon Forge, **Tennessee State Bank's** employees and executive management have recognized and honored Vice President **Rebekah "Becka" Hurst** as their 2015 *Staff Member of the Year*. Hurst has worked for the bank for over 11 years and is in charge of credit administration and manages training and development at the corporate office. ■

Submit your bank's community involvement, news, and promotions to TBA



For possible inclusion in *The Tennessee Banker* magazine, please submit text and photos to Tyler Nelson (tnelson@TNBankers.org) about the following items:

- **Job promotion, retirement announcements**
- **Bank celebrates milestone or receives an award**
- **Opening a new branch**
- **Community involvement**

People on the Move

Alexander Thompson Arnold, PLLC, Milan, has promoted **Brandon Crosby**, CPA, CGMA, MBA, to manager; and **Mitzi Gitchell**, CPA, to manager in the Jackson office; **Sara Pope**, CPA was promoted to manager in the Martin office. **Rachel DePriest**, **Bethany Groom**, and **Sidney McKelvey**, each were promoted to senior associate in the Jackson office; and **Derek Barner** was promoted to senior associate in the Union City office.

In Oak Ridge's Bank of America new branch office, **Luke Romans** was named a small business banker; and **Lee Vaughn** as a Merrill Edge representative and financial solutions adviser.

Baker Donelson, Knoxville, has named **Amanda Butterworth** as an associate and member of the real estate and finance group.

BDO USA, LLP, Nashville, has named **Mitzi Loveless** business development director for its Nashville practice. Loveless, an attorney, brings over 15 years' business development experience to this new role.



Robbins



Paschal



Houser

BankTennessee, Collierville, has promoted **Barbara Robbins** to legal market manager, and named **Cara Dee Dawson** as vice president and loan

officer. They also announced several promotions at its Lebanon office: **Tom Paschal** was named Middle Tennessee chairman; **Brad Houser** was promoted to president of the area market along with his role as commercial loan officer; **Brandi Wilkerson Pursell** was promoted to portfolio manager; and **Nancy Hawkins** was promoted to assistant branch manager.

Lamyrle Jones, Carroll Bank and Trust, Bradford, has retired after 43 years in banking.

Carroll Bank and Trust, McKenzie, has announced Senior Vice President **John Baumgardner** was promoted to senior lending officer; **Mark Warren** promoted to city president; **Brian Winston** and **Teresa Wilson** were named as assistants to Warren.

CapStar Bank, Nashville, has named **John Teasley** as senior vice president of the bank's healthcare group; and **Elizabeth Miller** as a business banking relationship manager. In addition, the bank promoted **Michelle Hiam** to a commercial loan service specialist; and **Michael Young** to team lead for the bank's consumer and private banking underwriting team.

Carter County Bank, Elizabethton, has named **Andrew McKeehan** as market president. A native of Elizabethton, McKeehan has 21 years of banking experience.



McKeehan

Citizens Bank of Blount County, Maryville, has made changes in key staff for 2016: **Blake Tipton**, newly-named assistant vice president, has moved to the main office as a commercial lender; **Mindy Stooksbury** was named as an assistant vice president and the bank's controller; and **Chase Boruff** was named branch officer at the 411 Highway South office.

Citizens First Bank, Wartburg, has named **Amy Knight** as a loan officer at its Oneida branch.

Citizens National Bank, Sevierville, has named **Nikki Petre Dome** as an assistant vice president and mortgage lender at the Dandridge branch.

Community Bank & Trust, Ashland City, has named **Albert Cartner** as vice president and commercial lender for its Springfield office. **Marie Spafford** was promoted to mortgage originator.

Marvin L. Minton, LaFollette market president with **Community Trust Bank**, LaFollette, retired January 29 after 43 years after serving the bank in a variety of positions from teller to cashier, to vice president, chief financial officer to CEO while the bank was First National Bank.

Rhonda S. Longmire was promoted to president of the LaFollette market of **Community Trust Bank** as announced by Mark A. Gooch, president and CEO of Community Trust Bank, Pikeville,



Longmire

KY. Longmire is a veteran banker with 40 years' experience, a certified public accountant (CPA) and a member of Tennessee Society of Certified Public Accountants. In addition, Community Trust has promoted **Ashley Torres** to consumer lender.

Edfinancial Services, Knoxville, has promoted **Paige Hendricks** to vice president and director of West and Southwest regional marketing; **Nicholas McCook** was promoted to vice president and director of sales, marketing, and Medfinancial services and Northeast Director, higher education solutions; and **Mike Lawson** was promoted to assistant vice president of IT.

Evolve Bank & Trust, Memphis, has named **Thomas Ball** as president of the newly formed Equipment Finance Division marketing loans and leases to businesses nationwide.

Decatur County Bank, Decaturville, has promoted several key staff: **Lauren Smith** was promoted to vice president of risk management; **Trina Harris** was promoted to assistant vice president; and **Mary Beth Maxwell** to customer service and mortgage lending specialist. **Beth Warbritton** and **Candace Horn** each were named customer service and marketing specialist. **Jason Livingston** was branch manager of the bank's Parsons office for several years, and he has become community president of the Parsons office.

Fifth Third Bank, Nashville, has named **Chris Brearey** as vice president and commercial portfolio manager for the structured financed group; promoted **Yolanda Greene**, Murfreesboro, to business banking group team lead for Tennessee; and promoted

Keith Garrett to business banking relationship manager for the Knoxville region. **Brian Bishop** and **Brian Brinson** each were named as a financial center manager and an assistant vice president.

FirstBank, Nashville, has named **James R. Gordon** as chief financial officer effective Jan. 1. Gordon's career spanning 25 years of diversified accounting experience. **Winnie Bunch**, was named chief financial officer for FirstBank Ventures, which operates FirstBank Mortgage, FirstBank Investments, and FirstBank Insurance.

FirstBank, Murfreesboro, has named seasoned banker **Beverly Hamblin** as relationship manager and assistant vice president.

First Commerce Bank, Lewisburg, has promoted **John T. (Jai) Eason** to senior vice president in the Lincoln County/Fayetteville office.

First Community Bank of East Tennessee, Rogersville, has promoted **Dana Parkinson** as vice president and commercial lending officer. With more than 20 years' experience in the financial services industry, Parkinson has worked at First Community since 2006.



Parkinson

First Community Mortgage, Murfreesboro, has promoted **Andy Voyles** to executive vice president and director of lending.

June Jones, senior vice president and loan review officer at **First Citizens National Bank, Dyersburg**, celebrated her 50th anniversary as an employee November 1, 2015.

First Farmers & Merchants, Columbia, has named **Carol Caldwell** as a business banking relationship manager to serve businesses in Williamson and Davidson counties.

First Farmers and Merchants Corporation, and its subsidiary **First Farmers & Merchants Bank, Columbia**, announced two key leadership position changes effective Jan. 1: **Brian K. Williams** was named president of the bank and holding company; and **Timothy E. Pettus** was named vice chairman of the bank and holding company. Williams has worked for First Farmers for more than 22 years and most recently served as executive vice president of the bank. Pettus is a 40-year veteran of the financial services industry and was elevated to the vice chairman role and is charged to coordinate First Farmers' growth strategy across Middle Tennessee, primarily focusing on Williamson and Davidson Counties.

First Freedom Bank, Lebanon, has named **John Bradshaw** president and chief operating officer as announced by John Lancaster, board chairman and CEO. Bradshaw, a veteran banker of 25-plus years, previously was the bank's executive vice president and COO and served as an original organizer and board member of First Freedom. **Christy Thompson** was promoted to vice president, chief compliance officer, and BSA officer. **Amy Gregory** and **Kayla Ring** were promoted to construction specialists. Additional promotions at the **Mount Juliet** branch office include **April Jeannette** to office manager; **Dawn Kidwell** to customer service manager; **Sharon Mitchell** as deposit operations representative; and **Nicole Frank** as personal banker/customer service representative for the Providence office.

continued on page 58

People on the Move, continued

First South Bank, Jackson, has named **Adam Milligan** as loan officer at its headquarters in Jackson and veteran banker **Joe Emery** as vice president of lending for their Dyersburg offices.

First National Bank of Middle Tennessee, McMinnville, has named **Jamie Harrington** as assistant vice president and loan officer to serve in Bedford and Rutherford County markets.

First Tennessee Bank, N.A., Memphis, has promoted: **Rob Heard** to executive vice president of the private client group in West Tennessee. **Steve Shaner** has succeeded Heard and became executive in charge of correspondent banking.

First Horizon National Corporation, Memphis, has named **Keith Turbett** as the CRA corporate officer at First Tennessee Bank, N.A. Previously, Turbett was community development manager at SunTrust Bank for West Tennessee, including Memphis.

Franklin Synergy Bank, Franklin, **Tommy Adair** was promoted to senior vice president and credit loan operations manager; **Jennie Butler** was promoted to vice president, mortgage loan originator; and **Travis Dumke** to assistant vice president, commercial banker.

Heritage Bank, Clarksville, has named **Mike Bevilacqua** as vice president, commercial lending at the Clarksville location. **Amy Atuah** was named office manager at the Trenton Road office.

Highlands Union Bank, and its parent company Highlands Bankshares, Inc. Rogersville, have appointed **Timothy K. Schools** as president and chief executive officer. Schools brings over 15 years' experience in financial services leading several Southeastern banking institutions. Schools succeeds longtime Highlands Union Bank president and CEO Samuel L. Neese, who has retired after 42 years in the banking industry.



Schools

HomeTrust Bank, Knoxville, N.A., has increased their commercial team by adding **David Barclay**, commercial relationship manager; **Matt Webster**, commercial relationship manager; and **Luke Chill**, vice president and business banking officer. **Megan Belcher** was named as sales and service manager of the Farragut branch.

Lattimore Black Morgan & Cain, PC, Knoxville, has named **Martina Sturgill** as a marketing coordinator.

Mountain Commerce Bank, Knoxville, has promoted **Tom Jensen** to executive vice president and city president for Knoxville; **Stacy Connatser** to assistant vice president and branch manager for the new Bearden branch; **Christy Bunch** to operational branch manager for the Cedar Bluff branch; **Brittany McDonald** to assistant branch manager for Bearden branch; and **Helen Rodzevicius** to customer service representative/vault teller at Bearden branch.

Paragon Bank, Memphis, has appointed **Ronald Murphy** as vice president, aircraft lending. **Julia Sledge** was named as portfolio manager in private banking.



Murphy

Pinnacle Financial Partners, Maryville, has added three new staff to their Blount County team: **Regina Jennings** was named as senior vice president and financial advisor; **Chris Clanton** was named as a client service specialist; and **Kristi Knight** as a financial advisor assistant.

Pinnacle Financial Partners, Memphis, has added **Stacey Fantom** and **Jenny Thompson** as new senior vice presidents and credit advisers; **Gilland Sanders** as a financial adviser assistant and **Alan Poindexter** as a client service specialist.

Progressive Savings Bank, Jamestown, has promoted **Jennifer Brasel** to assistant branch manager of the Wartburg financial center.

Pinnacle Financial Partners, Nashville, has named **Beth Deering** as a senior vice president and financial advisor.



Deering

Regions Bank, Nashville, has named **Mike Platz** senior vice president and team leader for the commercial banking group; **Wesley Payne** vice president and commercial middle market relationship manager; **David Zickler** corporate banking associate; and **Jim Sloan** managing director in the corporate banking group.

Renasant Bank, Nashville, has named **Heath Albritton** as senior mortgage banker and manager of the bank's new Cool Springs office.

Security Federal Savings Bank of McMinnville, McMinnville has promoted **Kelly Basham** to senior vice president/information technologies officer; and **Michael Griffith** to senior vice president.

Sevier County Bank, Sevierville, has promoted **Allen Bell** to senior vice president and **Sheri Stalans** to senior vice president. Bell is director of operations and retail banking, and Stalans is director of accounting and the bank's controller. **Devon McKinzie** has been named senior vice president of commercial lending.

Southern Community Bank, Murfreesboro, has named **Raymond Shields** as city president for the offices in Ruthersford County.

After 49 years of banking, **Jim Hicks**, senior vice president and director of **SouthEast Bank, Cookeville** has retired.

Southern Heritage Bank, Cleveland, has promoted **Andy Baker** to branch manager at the Waterville Springs office on Dalton Pike.

Tennessee State Bank, Pigeon Forge, has named seasoned banker **Rachael Campbell** as operational branch manager/customer service representative at the Seymour branch office.

Jim Stallsworth, senior vice president of **TNBANK, Maryville**, retired Jan. 29 after 44 years in banking in Blount County.

Triumph Bank, Memphis, has named **Britin "Brit" Boatright** as executive vice president and chief banking officer, chief lending officer.

The Trust Company, Knoxville, has promoted **Jack Davidson** to vice president of personal trust.

United Community Bank, Alcoa, has welcomed **Wendy Martin** as vice president and branch manager.



Martin

In **Oneida, United Cumberland Bank's Loretta West** retired at year's end, 2015. West joined the bank as a bookkeeper in 1968 and retired from United Community Bank as executive vice president after 47 years of banking.

Wilson Bank & Trust, Lebanon, has named **Andy Jakes** as a senior vice president and eventual successor to regional president Barry Buckley, who plans to retire at the end of 2016. ■

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Community Corner

The Cookeville offices of **American Bank & Trust of the Cumberland**s, **Livingston**, hosted a cybersecurity education program for the Home Builders Association in the local area and presented by Cody Cross, AB&T chief technology and information security officer.



Citizens Bank of Blount County, Maryville, donated \$2,000 to the Blount County Food Pantry for the lease payment and a portion of the utilities expense. Accepting a check from Kathy Johnson, CBBC senior vice president and community relations outreach, is Evelyn Watson, director of the Blount County Food Pantry.

Citizens National Bank, Sevierville, donated \$6,400 toward the purchase of a new basketball scoreboard for New Center School, Mountain City. The new scoreboard was installed just in time for the start of basketball season.

In **Dyersburg**, **First Citizens National Bank** employees Kristol Sentell and Jeff Agee presented a \$1,000 check to Community Cancer Fund director Debbie Harris.

In **Fayetteville**, **Bank of Lincoln County**'s main branch, West College St. and Park City; **CB&S Bank**; **First Commerce Bank**; **First National Bank of Pulaski**, West College St. office and **First National Bank's Student Advisory Board**; **First Bank**; **Regions Bank**; and **U.S. Bank, N. A.** each were toy collections sites for the 49th annual Lincoln County Toy Drive, and bank staff and bank patrons at every bank collected toys to benefit the community's needy children. Each year, FNB Student Advisory Board members help with the buying and donating of toys, for the youth up to age 12, numbering each year over 550 local children.

John Sergent of **First Tennessee Bank, N. A., Lebanon**, has presented a check to Lebanon Wilson County Chamber of Commerce president and CEO Melanie Minter and Chamber vice president of operations Andrea Wilke for the Chamber Building Program. The donation contributes to First Tennessee's commitment to pay costs associated with major renovations of the Chamber building.

Bank On Memphis has developed a smart phone app, a marketing initiative designed to reach the thousands of unbanked and under banked Memphis and Shelby County residents. The app will help users find the closest bank branch offering low-or-no-cost bank accounts with minimal starting balances. Since 2010, Bank On Memphis, a partnership between the city of Memphis and local banks, was developed to bring people without a checking or savings account into the mainstream banking sphere. Recent reports state that Bank On has reached more than 6,000 Memphians since 2010, and there are more than a dozen traditional financial institutions participating in the program.

BancorpSouth Bank, Jackson, has made a \$2,500 cash donation to the American Cancer Society's *Making Strides against Breast Cancer* from BancorpSouth Bank's Pink Card MasterCard Debit Card Program. BancorpSouth's Pink Card program is designed to support breast cancer awareness by donating one cent per purchase transaction from activated Pink Cards to local organizations supporting breast cancer research.

First National Bank of Tennessee, Fairfield Glade, branch office hosted a month-long food drive in November for the Crab Orchard Care Center and collected over 600 pounds of quality food which was then distributed from Thanksgiving through the Christmas season to those in need.

First Volunteer Bank, Chattanooga, has announced that their Third Tailgate-a-Palooza was successful resulting in 47,306 cans donated for local food banks. Over 35,067 meals provided to the communities in the 24-branch area.

Home Federal Bank, Bearden branch manager Tracy Flynn received a donation of more than 400 pairs of socks for Mission of Hope's Blue Barrel Christmas campaign from River Sports Outfitters. Blue Barrel collections provide food and hygiene items, new clothing, and new toys for thousands of impoverished children and their families in the Appalachian Mountains. Home Federal Bank has served as a Blue Barrel collection site for more than a decade.

Homeland Community Bank, McMinnville, presented Main Street McMinnville with a check of \$800 toward the purchase of unique banners that will hang periodically in downtown McMinnville.

Late last fall, **SouthEast Bank, Farragut**, matched \$25,000 worth of donations to Goodwill Foundation of Knoxville. John Arnold, Jr., chairman of SouthEast Bank, says Goodwill's education and training programs have an exponential effect on people in the area, especially in terms of their ability to become self-sustaining contributors to the community. Funds raised will help Goodwill Industries-Knoxville Inc to further its mission to provide vocational services and employment for people with barriers to employment as well as to partner with Knox County schools helping students to get real-world training and find better-paying jobs.

Tennessee State Bank, Pigeon Forge, offers their customers a Patriot debit or credit card for an annual contribution of \$10 allowing them to show their support of local veterans and featuring artwork by local artist Robert A. Tino. TSB then donates all proceeds to the Smoky Mountain Service Dogs, an organization that trains mobility assistance service dogs to aid disabled veterans who have bravely fought for our country.

U. S. Bank Foundation represented by U.S. Bank, N.A., Newport, made a donation of \$1,500 to the Boys and Girls Club of Newport/Cocke County. In addition, the U. S. Bank Foundation made a donation of \$2,000 to Kids Putnam, Inc, an early intervention program serving children from birth to age three in the Upper Cumberland area.

continued on page 62

Throughout 2015, employees of **Tennessee State Bank, Pigeon Forge**, contributed to a charity fund. The agencies in Sevier County selected to receive funds were Sevier County Food Ministry, Salvation Army, Teen Christmas, and the King Family Library. In Jefferson County, a donation was made to Appalachian Outreach, Second Harvest in Knox County and in Cocke County, Feed My Sheep and the local Boys and Girls Club.



Community Corner, continued

In Morristown, Citizens Bank's senior vice president/lending Terry Hackney has won the *Joe Q. Dougherty Volunteer of the Year Award* for his work, dedication, and gifts over 27 years to the local Ministerial Alliance Temporary Shelter (MATS) when the shelter opened. In addition, 2015 Chairman of United Way and Citizens' senior vice president/market manager, Chris Horn, was praised for coordinating a very successful community campaign, surpassing its goal of \$1,440,000 by more than \$60,000.



Citizens Bank's senior vice president/lending Terry Hackney receives the *Joe Q. Dougherty Volunteer of the Year Award*. From left to right is 2015 Chairman of United Way and Citizens' senior vice president/market manager Chris Horn, Margie Hackney, and United Way Chair Roni Snyder.

U. S. Bank Foundation represented by U. S. Bank, N.A. McMinnville, made a donation of \$1,500 to Main Street McMinnville.



Empower Me Center received a donation by First Freedom Bank, Lebanon.

In honor of 10 years of service in the Wilson County community, First Freedom Bank, Lebanon, is spotlighting 10 worthy community service organizations, and making a donation in support of their efforts. The first honoree is Empower Me Center, the Lebanon organization that has served special needs individuals for 17 years. Empower Me Center is in the process of raising funds to build a permanent facility allowing their weekly enrollment to increase from 35 to more than 200 participants. ■

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TBA's peer forum programs are available exclusively for bankers working in specific fields, and give attendees an opportunity to learn through moderated peer exchange in a small group setting.



Contact Debbie Brickles
at dbrickles@TNBankers.org
for more information

PROGRAMS

- Branch Management Series
- CEO Forums
- CFO/Controller Forums
- IT/Operations/Information Security Officer Forums
- Retail Banking Officer Forums
- Senior Compliance Officer Forums
- Senior Human Resources Forums
- Senior Lender Forums
- Senior Bank Marketing Director Series



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1602-7 VARIOUS CAREER OPPORTUNITIES

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1602-6 COMMERCIAL LENDER

American Trust Bank of East Tennessee, a Knoxville based community bank, is seeking a Commercial Lender. This position develops and maintains new commercial loan business in the market area. Retains and strengthens current relationships while seeking to develop new business through various channels such as cross-sales and working referrals. The incumbent will analyze applicant's credit history and loan repayment capability. Negotiates credit terms, such as loan repayment methods and collateral specifications. Actively participates in local business and community events. Candidates should have bachelor's degree in business, finance, or related field or equivalent experience plus 5 years previous commercial lending experience. Proven track record of managing relationships and developing new business. Knowledge of lending policies, procedures, and regulations. Strong financial analysis abilities, solid credit administration skills, excellent communication skills, and sales ability a must. Qualified candidates can email their resume tosday@atbanktn.com EOE. M/F/D/V

1602-2 CREDIT ANALYST

Growing and profitable local financial institution seeks Credit Analyst. Provide a high level of customer service support for Commercial Lenders with middle market and upper middle market portfolios that have a complex degree of difficulty. The portfolios include commercial real estate and commercial and industrial loans. Responsible for analyzing financial statements and tax returns, monitoring compliance with Loan Policy and regulatory guidelines, assisting with the loan structure and preparing credit approval write ups for loans to present at the appropriate committee level. Contact Suk Lowman, HR Director at Sumner Bank & Trust at slowman@sumnerbank.com

1601-8 COMMERCIAL LENDER

TriStar Bank is seeking a qualified commercial lender in the Spring Hill/Williamson County area. This position develops and maintains new commercial loan business in the market area. Retains and strengthens current relationships while seeking to develop new business through various channels such as cross-sales and working referrals. The incumbent will analyze applicant's credit history and loan repayment capability. Negotiates credit terms, such as loan repayment methods and collateral specifications. Actively participates in local business and community events. Candidates should have bachelor's degree in business, finance, or related field or equivalent experience and 5 years' of previous commercial lending experience. Proven track record of managing relationships and developing new business. Knowledge of lending pol-

icies, procedures, and regulations. Must possess strong financial analysis abilities, credit administration skills, excellent communication skills, and sales ability. Excellent benefits including medical, dental, vision, 401(k), life insurance and long-term disability. Qualified candidates should email their resumes to becky.ragan@tristarbank.com. Equal Opportunity Employer

1601-7 TRAINING/PROJECT MANAGER WITH LOAN SOFTWARE COMPANY

Summary: Implement and Train new and existing clients using Integra's loan software program. Project Management duties include overseeing the planning, implementation and tracking new client projects and additional short-term projects. Implementation and Training will include onsite and web training. Must be able to travel. Desired Experience: Experience with Consumer and Commercial lending from operational or management level position is required. Experience with mortgage lending either through a bank or mortgage lender, training and/or implementation, and technical skills using Windows, SQL Server, and Windows Server would all be beneficial, but not required.

Send resume to Nancy Shurson, nshurson@integra-online.com

1601-5 ASSISTANT BRANCH MANAGER/LOAN OFFICER/COMMERCIAL LENDER

Middle Tennessee bank is searching for an assistant branch manager/loan officer for their Hendersonville branch. Three to five years of experience in loans preferred, but not required. Looking for energetic person to help develop and maintain new business and consumer relationships. Applicant would be required to comply with established lending and other policies of the bank. Exceptional customer service qualities are required. References appreciated. Please send resume and references to #1601-5, Attn: Penny Powlas at ppowlas@tnbankers.org

1601-4 BRANCH MANAGER/LOAN OFFICER/COMMERCIAL LENDER

Middle Tennessee bank is searching for a branch manager/loan officer/commercial lender for their Hendersonville branch. Three to five years experience in loans and management of people required. Would prefer five years. Looking for energetic person to help develop and maintain new business and consumer relationships. This individual would be responsible for the management of the branch, in accordance with the established lending and other policies of the bank. Applicant would assemble loan packages and approve loans that meet established lending criteria and are within approval limits. Assures compliance with all bank policies and procedures, as well as all state and federal rules and regulations. Exceptional customer service qualities are required. References appreciated. Please send resume and references to #1601-4, Attn: Penny Powlas at ppowlas@tnbankers.org

1512-5 AGENCY MARKETING OFFICER

Title Center of the South, LLC, located in Brentwood, Tennessee is seeking an energetic Agency Marketing Officer. Help us continue to be a leader in the market place by developing and maintaining relationships with banks, mortgage lenders, real estate attorneys, builders,

and realtors. The Agency Marketing Officer will be responsible for the management of affiliated agents and relationship building in Tennessee. Successful candidates will have a minimum of 5 to 10 years of experience in title insurance, real estate, mortgage loan and/or banking sales. Must be able to make presentations, lead discussions, analyze issues, and implement solutions. Must be self-motivated and be able to work autonomously. A 4-year degree or equivalent training and experience and travel up to 60% of the time are required. Interested candidates should apply at www.invtitle.com/careers. *The Agency is an equal opportunity employer. As such, the Agency offers equal employment opportunities without regard to race, color, religion, sex (including pregnancy), national origin, age, disability, genetic information, veteran status and other protected class characteristics.*

1511-7 CONSUMER LOAN OFFICER

Qualified candidate must have minimum of five years consumer and small business lending experience; Bachelor's Degree or higher in business/finance or advanced banking education is preferred. Candidate responsible for developing new business/customers, underwriting, structuring and closing consumer loans; maintaining and servicing existing portfolio. Must possess excellent oral/written communication skills; proficient computer skills, market bank's products/services and represent bank through participation in local community events. Qualified candidates only; send resume to HR@tnstatebank.com. Tennessee State Bank is an Equal Opportunity Employer of women, minorities, protected veterans and individuals with disabilities.

1510-3 MORTGAGE LOAN ORIGINATOR

A Knoxville based community bank is seeking a mortgage loan originator. This position develops and maintains new mortgage loan business in the market area. Retains and strengthens current relationships while seeking to develop new business through various channels such as cross-sales and working referrals. The incumbent will originate quality conventional and government residential loans based on secondary market guidelines; interviews loan applicants and execute loan applications and gathers needed income, asset, and credit docs; and effectively communicates with all parties while following through during the loan process to ensure timely closings. Candidates should have a minimum of 3 years' originations experience and the ability to demonstrate last 12-month origination volume. Must possess extensive knowledge of all laws and regulations related to mortgage lending, ensuring compliance with legal and regulatory requirements, FHA, VA, THDA, RD, and agency guidelines. Base plus commission. Qualified candidates can email their resume to Penny Powlas at ppowlas@tnbankers.org. EOE. M/F/D/V

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. View more positions at TNBankers.org/products/jobbank.

Professional Development Calendar

March 22

NEW 2015-2016 Senior Bank Marketing Director Series – Session 2 of 3
TBA Barrett Training Center, Nashville

March 22, 23, 24

Basic IRA Seminar
Knoxville, Jackson, Nashville

March 24

Introduction to Banking
TBA Barrett Training Center, Nashville

March 29 & 30

Human Resources Conference
Embassy Suites Hotel & Conference Center, Murfreesboro

March 30

Branch Management Series – Session 1 of 4
TBA Barrett Training Center, Nashville

March 31

2015-2016 Retail Banking Officer Forums – Session 2 of 3
TBA Barrett Training Center, Nashville

April 1

IT/Operations/Information Security Officer Forums – Session 1 of 3
TBA Barrett Training Center, Nashville

April 5 & 6

BSA/AML Compliance School
Airport Marriott, Nashville

April 5 & 6

Strategic Technology & Operations Conference
Embassy Suites Hotel & Conference Center, Murfreesboro

April 11

NEW Secured Lending: Protecting the Bank's Security Interest
TBA Barrett Training Center, Nashville

April 12

Loan Assistant and Loan Processor Workshop
TBA Barrett Training Center, Nashville

April 13

NEW Asset Based Lending
TBA Barrett Training Center, Nashville

April 20

NEW CSBS and TDFI Cybersecurity Conference
TBA Barrett Training Center, Nashville

April 21

2015-2016 Senior Human Resources Forums – Session 2 of 3
TBA Barrett Training Center, Nashville

April 24-26

Leadership Convention
Hilton Knoxville Hotel, Knoxville

April 26

FDIC - Directors' College/ Banker Outreach Program
Airport Marriott, Nashville

April 27, 28, 29

Basic Personal & Business Tax Return Analysis
Knoxville, Nashville, Jackson

May 3

Branch Management Series – Session 2 of 4
TBA Barrett Training Center, Nashville

May 4

2015-2016 Retail Banking Officer Forums – Session 3 of 3
TBA Barrett Training Center, Nashville

May 9-11

Washington Conference
Marriott Marquis, Washington, D.C.

May 10

IT Audit for Financial Institutions
TBA Barrett Training Center, Nashville

May 11, 12, 13

2015-2016 Senior Lender Forums – Session 3 of 3
TBA Gilliam Board Room, Nashville

May 16, 17, 18, 19

TRID Essentials
Jackson, Nashville, Knoxville, Kingsport

May 22-27

The Southeastern School of Commercial LendingSM
TBA Barrett Training Center, Nashville

May 24

2015-2016 Senior Compliance Officer Forums – Session 3 of 4
TBA Barrett Training Center, Nashville

May 24, 25, 26

CEO Forums – Session 2 of 3
TBA Gilliam Board Room, Nashville

June 2

NEW 2015-2016 Senior Bank Marketing Director Series – Session 3 of 3
TBA Barrett Training Center, Nashville

June 5-7

126th TBA Annual Meeting
Belmond Charleston Place, Charleston, S.C.

June 22, 23, 24

CFO/Controller Forums – Session 2 of 3
TBA Gilliam Board Room, Nashville

July 17-22

The Southeastern School of BankingSM I & II
Belmont University, Nashville

July 22

IT/Operations/Information Security Officer Forum – Session 2 of 3
TBA Barrett Training Center, Nashville

July 27 & 28

SBS Institute, Onsite Certified Banking: Security Manager
TBA Barrett Training Center, Nashville

August 8

NEW Commercial Real Estate Lending Issues in Today's Economy
TBA Barrett Training Center, Nashville

August 9

NEW How to Craft an Effective Commercial Loan Write-Up and Loan Committee Presentation Skill Building Techniques
TBA Barrett Training Center, Nashville

August 9

2015-2016 Senior Compliance Officer Forums – Session 3 of 4
TBA Barrett Training Center, Nashville

August 11

2015-2016 Senior Human Resources Forums – Session 3 of 3
TBA Barrett Training Center, Nashville

August 11 & 12

Internal Bank Audit and Risk Assessment School
TBA Barrett Training Center, Nashville

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