

THE TENNESSEE BANKER

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BANKERS ASSOCIATION

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ON THE COVER

Charleston, SC

Join us in Charleston, SC, for TBA's 126th Annual Meeting.

June 5–8 at Belmond Charleston Place

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Preparing the Next Generation: TBA's Executive Development Academy

By Colin Barrett, President, Tennessee Bankers Association

Grooming the next generation of banking leaders has become a hot topic in our industry, both in Tennessee and across the country—and for good reason: As a recent *American Banker* article on succession planning pointed out, since 2008, the average bank CEO age is roughly 58, while CEOs of banks that have sold have an average age of about 61. For the 35 bank deals announced during the first nine months of last year, according to a study from Morgan Stanley, the average seller's CEO was approaching 65.

I seldom attend a program where the professional development of our industry's future leaders is not addressed. In the 2016 TBA Membership Survey, it was listed by many of you as your top concern. And it is understandable as to why. Banker development, or the lack thereof, is shaping the banking landscape.

For many current bank executives, much of their own "grooming" came through mentor relationships, which remain an essential ingredient in preparing future leaders. I was reminded of this recently when I had the privilege of attending Ken Howell's retirement as Chairman of First Freedom Bank in Lebanon. As the program began, John Lancaster, CEO and incoming Chairman of the bank said, "I don't know where I'd be if Ken hadn't taken a chance on me."

Ken, who has had a storied career taking him from Commerce Union to SunTrust, First American, and First Tennessee, mentored a great number of bankers throughout our state—as have many of you. It was a way for successful bankers to pay it forward and help their banks transition



through the ever-changing environment our industry faces, from technology advances and increased regulatory burden to non-bank competition.

Here at TBA, we are increasingly looking for ways to help with this ongoing process, especially in terms of filling in the gaps between one-on-one mentoring and the technical training in areas such as compliance and credit trends.

With this in mind, the TBA is launching the *Executive Development Academy* this June. This in-depth leadership program will help attendees increase their leadership skills and have a positive impact on the banks that sponsor them.

The TBA program is modeled after respected leadership programs such as those conducted at the Wharton and Kellogg business schools with the goal of cultivating leadership skills, behaviors and habits.

The program is led by Drs. Daniel

Three Things to Prepare the Next Generation of Banking Leaders

- ✓ Encourage a banker to attend the *Executive Development Academy* that starts this June.
- ✓ Identify bankers to participate in the Young Bankers Division. From *Leadership Convention to Day on the Hill* to *Leadership Luncheons*, there is an opportunity for bankers to learn and network with peers throughout the state. For more information, contact Stacey Langford at slangford@TNBankers.org.
- ✓ Educate your bankers through *The Southeastern Schools of Banking*, *Commercial Lending and Consumer Credit* as well as *The Graduate School of Banking at LSU*. This year's *Southeastern School of Banking* is being held July 17-22 and registration is now open. For more information, contact Susan Taylor at staylor@TNBankers.org.

LeBreton and Larry Newton, two local corporate psychologists with experience consulting with organizations ranging from Fortune 500 companies to small nonprofits. Their clients include Belk Department Stores, Cracker Barrel, UPS, Burger King, and many more.

And the best part of the *Executive Development Academy* is the ability to measure the results of the program and build a plan for individual development. Measurements include:

Individual Leadership Assessment, which will include ratings and descriptions of each participant's strengths and opportunities in terms

of leadership behavior, personality, and reactions under stressful conditions.

Pre/Post Program Surveys, which will provide baseline data gathered from sponsors, supervisors, and direct reports regarding the participant's effectiveness and impact as a leader. The same brief survey will be administered after the final session to serve as an indicator of the participant's growth throughout the program.

Individual Development Planning will be offered at the end of each session, allowing participants to create a detailed description of what they are going to improve and how they are going to do it. Participants will share their development plans with their sponsors, set milestones and deadlines for achievements, and make meaningful progress before the next program session.

This is the kind of program we believe TBA must increasingly offer to our members to help them groom our leaders of tomorrow. I hope you agree that sponsoring some of your up-and-coming associates to attend the *Executive Development Academy* is another meaningful way to "pay it forward."

For more information, please visit TNBankers.org or email me at cbarrett@TNBankers.org. Together, let's build a strong future for our industry. ■

-Colin

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PACs Can Pack Political Power

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

As election campaigns gear up after the end of the state legislative session, one of the first orders of business for candidates is raising money. State legislators, prohibited from soliciting campaign funds during legislative session, make fundraising a top priority once session ends. A candidate running for office once asked a consultant for his top three pieces of advice: raise money, raise more money, and raise as much money as possible. Not to be outdone, Congressmen can raise funds year round. While money isn't everything, more often than not the candidate with the most amount of money has the best chance to win. Let's face it, campaigns are essentially marketing organizations. The organization that can deliver their message to the largest audience for the longest period of time will likely get the most voters.

While the use of traditional PACs such as TBA's BankPac is the norm, campaign finance law changes have expanded the use of other financing vehicles. These include party and caucus PACs, independent or "Super PACs," leadership PACs, and educational foundations as fundraising vehicles.

TBA BankPac is the principal method for the Tennessee banking industry to provide collective support to candidates through individual and now permissible corporate contributions from TBA member banks and their employees. (Note: corporate contributions are permissible only from state-chartered banks and may be used only in the state fund to support state candidates). A committee of Tennessee bankers from each of the state's three grand divisions lead BankPac and determine which can-

didates to support at both the federal and state level. It is nonpartisan and contributes to a wide array of candidates. Contributions to BankPac do not, however, supplant the need for individual banker contributions to the other political financing vehicles.

To expand their influence and, frankly, raise more dollars, many candidates have formed what are known as leadership PACs. These are a form of independent PACs that can generate (or contribute) money both to the individual candidate in a leadership position and help fund other candidates as a means of leveraging his/her leadership position. TBA BankPac, as a matter of policy, does not contribute to leadership PACs.

Independent or "Super PACs" are a result of Supreme Court decision "Citizens United v. Federal Election Commission," which held that these PACs can make independent expenditures that are not coordinated with any particular candidate as a matter of free speech. Thus, there are no limits in either the amount that individuals can contribute to them, nor the amount that they can spend in campaign advertising.

Although many newspaper headlines are filled with stories about the presidential candidates having super PACs, they are not limited to presidential campaigns and exist for particular candidates and for particular industries, including bankers. A few years ago a group of bankers formed "Friends of Traditional Banking." This is a grassroots effort, organized by bankers, that is designed to target one or two key congressional races each election cycle for additional funding and support.

A more recent banker advocacy group is an educational foundation, the Fund for Economic Growth. This

BankPAC

Thanks to the leadership of InsBank's Jim Rieniets, Chairman of the TBA BankPac Committee, and the committee members, 2015 was another record year for BankPac. 2016 fundraising is already heating up and it is imperative that we stand united as an industry in supporting pro-banking candidates. For more information, visit www.TNBankers.org/advocacy/bankpac, or please contact Amy Heaslet at aheaslet@TNBankers.org. ■

is a 501(c)(4) which under law can provide public information as well as political advocacy. The fund must dedicate at least 51 percent of its resources to public education campaigns, leaving the remaining 49 percent for potential direct political contributions. It is one more channel permitting bankers to bring their message to the public on key banking issues (like the need for regulatory reform) and to participate in the election process, thus increasing the industry's influence in Washington.

This year's election will set the direction of the Congress and state legislatures for the next several years. Electing candidates who will support business interests and advocate for much needed regulatory reform is an essential goal of the banking industry in this election. Your contributions to BankPac, individual candidates and the other campaign vehicles is a necessary part of the overall advocacy efforts of bankers everywhere. ■

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TDFI Compliance Engagement Furthers Quest for Regulatory Balance

By Greg Gonzales, Commissioner, Tennessee Department of Financial Institutions

In recent articles, I have discussed the philosophy, mission, and goals of the Department. The basic mission is to ensure safety and soundness, but give banks the opportunity to contribute to economic progress. We simply call that Regulatory Balance. Now, I'd like to take the opportunity over the next few articles to demonstrate through specific issues how this mission is applied.

The consumer compliance area has long been a target for Department engagement as we have seen compliance issues have more of an impact on bank conditions in recent years. Our goal to the Governor was to establish a presence in the compliance area. Not only do compliance issues have more of an impact on the assessment of bank operations, but also we believe the lack of state regulatory presence has resulted in a lack of regulatory balance in this area over time. Working with our federal partners, we can create a more balanced regulatory environment.

The specific goal is not to create another compliance examination program. Instead, with one Compliance Specialist we want to understand what the compliance regulatory environment looks like on an ongoing basis. We are reviewing federal compliance exams in order to draw lessons learned. We want to be engaged on compliance issues that arise in the state and have input. From our involvement on these issues, our goal is to be a resource to the banking community and hopefully help banks be successful and avoid common pitfalls. Ultimately, our goal is to obtain a great understanding of the state compliance environment so that we can advocate to our federal partners

and Congress for any needed changes that would better find a balanced regulatory environment. The ultimate goal is not more regulation, but finding ways to help banks provide important financial services and products to the people of

Ultimately, our goal is to obtain a great understanding of the state compliance environment so that we can advocate to our federal partners and Congress for any needed changes that would better find a balanced regulatory environment.

Tennessee.

The following are our general observations from the first year of our compliance work. As many of you know, Jim Dewhirst is our Consumer Compliance Liaison and has done a magnificent job of understanding the landscape and giving us a seat at the table on issues surfacing in the state. If you have not met Jim yet, you ought to make a point to reach out to him. In turn, he is reaching out to the industry. I want to also commend our federal partners for communicating and working with Jim. We cannot be successful in this effort if federal compliance staff will not work with us.

One of the first things Jim did, and continues to do, is review compliance exams. It will come as no surprise that Fair Lending continues to be a heavily scrutinized area. But what is new is the attention that federal regulators are paying to the issue of "redlining." In an earlier time, this was all about not making mortgage loans in low income or high minority tracts so that you would seem to draw a red line around these areas. Now, it is being viewed from the standpoint of an access to credit issue. Unlike an earlier time, this does not appear as an intentional action of the bank. Rather, it is generally unforeseen by the bank and based on how the bank advertises, markets or structures all forms of credit products, not just mortgage loans.

From this and other exam items, one of the most important things that bankers can be doing today is to monitor your lending patterns, products and marketing. Think about whether you are avoiding some groups or areas without good reason—understanding that it will be the regulators that will decide if there is good reason or not. Indeed pay close attention when a compliance examiner tells you to enhance monitoring of Fair Lending. Always better for the banker to discover and deal with an issue rather than have the examiner bring it to your attention.

UDAP is another area that catches the attention of banker and examiner alike. Is your bank causing consumer harm? I am sure that you don't intend to, but examiners keep finding ways that you might be. Areas that have been targeted recently include continuous overdraft fees and overdraft protection. On overdraft fees, are

you making those charges EXACTLY how your disclosures describe them? Review all of your disclosures on a periodic basis and follow it through to how things work in your systems. The same thing applies to overdraft protection. Make sure you follow what you disclose to the customer.

There are many other areas that need to be monitored, and we may discuss some of those things in a later article. But, let me wind up by giving Jim's basic points of success for compliance programs.

- **Be sure to address issues from prior exams and audit.** You know that is low hanging fruit for examiners and it is a huge red flag when bankers are unable to correct problems previously noted.

- **Document your efforts.** Show examiners that you are tracking exceptions until they are corrected and monitoring what is happening in the bank. Examiners love to see your efforts at keeping the bank on the right path, so document that.

- **Keep senior management and the board fully informed and document what is being done to maintain a healthy compliance program.** Keep policies and procedures updated as well.

- Regulators want a comprehensive and directed training program, so make that effort as well.

Finally, I want to remind you that our goal is to better understand the con-

sumer compliance area and to bring balance where it might be lacking. It is important for each bank to commit to strong guidance from the board of directors and adequate resources from management to ensure a successful compliance management system. We believe in the fundamental assumption that the community bank relationship model is a firm deterrent to consumer harm. We all have the same goal—provide Tennesseans with fair and needed financial services. That is the end game, not regulation which is simply a means to the result we all want to see. The Department still believes that any institution that acts in good faith and tries to serve citizens in a fair way will ultimately succeed. We will do our best to help you make that happen. ■

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Putting Customers in Homes—Despite Washington

By Rob Nichols, President and CEO, American Bankers Association

Bankers are a resilient bunch. I know this from the years I have spent working for what I consider to be the most important industry on the planet during what was the most challenging time for banking in a generation.

And I know it from the conversations I have been having on the road these past few months, hearing bankers express both frustration with current banking policy but also resolve to do what it takes to serve their customers.

In fact, these twin sentiments are documented in the results of ABA's latest real estate lending survey. The survey of 159 banks, 68 percent with less than \$1 billion in assets, turned up seemingly contradictory findings. It found, for instance, that 72 percent think the ability-to-repay/Qualified Mortgage rule will continue to restrict credit availability and 75 percent say regulation is having a negative impact on their business.

But it also found that more banks—74 percent last year, compared to 67 percent in 2014—are willing to extend some non-QM loans, even if on a highly targeted basis. It also found that banks made the highest percentage of loans to first-time homebuyers—15 percent—in the survey's 23-year history.

These latter findings are far from a vindication of Washington's approach to mortgage rulemaking. Instead, they should be seen as a testament to banks' resiliency and customer focus.

Few would call the current mortgage lending environment particularly appealing. Between the dramatic increase in prescriptive mortgage regulations and the persistent low interest



Every time you lose a customer due to regulatory rules, drop a line to your elected representatives. Tell them one less loan was made today because Washington has tied your hands.

rate environment, there's not much to recommend the line of business. But customers still want to buy homes. And bankers know better than anyone that communities need vested homeowners to truly thrive. That's why bankers are finding a way to deliver what customers want and need, Washington be damned.

While this is a positive, it shouldn't let policymakers off the hook. Yes, there are banks that are making loans happen. But there are still 26 percent too concerned with liability to make a non-QM loan. And more than a third in the survey report that they have lost customers due to the increased time and paperwork it takes to approve a loan. Where did these customers go—to a less-regulated lender?

Increased costs to the banks are a given. More than eight out of ten bankers said their compliance costs have climbed thanks to increased personnel, added technology costs and a loss of efficiency. Ninety two percent cite increased time allocation.

Of course, members of Congress don't care what regulation costs banks. But they do care what it costs their customers. So let me suggest that every time you lose a customer due to regulatory rules—whether because they couldn't stand the hassles and dropped out of the process, or because their debt-to-income ratio didn't make the QM cut—drop a line to your elected representatives. Tell them one less loan was made today because Washington has tied your hands.

Let lawmakers experience the same steady drip of frustration that you have experienced these last few years as one Dodd-Frank rule after another has made an obstacle course of mortgage lending. Your stories can help persuade Congress to take action—giving lawmakers the chance to demonstrate that they are as committed to their constituents and communities as banks are theirs. ■

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DAY ON THE HILL

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TBA's Young Bankers Division hosted its annual Day on the Hill March 8 at the State Capitol in Nashville. More than 40 bankers from around the state joined TBA's government relations team for a day of advocacy and observation of the state's legislative process. The success of the day is credited to Tennessee bank executives encouraging their younger leaders to become involved in the political process and the value the industry places in strong legislative relationships.

The day-long program began with breakfast in the Capitol and a group session in the House of Representatives chamber. Lieutenant Governor and Speaker of the Senate Ron Ramsey, Speaker of the House Beth Harwell, and Chairman of the Senate Commerce and Labor Committee Jack Johnson addressed the group and delivered their unique perspective on the legislative process, priority issues for 2016, and the importance of citizen engagement.

A highlight of the day, as in the last several years, was the luncheon hosted by Bone McAllester Norton PLLC at their offices across the street from Legislative Plaza. The luncheon provided an opportunity for bankers to hear an informative and candid panel discussion, which included Bone McAllester member and general counsel Trace Blankenship, Representative Craig Fitzhugh, Democratic Leader (D-Ripley), and Representative Steve McManus, Chairman of the Insurance & Banking Committee (R-Cordova). Representative Mike Stewart, Democratic Caucus Chairman (D-Nash-

ville), joined the group for welcoming remarks.

Early March is a great time to witness the legislature while it is at its peak of activity. Attendees had the opportunity to view numerous committee hearings, witness debate on some of

the year's most high profile bills, and participate in group office visits with legislators to discuss local issues.

For more information about programs presented by the Young Bankers Division, please contact Stacey Langford at slangford@TNBankers.org. ■



Lieutenant Governor Ron Ramsey



The group met in the House Chamber.



Speaker of the House Beth Harwell



Senator Jack Johnson



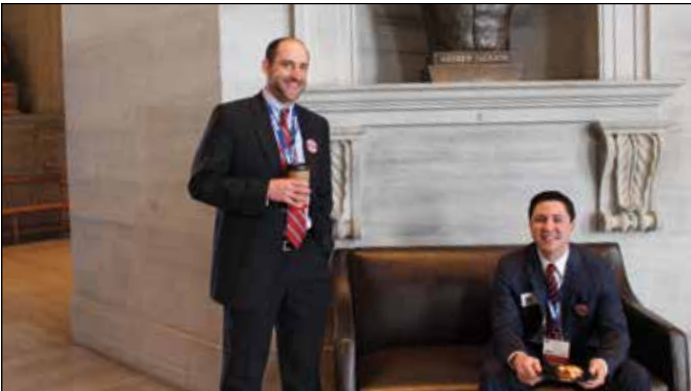
Allison Winters, Billie Jo Parker, and Melanie Luckey



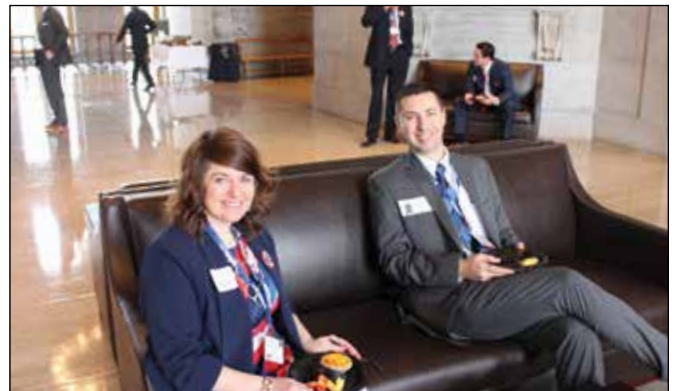
Michelle Bing and Bo Blanken



Matt Rigsby, Kasey Hempel, Jessica Clark, and Rep. Joe Pitts, Clarksville



David Conner and Josh Lane



Melanie Luckey and Jonathan Medley



Matt Rigsby and Johnathan West



Bond Jones, Jonathan Medley, and Kevin Sanders



**Robert Bradley
and Lieutenant Governor Ron Ramsey**



Doug Haehl, Johnathan West, Billy Snyder, Rep. Kelly Keisling, Ray Comer, Zach Carter, Daniel Greer, and Ron Alan Powell



James Fuller and Michelle Bing



**Derrick Whitten, Sam Short
and Emily Gray**



Ray Comer and Ron Alan Powell



**Charles Bone welcomes the group
to lunch.**



**Trace Blankenship of Bone McAllester
Norton introduces Rep. Craig Fitzhugh
and Rep. Steve McManus**



**Charles Robert Bone addresses the
group.**



**Bo Blanken, Allison Winters, Sen. John Stevens, Billie Jo Parker, Michelle Bing,
and Melanie Luckey**



Rep. Mike Stewart



Minority Leader and past TBA Chairman Rep. Craig Fitzhugh with House Insurance and Banking Committee Chairman Rep. Steve McManus.



James Fuller, Crystal Hillis, Suzanne Walker, Rep. Janice Bowling, Tim Land, and Robby Moore



Young Banker Division board members Johnathan West, Josh Lane, and Bo Blanken



Amy Heaslet, Michelle Bing, Melanie Luckey, Bo Blanken, Stacey Langford, and Josh Lane



Robby Moore, Justin Nipper, and Trace Blankenship



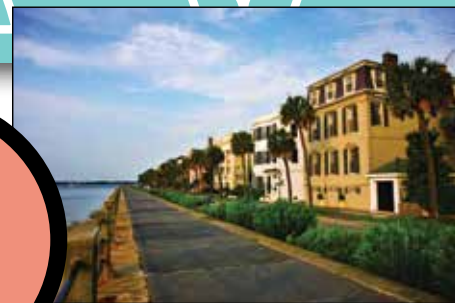
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126TH ANNUAL MEETING

BELMOND CHARLESTON PLACE
CHARLESTON, SOUTH CAROLINA
JUNE 5-7, 2016



CHARLESTON'S SOUTHERN CHARM AWAITS 126TH ANNUAL MEETING

Historic Charleston is bursting with Southern charm and hospitality. Thanks to its vivid history, stately mansions, and groundbreaking restaurants, it's the ideal location for the Tennessee Bankers Association's 126th *Annual Meeting*.

The Belmond Charleston Place will host the event June 5-7, 2016. It's situated in the very heart of downtown Charleston, in the historic district and within walking distance of all the major attractions. While visiting, take in incredible views of the Battery and the French Quarter as you stroll the Waterfront Park, then enjoy the gardens at Middleton Place. At night, try a ghost tour for an introduction to the spooky side of the city.

Along with the business sessions, there's plenty of TBA events for guests to network with one another and to enjoy all that South Carolina's Lowcountry has to offer. Events include 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.

In the following pages, you'll learn more about the event's speakers, our generous sponsors, and more. ■

**Follow along with the fun on social media.
Search the hashtag #TBAAnnualMeeting
on Facebook, Twitter, and Instagram.**



BUSINESS SESSION SPEAKERS

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

MONDAY, JUNE 6

COFFEE WITH THE COMMISSIONER

Greg Gonzales, Commissioner, Tennessee Department of Financial Institutions, Nashville, TN

TRANSFORMING BANKING FROM THE INSIDE-OUT: BUILDING A CULTURE THAT DRIVES PERFORMANCE

Moderated by **Joe Sullivan**, CEO, Market Insights, Inc, Chicago, IL

Panelists: **Jeff Agee**, Chairman/CEO, First Citizens National Bank, Dyersburg, TN and **Jim Rieniets**, President/CEO, InsBank, Nashville, TN

ICBA UPDATE

R. Scott Heitkamp, ICBA Chairman-elect, President/CEO, ValueBank Texas, Corpus Christi, TX

GARDEN & GUN: CELEBRATING THE SOUL OF THE SOUTH

Rebecca Wesson Darwin, Founder/CEO, Garden & Gun, LLC, Charleston, SC

TUESDAY, JUNE 7

THE TOP FIVE AREAS OF FOCUS FOR BANK CEOS AND DIRECTORS

Jason Caskey, CPA, Financial Services Practice Leader, Elliott Davis Decosimo, Franklin, TN

Bill Bossong, Financial Services Consulting Leader, Elliott Davis Decosimo, Franklin, TN

ECONOMIC OUTLOOK: THE ECONOMY IN 2016

Dr. Edmond J. Seifried, Co-Chairman, Seifried & Brew, LLC, Bethlehem, PA

ABA UPDATE

Paul Willson, ABA Government Relations Chairman, and Chairman, Citizens National Bank, Athens, TN

UNDERSTANDING THE FUNDAMENTALS: KEEPING THE 2016 PRESIDENTIAL CAMPAIGN FROM FEELING LIKE A ROLLERCOASTER RIDE

Bruce I. Oppenheimer, Professor of Public Policy and Education, Vanderbilt University, Nashville, TN

SPEAKERS



Agee



Bossong



Caskey



Darwin



Gonzales



Heitkamp



Oppenheimer



Rieniets



Seifried



Sullivan



Verble



Willson

ANNUAL MEETING ELECTIONS

Under the Tennessee Bankers Association bylaws, the TBA board of directors functions as the nominating committee in the process for electing officers and directors each year. In accordance with the bylaws, these nominees must be announced in advance of the meeting via email to the member CEOs and published in *The Tennessee Banker*.

The TBA board has nominated the following bankers for election during the 2016 *Annual Meeting* in June:



Muse Shirley Nigh Wilson

VICE CHAIRMAN

John Muse
Chairman/President/CEO
Farmers State Bank, Mountain City

EAST TENNESSEE DIRECTOR

George Shirley
Chairman/President/CEO
Citizens Bank and Trust Company
of Grainger County, Rutledge

MIDDLE TENNESSEE DIRECTOR

Bill Nigh
Regional CEO
The Bank of Nashville, Nashville

WEST TENNESSEE DIRECTOR

H. McCall Wilson, Jr.
President/CEO
The Bank of Fayette County, Piperton

Elections will be held during the Tuesday, June 7, morning business session. Each member bank charter is entitled to one vote.

If you have questions about the nomination or election process, please contact TBA President Colin Barrett at cbarrett@TNBankers.org. ■

2015-2016 OFFICERS & DIRECTORS



CHAIRMAN
David C. Verble
President and CEO
Citizens National
Bank, Sevierville



CHAIRMAN-ELECT
Gordon Majors
President and CEO
The Hardin County
Bank, Savannah



VICE CHAIRMAN
Lee M. Moss
President
Franklin Synergy Bank,
Murfreesboro



PRESIDENT
Colin Barrett
Tennessee Bankers
Association,
Nashville

DIRECTORS

J. Lee Stewart, President/CEO, Southern Heritage Bank, Cleveland
M. Terry Turner, President/CEO, Pinnacle Bank, Nashville
H. McCall Wilson, Jr., President/CEO, The Bank of Fayette County, Piperton
R. Lynn Shipley, Jr., President/CEO, TriSummit Bank, Kingsport
Phillip L. Crawford, President/CEO, First Farmers and Commercial Bank, Pikeville
Michael E. Cary, President/CEO, Carroll Bank and Trust, Huntingdon
Michael Kramer, President/COO, FSG Bank, N.A., Chattanooga
Betty Sue Hibdon, President/CEO Emeritus, Citizens Bank, Hartsville
D. Bryan Jordan, President/CEO, First Tennessee Bank, N.A., Memphis

PAST CHAIRMEN – EX-OFFICIO DIRECTORS

Anderson “Andy” L. Smith, Senior Vice President/East Tennessee
Regional President, HomeTrust Bank, N.A., Morristown
Jeff Agee, Chairman/CEO, First Citizens National Bank, Dyersburg
William B. Marsh, Chairman/CEO, First Commerce Bank, Lewisburg

DIVISION CHAIRMEN – EX-OFFICIO DIRECTORS

Independent Bankers Division

Phillip Renfro, President/CEO, Community Bank, Lexington

Young Bankers Division

Chris Schlueter, Vice President, FirstBank, Nashville

Corresponding Bank Division

Ronald G. Smith, Mid-America Regional President, Regions Bank, Nashville

ABA State Chairman

John Jordan, Area President, The Community Bank of East Tennessee, a division
of Southern Bank of Tennessee, Clinton

ICBA State Chairman

Thomas Bates, Jr., President/COO, Legends Bank, Clarksville

Financial Products & Services, Inc., Chairman

John Muse, Chairman/President/CEO, Farmers State Bank, Mountain City

Government Relations Committee Chairman

R. Molitor Ford, Jr., Vice Chairman/CEO, Commercial Bank & Trust Co, Memphis

TBA BYLAWS AMENDMENT ON CONVENTION AGENDA

One of the hallmarks of best practices in corporate governance is regular review and update of an organization's documents, including its bylaws. This applies not only to for-profit corporations, but also to nonprofit corporations.

Because of statutory changes regarding corporate governance made by the Tennessee Legislature, which took effect January 1, 2015, and organizational process changes, TBA included review of the Association's bylaws as part of its 2015 Strategic Plan. The review was completed and presented to the Association's board at its summer meeting last year. The board approved and recommended revised bylaws for approval by Association members at the upcoming *126th Annual Meeting* in Charleston, SC.

The following are highlights of the changes. A complete copy of the proposed bylaws is available on the member section of the TBA website at <http://bit.ly/1OcZkOw>.

Changes include the following:

- Adds introduction that the bylaws are to be read in conjunction with the charter and statutory requirements. Where not specifically set out in an organizational document, the authority and affairs of the corporation are managed under the direction of the board.
- Provides that regular bank members are admitted upon application and payment of dues, but do not

require a specific vote of the board of directors. This conforms to current practice.

- Includes two categories of associate members: service providers and financial industry affiliates. These categories were previously in a board policy but statute now requires them to be in the bylaws.
- Provides for notice and a process for termination of membership in the Association. This is revised to conform to statutory changes.
- Changes the name of the Correspondent Bank Division to the Large Bank Division, and sets the threshold at \$10 billion in assets instead of \$1 million in correspondent bank deposits.
- Provides that the chairman of the Association subsidiary, Financial Products and Services, Inc, is an ex-officio member of the board. This does not change the board size, but designates one of three at-large positions for the Financial PSI chairman.
- Provides that the chairman-elect will fill the unexpired term of the chairman during a year instead of the board selecting one of the three directors from the same geographic region as the current chairman.

If you have any questions or need additional information regarding the bylaws changes, please contact Tim Amos, Executive Vice President/General Counsel and Corporate Secretary, or Amy Heaslet, Senior Vice President and Deputy Counsel at the Association office. ■

ANNUAL MEETING EXHIBITORS

Affinion Group, Franklin, TN
AmTrust North America, Cleveland, OH
Ascensus, Inc., Brainerd, MN
Bank Financial Services Group, Inc., Nashville, TN
Bankers Healthcare Group, LLC, Syracuse, NY
BrandPoint Design, Brookfield, WI
Computer Services, Inc., Paducah, KY
Construction Consultants, Chattanooga, TN
CNA, Atlanta, GA
Crescent Mortgage Company, Knoxville, TN
Eclipse Brand Builders, Suwanee, GA
Ellsworth Systems, LLC, Franklin, TN
Federal Home Loan Bank of Cincinnati, Cincinnati, OH
Financial PSI, Nashville, TN
Harland Clarke, San Antonio, TX
High Cotton, Birmingham, AL
Holtmeyer & Monson, Memphis, TN
Investors Title Insurance Company, Chapel Hill, NC

Jack Henry Banking, a division of Jack Henry and Associates, Monett, MO
KraftCPAs PLLC, Nashville, TN
Level 5, Atlanta, GA
Mauldin & Jenkins CPA LLC, Chattanooga, TN
Meyer Chatfield Corporation, Nashville, TN
National Payment Systems, Greenbrier, TN
Ncontracts, Brentwood, TN
NetGain Technologies, Chattanooga, TN
NFP Executive Benefits, Brentwood, TN
Office of the Comptroller of the Currency, Washington, DC
Professional Bank Services, Inc., Brentwood, TN
Promontory Interfinancial Network, LLC, Arlington, VA
PYA, Knoxville, TN
SHAZAM Network, Collierville, TN
SIB Fixed Cost Reduction, Charleston, SC
Travelers, Charlotte, NC
Valuation Compliance Services, LLC, Arrington, TN
Works24, Edmond, OK



Always popular at Annual Meeting, the exhibit show for 2016 is sold out.

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PLATINUM

Elliott Davis Decosimo, LLC, Franklin, TN—*Harbor Cruise*
Financial Products and Services, Inc., Nashville, TN—*Banquet*
FTN Financial, Memphis, TN—*TBA Board Dinner*
Investors Title Insurance Company, Chapel Hill, NC—*Dessert Reception*
Olsen Palmer, Washington, DC—*Chairman's Reception*



GOLD

Citizens National Bank, Sevierville, TN—*Carriage Rides*
Crowe Horwath LLP, Franklin, TN—*Guest Room Keys*
Federal Home Loan Bank of Cincinnati, Cincinnati, OH—*Closing Banquet Reception*
ICBA Bancard and TCM Bank, Washington, DC—*Continental Breakfasts*
Pathway Lending, Nashville, TN—*Golf Tournament and Private Reception*
Raymond James, Memphis, TN—*Lunch in Exhibit Hall*



SILVER

Alexander Thompson Arnold, PLLC, Milan, TN—*Dessert Reception Music*
Banc Compliance Group, LLC, Franklin, TN—*Mobile App*
Clarity Appraisal Management, LLC, Nashville, TN—*Monday Coffee Bar*
Earl R. Whaley and Company, Alcoa, TN, and **Mountain Life Insurance Company**, Alcoa, TN—*Brochure Printing*
First National Banker's Bank/First National Banker's Bank Capital Markets, Birmingham, AL—*Pens and Grand Prize Giveaway*
Helms Briscoe, Atlanta, GA—*TBA Board Dinner*
KraftCPAs PLLC, Nashville, TN—*Pocket Agenda-at-a-Glance*
Mauldin & Jenkins CPAs, LLC, Chattanooga, TN—*Banquet Wine*
NetGain Technologies, Chattanooga, TN—*Tuesday Coffee Bar*
Pugh CPAs, Knoxville, TN—*Banquet Centerpieces*
SHAZAM Network, Collierville, TN—*Professional Photographs*



BRONZE

American Bankers Association, Washington, DC—*Refreshments at Registration*
Bankers Healthcare Group, LLC, Syracuse, NY—*Printed Registration List*
CenterState Bank, Brentwood, TN—*Bottled Waters*
PYA, Knoxville, TN—*Note Pads*
ServisFirst Bank, Birmingham, AL—*Tote Bags*
S&P Global Market Intelligence, Charlottesville, VA—*General Sponsor*
Travelers, Charlotte, NC—*Golfers' Boxed Lunches*

'Spare Time' Just Another Opportunity for Tommy Whittaker

The Farmers Bank President and CEO Stays Active in Public Service, Politics

Tommy Whittaker gave up golf years ago because the game is “too frustrating.” He used to be a serious runner, but he wore his knees out and can’t do it anymore. He has a swimming pool that he seldom uses. He enjoys traveling with his wife, but he admits he doesn’t do that near enough. And as of yet, he has no grandchildren to dote on.

So what does the president and CEO of The Farmers Bank in Portland do in his spare time?

“I really don’t have any spare time,” Whittaker says, adding quickly that he doesn’t want people to think he is a “workaholic.”

Where some people enjoy spending a day on the lake bass fishing or hiding in a duck blind for hours on end with a shotgun and a Labrador retriever, Tommy Whittaker enjoys public service—something he considers an honorable endeavor and, for him, a personal responsibility.

In addition to leading one of the state’s most consistently successful banks, Whittaker is president of the Cumberland Electric Membership Corporation, a 75-year old power distribution cooperative that serves Cheatham, Montgomery, Robertson, Stewart and Sumner counties, and is in the fifth year of a six-year term on the University of Tennessee Board of Trustees, to which he was appointed by Gov. Bill Haslam.

When he is not juggling those time-consuming responsibilities, Whittaker can likely be found deeply involved in Republican Party politics at the local and state levels—something he is passionate about. In this part of Middle Tennessee, he is a go-to guy for those running for public office, and candidates know that when Tommy Whittaker supports them, he is going to be doing more than just writing a check.

Steady Philosophy

The Farmers Bank was chartered in 1912 in Portland, a town of about 11,000 people located 40 miles north of Nashville. With \$590 million in assets, it is the market leader in its footprint, which includes all of neighboring Robertson County and Sumner County except for Hendersonville and Gallatin.

When Whittaker started working for Farmers Bank in 1976, it was a small community bank with \$25 million in assets. Much has changed since then as Portland and the surrounding area have grown along with the Nashville Metro area; but the bank’s operating philosophy has remained steady and unchanged.

“We have always emphasized maximizing our earnings as opposed to growing just to hit a certain size,” Whittaker said. “The board understands that we have to grow, but we have always emphasized making money and performance. If you do that, growth takes care of itself.”

The bank does not feel pressure to reach a certain asset size—such as the \$1 billion mark, for example. It is not grooming itself to become attractive to another bank, nor does it see a need to grow through acquisitions. Instead, it is focused on serving its loyal customer base and providing a good mix of small business and real estate loans to help the area grow and maintain a steady revenue stream.

“Our loan demand is picking up after a few weak years, and we expect our assets to grow significantly this year,” Whittaker said. “But even during the financial downturn, we never failed to pay our stockholders a dividend, and the last two years our earnings were up more than 40 percent over the previous years. This year, we are on track for having the best year for earnings in the history of the bank.”

The Farmers Bank is widely held, with about 450 shareholders. They include some members of the original founding families, but Whittaker is not among them. Having spent all but 18 months of his 42-year career at the bank, however, Whittaker no doubt feels a familial tie to the bank’s success.

While attending the University of Tennessee in Knoxville as a finance major, Whittaker decided he wanted to work for a bank. When he graduated in 1974, Whittaker went straight to the president of The Farmers Bank and told him he would like to work there.

“He told me they would love to hire me, but they didn’t have anywhere to put me—literally. They didn’t have space.

continued on page 26



A 1974 graduate of the University of Tennessee Knoxville, Whittaker majored in finance and got his first banking job at First National Bank of Springfield after simply looking them up in the phone book.

Three Quotes



Whittaker with former UT Football Coach Johnny Majors



Whittaker with Rep. William Lamberth

"Being on the UT Board of Trustees gives me an opportunity to give back to the school, where my wife and I both graduated, and that I think a lot of. Despite what you may see in the paper these days, there are a lot of great things going on at UT... the academic piece is phenomenal."

"We had a county election recently, and I think I raised money for about half the candidates."

"I love all programs and speakers at the TBA convention, but my favorite part is talking to other bankers about how they approach certain problems. We're all competitive, but when we get away and spend time together, we learn a lot from each other."



The Farmers Bank was chartered in 1912 in Portland, a town of about 11,000 people located 40 miles north of Nashville.

Whittaker, continued

So I went home and opened up the phone book and the first bank I came to was First National Bank of Springfield. So I dialed that number and talked to Bill Moreland. I told him the same thing and he said, 'Come on over and talk to me.' I did, and he hired me on the spot. I look back on that and think it's pretty amazing that's the way my banking career got started.

"There were a lot of great people at the bank; Edwin Bryant was the president, and I learned a lot in a short period of time. Eighteen months later, I got a call from The Farmers Bank, and they asked me if I was still interested in working for them. They said they had a spot for me at the White House branch, and since that is where I grew up, I jumped at the offer.

"I went to work with Lanny Wilkinson, and I learned a lot from him. It was very interesting to watch him work. This was in the mid-70s and most of the lending we did was consumer lending. I watched how he dealt with people, and I figured out that lending money was all about making people feel good about dealing with you."

Whittaker says it's a lesson that he's carried with him throughout his career. "Borrowing money can be a stressful thing, and I figured out that the best thing I could do is make the customer feel comfortable with being there. I would think of ways to make them feel good about being in my office, and lo and behold I discovered that for most people, the rate they were paying was not the most important thing—it was how they felt. That's what they remembered, not the rate.

"I learned from Lanny to treat everyone the same, and I got pretty good at getting them to come back."

After working in White House for about a year, Whittaker moved to the main office in Portland, and he's been there ever since, moving up to the position of executive vice president before succeeding Jerry Taylor as president and CEO 11 years ago.

"Jerry told me that he was going to retire when he turned 62, and he did just that," said Whittaker, who at age 64 is showing no signs of retiring anytime soon.

“I know guys my age that are doing things they don’t enjoy that much, but for me, this is exactly what I want to do. I ask our young lenders—what else could you possibly do to make you feel better than helping people on a daily basis and getting paid for it? That’s what has always fed me and kept me motivated... Just running into people that I have helped.

“Honestly, there is not a day that goes by that I don’t want to be here. I’m very lucky to have found something that I love doing.”

An Ongoing Process

Under Whittaker’s leadership, and with an executive management team that includes executive vice presidents Andy Nash, Mickie Hodge, and CFO Kimberly Monday, The Farmers Bank has excelled at building its team and providing opportunities for rising through the ranks. For Whittaker, the recruitment-and-retention process—something that many banks struggle with—is an ongoing process that is ingrained in its management culture.

“What we do is constantly look for bright, talented young people, whether we have a particular position open or not. We get them in the bank, and then we figure out what we are going to do with them after that. I know that sounds crazy to some people, but it has really worked well for us.

“We have built up an incredibly talented staff to the point where, when you start talking about succession planning, that’s really not a big deal. Because we now have a whole group of talented young people, and when we start thinking about three, five, 10 years down the road, and how are we going to fill certain positions, we know we have all kinds of options.

“We plug people into different positions and see where the best fit is, and also, we show them how much opportunity they have to move up.”

Whittaker says that he, Nash, Hodge, and Monday are always on the lookout for prospective employees, and if there is a particular position opening up, they look for specific characteristics.



Whittaker says the bank’s recruitment-and-retention process is ingrained in its management culture.

“We are partial to people who know the area—maybe it’s someone who graduated from a local high school who is an accounting major in college. Maybe they have worked a year or two somewhere else, but when we identify them, we communicate one-on-one about their career opportunities here. Sometimes we will cultivate potential employees through summer jobs, which gives them an opportunity to get to know us and we have the opportunity to get to know them.

“Of course sometimes, you get lucky and someone walks in who is interested in a banking career and they are looking for somewhere to start and they turn out to be a perfect fit.”

Offering good benefits, a competitive salary, and other enticements are important, Whittaker says, but the key is to give people the feeling that they have the opportunity to advance, to grow professionally, and to share in the success of the bank.

continued on page 28

Whittaker, continued

Political Culture

While recruiting and nurturing talent is an important part of the corporate culture at The Farmers Bank, so too is being active in politics—both on a personal and a professional basis. It is clear in talking to Whittaker that his commitment to being involved in the political world doesn't stem from seeking power for personal gain. Nor does he have an interest in being on the margins of the process, writing the occasional check, and sending an email to legislators regarding a particular bill.

For Whittaker, being involved in politics means being all in, and he openly encourages his associates to be just as involved as he is.

"A lot of bankers shy away from being seriously involved, because they are afraid it will be bad for business," Whittaker said. "But I think a lot of times, people just use that as an excuse. Obviously, you have to be smart about it.

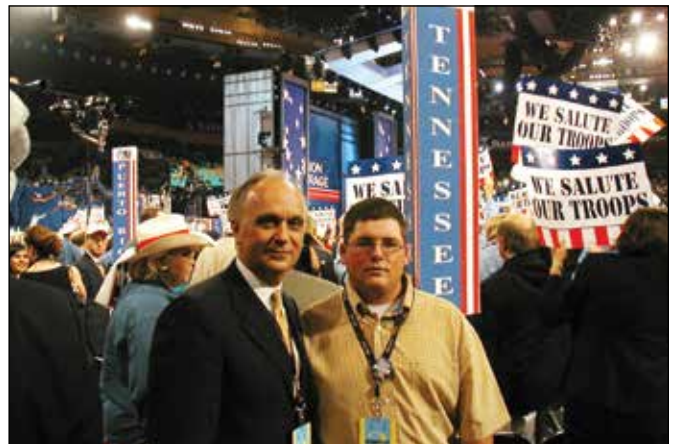
"I encourage all my employees to get involved. We have a city council member and a county commissioner on payroll. The vice mayor of Springfield is one of our employees, and she is going to run for mayor.

"The way I see it is that as leaders in banking, people expect us to be leaders in the community. And I don't see how you can be leaders in the community if you are not involved in politics. In my mind you can't draw the line on being involved."

Whittaker has attended two National GOP conventions (both times as a delegate for George W. Bush), is a former Sumner County Republican Party chairman, and was on the state GOP executive committee for eight years.

In terms of being part of the advocacy for the banking industry, Whittaker says, the key is in establishing relationships with elected officials—something he says takes effort over time.

"I always try to decide who is going to be the best candidate and then I do what I can to help them. I had a friend of mine tell me once that he would support my candidate but didn't want to tell anybody, and I thought, 'what good does that do?' I'm just the opposite. If I'm supporting someone,



Whittaker and son Joseph Whittaker at a National GOP Convention.

I'm out there, because you are trying to influence people."

Whittaker has high praise for the TBA's government relations team—Tim (Amos) and Amy (Smith Heaslet) and Stacey (Langford) do a marvelous job, he says—but he adds that it is "not fair for the TBA to carry the entire load."

"I think bankers have a responsibility to the industry to cultivate relationships with their legislators and provide them with real support, so that when you talk to them you are having the most impact you can.

"The way I look at it is, I have a high regard for people who are willing to run for office. I know how hard it is to run and what a tremendous sacrifice it is to be in public service. I figure that if they can do that, the least I can do is be involved and supportive, and do everything I can to help them.

"I think we would all benefit if more people in the banking industry would do the same thing." ■

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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2016 LEADERSHIP CONVENTION *Recap*

April 24-26 | Hilton Knoxville Hotel | Knoxville

Through April 24-26, more than 150 bankers, associate members, and guests from around the state gathered at Hilton Knoxville Hotel for the annual Young Bankers Division Leadership Convention.

The convention continued the emphasis on peer networking for the next generation of industry leaders through an opening reception at The Sunsphere, a PEP financial literacy awards luncheon, and the Chairman's Reception.

To kick-off Leadership Convention, members of the Young Bankers board participated in a charity activity at Knoxville's Salvation Army. Later, guests enjoyed unparalleled views of from the top floor of the iconic Sunsphere and music from Freefrequency during the Opening Night Reception.

Day Two included a number of event highlights. American Bankers Association's Robert Morgan discussed how millennials are changing how banks operate. Morgan noted that only 24 percent of that age group has basic financial literacy, yet they expect to inherit more than \$30 trillion over the next 40 years.

Roundtable Discussion participants talked through key issues and challenges that they face during their jobs.

Following a luncheon address by Commissioner Greg Gonzales, the Young Bankers Division recognized exceptional bankers and Tennessee banks participating in the Personal Economics Program (PEP), TBA's financial literacy program for children and adults.

Paul Mellor closed out the business session with time-tested techniques for recalling names, speaking without notes, and gaining control of your day without the fear of forgetting.

The final day of Leadership Convention began with Young Bankers Division Chairman Bo Blanken, Citizens Bank & Trust Company of Grainger County, presiding over the election of Division officers and directors (see page 38).

The event closed with an inspirational speech from former University of Tennessee football player Inquoris "Inky" Johnson. 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.

In a time where the next generation of banking talent ranks as a primary focus for the industry, the TBA Young Bankers Division is as vital and vibrant as it's been since its inception in 1960. Now is the time to identify the young bank leaders on your team and encourage them to engage in the association and the industry through the Young Bankers Division. Regional Leadership Luncheons will be held around the state this fall, and the 2017 Leadership Convention will be held in Nashville, April 23-25, at the Hutton Hotel.

For more information about becoming involved in the Young Bankers Division, please contact Stacey Langford, slangford@TNBankers.org. ■

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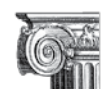
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The opening night reception was held at the Sunsphere. Photo by Melanie Luckey.



The Young Bankers Division board began Leadership Convention Sunday morning with volunteer service at the Salvation Army, Knoxville.



TBA's T'Lanie Luu and Monique Jenkins greeted attendees at the registration table.



Josh Lane, Andy Collins, and Bo Blanken



Michelle Bing, EverFi's Ryan Swift, and TBA's Stacey Langford



Jake McClary, Mark Kline, and Wanda Elmore



Brooke Regen, Danielle Williams, Andy Collins, and Melanie Luckey



Mark Bryan and John Seiber



Luke Buckley and Michelle Bing



Robert Bradley and Justin Cary



Melanie Luckey, Johnathan West, and Danielle Williams



Michael Harmon of Waller and Chris Schlueter



Mark Bryan, Josh Lane, Michael Saporito, and Bo Blanken



Bridget Wooden and Cameron Rogers of The Plateau Group



Sam and Brooklyn Short and Justin Cary



Knoxville group Freequency performed during the opening night reception at the Sunsphere.



Kurt Baggett, Susanne Collins, Andy Collins, and Kyle Baggett



Blake Swafford, Mark Bryan, and Andrew Barrett



Laura Galbraith, Emily Gray, Jennifer Williams, and Patsy Chandler



Heather Gass, Dustin Atkins, Bo Blanken, and Chandra Blanken



Doug Haehl and Melanie Luckey



James Fuller and Andrew Barrett



Chris Loyd of Elliott Davis Decosimo and Elizabeth Clippard of Butler Snow.



Bridget Wooden, Stephanie Lund, Sarah Paxton, and Suzanne Walker



Melanie Luckey, Laura Galbraith, and Jennifer Williams



Bo Blanken and George Shirley



TBA's Colin Barrett with ABA's Caitlin Taylor and Rob Morgan



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Attendees enjoyed the Monday business sessions.



ABA's Rob Morgan presented banking trends and new technologies.



Stephanie Smith and David Moore



David Smith, Daniel Greer, Billy Snyder, and The Plateau Group's Thom Hagan



Race Wilson, Candace Colvard, Kaley Price, and Kathryn Love



Young Bankers Division board members Chris Schlueter and Michelle Bing with TDFI Commissioner Gonzales and Dustin Atkins



Bridget Wooden and Suzanne Walker



Ley Jean, Kasasa's Craig Raughton, and Justin Harwell



Blake Swafford, James Fuller, Drew Holbrook, Bo Blanken and Andy Baker



Chris Schlueter and Elizabeth Clippard



The 2016 Leadership Convention included roundtable discussions, which were a top rated feature of the convention.



Speaker Robby Moore



Bo Blanken and speaker Dean Morgan



Speaker Paul Mellor



EverFi's Ryan Swift with TBA's Colin Barrett and Stacey Langford



SBS Institute President Chad Knutson covered how technology has helped banking, and inadvertently cybercrime, evolve.



Debbie Reid won the grand prize drawing sponsored by Elliott Davis Decosimo.



Olsen Palmer's Christopher Olsen shed some light on the changing Tennessee Banking Landscape.



The conference concluded with a keynote by former University of Tennessee football player Inquoris "Inky" Johnson. His inspirational message of perseverance found through relentless determination was well received by attendees. Johnson's session was sponsored by TBA Chairman David Verble's Citizens National Bank, Sevierville.



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Young Bankers Division Elects New Leadership

During the Tuesday morning business session at the Young Bankers Division's *Leadership Convention*, members elected new officers and directors to lead the division during 2016-2017. Division chairman Bo Blanken, Citizens Bank and Trust Company of Grainger County, presided over the business activities of the convention.

New Officers

Delegates elected the following bankers to serve as officers:

- **Chairman** – **Chris Schlueter**, Vice President, FirstBank, Nashville
- **Chairman-elect** – **Michelle Bing**, Senior Vice President, Reelfoot Bank, Union City
- **Vice Chairman** – **Josh Lane**, Senior Vice President/Lending Services, TNBANK, Knoxville
- **Immediate Past Chairman** – **Bo Blanken**, Assistant Vice President, Citizens Bank and Trust Company of Grainger County, Rutledge

As chairman of the division, Schlueter will serve as an ex-officio member of the Tennessee Bankers Association board of directors.

Directors

In addition to the four executive officers, the Young Bankers Division is governed by a nine-member board composed of three directors from each of the three grand divisions of the state—East, Middle, and West. Directors serve a three-year term with one director from each of the grand divisions rotating off each year to be replaced by a newly elected banker from the same division.

Directors elected to the board during this year's convention were:

- **East Tennessee** – **Mark Bryan**, Vice President, Commercial Lending, SouthEast Bank, Farragut



Executive officers for 2016-2017 are Vice Chairman Josh Lane, Chairman-elect Michelle Bing, Chairman Chris Schlueter, and Immediate Past Chairman Bo Blanken.

- **Middle Tennessee** – **Justin Nipper**, AVP/Risk Officer/Credit Analyst, The Farmers Bank, Portland
- **West Tennessee** – **Derrick Whitten**, Vice President, The Hardin County Bank, Savannah

Fulfilling one-year of the East Tennessee un-expired term vacated by Josh Lane to join an officer position is **Michael J. Saporito, II**, First Vice President & Relationship Manager, Mountain Commerce Bank, Knoxville.

Bankers who completed their three-year terms and rotated off of the board were:

- **East Tennessee** – **Mark Kline**, President/CEO, The First National Bank of Oneida, Oneida
- **Middle Tennessee** – **Luke Buckley**, Executive Vice President and Executive Officer, First Commerce Bank, Lewisburg

- **West Tennessee** – **Andy Collins**, Chief Credit Officer, Security Bank and Trust Company, Paris

Directors continuing to serve out their terms on the board are:

Robert Bradley, Executive Vice President/Chief Risk Officer, Bank of Tennessee, Johnson City

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

Johnathan West, Assistant Vice President/Mortgage Originator, Macon Bank and Trust Company, Lafayette

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

Melanie Luckey, Assistant Vice President & Controller, First South Bank, Jackson



Members of the 2016-2017 board of directors are Josh Lane, Danielle Williams, Mark Bryan, Chris Schlueter, Michael Saporito, Michelle Bing, Robert Bradley, Justin Nipper, Sam Short, Melanie Luckey, Bo Blanken, and Derrick Whitten.



Mark Kline, Emily Gray, and Andy Collins finished their terms and rotated off the board.

Mission of the Young Bankers Division

The Young Bankers Division was established in 1960 and is devoted to preparing Tennessee's young bank officers to become the industry's next generation of leaders.

The members of the division represent financial institutions across the state of Tennessee. Members of the division board serve as trustees for *The Southeastern School of Bankingsm*, a two-year general banking school conducted annually by the TBA.

The division oversees the Association's Personal Economics Program, a financial literacy effort by bankers to educate consumers about such topics as banking, personal money management, the wise use of credit, the importance of saving, and identity theft and other types of fraud.

Another activity in which division members participate is the *Young Bankers Day on the Hill*. This program reinforces the importance of involvement in the TBA's government relations activities. During this annual event, bankers spend a day at the Capitol in Nashville learning about how the General Assembly functions, meeting with government leaders and their own representatives, and attending committee meetings and hearings. ■

Q&A



Chris Schlueter Young Bankers Division Chairman

Vice President, FirstBank, Nashville

Chris Schlueter, vice president of FirstBank, Nashville, was recently elected as the new Young Bankers Division Chairman at the 2016 Leadership Convention. A graduate of the University of Tennessee, Schlueter has been involved in Nashville banking since 2001 and a part of the Tennessee Bankers Association's YB Division since 2010. After taking the helm as the new chairman, he participated in a Q&A with *The Tennessee Banker*.

Tell us about why you became a banker.

Like a lot of people, I kind of fell into banking. A friend of the family worked at a bank and suggested I give it a try after graduating from college. I figured a steady paycheck couldn't hurt while I figured out what I wanted to do with my life. It didn't take me long to realize that I loved banking, and 15 years later I am still happy with my accidental career!

What advice would you give to those coming into the industry today?

I really have three pieces of advice. First, take as much training as you can. There are so many great options for training now that you have the ability to take classes in your job area, but also in areas that may interest you for job growth down the road. Second, don't be afraid to take on jobs that are out of your comfort zone. I've found that my best growth as a banker has come when I've been asked to do things that take me out of



The Schlueter family enjoying a snow day.

my comfort zone. Finally, find a mentor. I've been blessed with a few great mentors throughout my career, and each has helped shape me into the banker, and person, I am today.

Across the country, there is a lot of talk about succession planning and a talent gap in the industry to fill the shoes of retiring executives. Do you see that in the industry and how is the Young Bankers Division addressing that concern?

Frankly, I hear about succession planning being one of the biggest risks to the industry, but I don't know that I

see the same concern on a daily basis. That said, I think the Young Bankers Division is addressing the issue by continually hosting networking events, training, and opportunities to become involved with the legislative process. All of these things help prepare future banking leaders to be ready to answer the call when it comes.

What is the best advice you've gotten and how does it influence you today?

I have gotten a lot of great advice over the years, but I think the two pieces of advice that I use the most are

the most simple. First, treat everyone with respect. Second, always return a phone call or email by the end of the day.

About this time two years ago you became a first-time father to twin girls. How has that experience helped you become a better banker?

Well, it's made me want to invest in a daycare center! Seriously though, it has confirmed to me that our job as bankers is to be our client's financial advisor and not just their order taker. After having the twins, it reinforced the importance of having people around you to go to for advice and counsel, and I always make sure that I serve that role for my clients.

Since its inception in 1960, the Young Bankers Division of the TBA is one of the most well-established divisions of its kind in the country. What do you attribute to its success and longevity in the Tennessee banking community?

I think it is a combination of two things. First, bank executives in Tennessee have long understood the value and importance of the Division in shaping future banking leaders. Second, the TBA staff does an excellent job of continually offering relevant material that provides value to both the young professional and senior management.

What role do you see the Young Bankers Division having as the industry evolves over the next 5, 10, 20 years?

I think the Division will continue to evolve to meet the needs of the industry by continuing to offer the most up to date and relevant educational and development opportunities. I've been blessed to be a part of the Division for seven years now, and in that time I've seen it constantly tweak things to stay ahead of industry trends, and I suspect they will continue to do so in the years to come. ■



Chris Schlueter (center) joined other TBA members for the American Bankers Association Government Relations Summit in 2015.



Schlueter attended the 2015 Leadership Convention in Memphis. He's pictured here with the Young Bankers Division board.



Schlueter is a 2015 graduate of TBA's Southeastern School of Banking. Pictured are fellow attendees and TBA staff at the school's Alumni Night reception.



2016

Human Resources Conference

March 29 & 30

Embassy Suites Hotel/Conference Center
Murfreesboro

Photo Recap

Human resources professionals, branch managers, and supervisory personnel from across the state convened for the annual *Human Resources Conference* at the Embassy Suites Hotel & Conference Center in Murfreesboro on March 29-30, 2016.

During day one of the event, Margaret N. Morford of The HR Edge, broke down how to communicate in a multi-generational work environment. Later in the day, Baker, Donelson, Bearman, Caldwell & Berkowitz P.C.'s M. Kim Vance examined how HR professionals can navigate the tricky world of social media in the workplace.

On the final day, C. Eric Stevens, Littler Mendelson P.C., discussed the importance of preparing for a workplace incident, while maintaining a welcoming community environment. ■



Human Resources employees from TBA member banks came to Murfreesboro from across the state to hear the speakers for the 2016 Human Resources Conference.

**Thank You
to Our Sponsors**



**Morgan Stanley
Wealth Management**



**Human Resources Committee chairman
Sandra Phillips**



Speaker Stacie Caraway



Speaker Margaret Morford



Speaker Sandra A. Lee



For the roundtable discussion, bankers submitted questions regarding regulatory, policy, and personnel management issues, and then chose which specific topic they wanted to discuss. Facilitated by Michelle Davis and Anne Vance, attorney resources were available from Stacie Caraway, Kara Shea, and C. Eric Stevens.



Attendees were able to network during the interactive sessions.



Speaker Kara Shea



Speaker M. Kim Vance



Joycelyn Stevenson and Rachel Rosenblatt covered LGBT laws in the workplace.



Gail Cooke and Jennifer Nunley



Speaker Anne Vance and Kallie Shelton



Mary Campbell Weddington and Karen Rymer



Pinnacle's Kelly Morrow and Bonita Lowe



For Stevens' session on how to respond to workplace violence, conference attendees were split into to groups to help each other work through the topic.



Sandra Phillips, 2015-2016 committee chairman, accepts an engraved clock from past chairman Bonnie Autry for her service.



Speaker Bob Mellinger



Attendees worked together during Mellinger's "Disaster Experience" session.



Speaker C. Eric Stevens

SAVE THE DATE: AUGUST 3-4

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gaining strategic edge



Financial Management Conference
The Westin Cincinnati Hotel
August 3-4, 2016

Registration opens mid-June | fhlbcin.com | 877.925.3452

Roundtable Discussion: TBA's Human Resources Committee



The *Tennessee Banker* caught up with members of the TBA's Human Resources Committee, an engaged group of volunteer leaders from Tennessee banks who help to plan the annual *TBA Human Resources Conference*, held in March.

During the interview process, what is your favorite question to ask an applicant?
What does their answer reveal to you?



Michelle Bing
Senior Vice President
Reelfoot Bank, Union City

"Do you think it is true that rules should be in place and always be followed?"

The answer is "yes" or "yes, most of the time." I then follow up and ask them to give me an example of a time when they didn't follow a rule and how they handled the situation. It gives insight into their thinking and often their view of management/authority.

Renee Morris
Senior Vice President/Human Resource Director
Centennial Bank, Trezevant

"I like to ask applicants about their personal strengths and weaknesses."

Answers often show me if the applicant has a self-awareness of areas in which they need to improve and areas in which they excel. Many times a person's greatest strength is their greatest weakness, and it is interesting to see if the applicant recognizes that. Often people have problems "selling themselves" in an interview when I ask these questions. That hesitancy sometimes tells me that the applicant is not self-absorbed and often means they will mesh well in the work environment. I learn the most from an applicant often by the conversation the interview questions start rather than simply the answer to the question.

Cathy Nave

Vice President/Human Resources Director
Tennessee State Bank, Pigeon Forge

"Tell me what motivates you."

What I am looking for is to find out what is most important to them. For some it's career... status... a first step into the organization so they can move up as quickly as possible. For others, family is first priority and everything else is secondary. Some are bluntly honest and will say it's money and position. Many are simply looking for stability in terms of a steady income and the comfort of knowing they have a great benefits package.

There's no one right or wrong answer, as every person is different. What may motivate someone at one point in their life may be very low on their priority list at a later time. However, by knowing what drives the candidate at this time and being able to discern if it matches the position and your organizational goals, you can typically determine if you have a good match for a potentially successful working relationship.

**Jennifer Nunley**

Executive Vice President/Chief Operating Officer
Security Bank, Dyersburg

"If you are offered this job, how could you transform the role?"

I want employees who show ambition, drive, innovative thinking, and passion. The way an applicant answers this question can be an indicator of whether they possess these traits.

**Anne Vance**

Vice President-Human Resources/Marketing
First National Bank of Middle Tennessee, McMinnville

"Tell me about your failures."

This allows a glimpse into the character of the applicant. If we are honest, we all have had big failures at some point in our life whether it is personal or professional. By admitting the failure and talking about it, the candidate reflects several character aspects that I think are important to our organization. Integrity—How was the failure dealt with? Ownership—Accepted responsibility? Creativity—Looking back, could the failure have been a win? Team player—Willing to share with team members to help them from the same failure. Communication—How well was the failure communicated back during the interview? ■

STRATEGIC TECHNOLOGY & OPERATIONS CONFERENCE

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

PHOTO RECAP

The Strategic Technology & Operations Conference brought together C-level executives and IT directors to examine community bankers' technology planning needs.

The Conference, which took place April 5-6, 2016 at the Embassy Suites Hotel/Conference Center, Murfreesboro, featured experts in the areas of financial institution technology, as well as a sold-out exhibit hall of technology vendors to answer questions regarding the latest in financial services technology. The agenda included general sessions plus an afternoon of breakout workshops divided into two tracks—executive/operations and technical. ■



TBA President Colin Barrett with Technology Committee members Dustin Atkins and Chris Loyd at the exhibit show.

THANK YOU TO OUR SPONSORS



Technology Committee chairman Aaron Tyler and speaker Lee Wetherington



Devin Ralston and speaker Kristen Stedman



Speaker Brent Cantrell and Technology Committee member Lee McCollum



FDIC speaker Linda Finck



Attendees were able to interact with the “Examinator” Roundtable comprised of OCC’s Robert Hurd, Federal Reserve Bank of Atlanta’s Tony DaSilva, and FDIC’s Linda Finck. The session was moderated by Gina Pruitt and Cy Sturdivant.



Dustin Atkins, Randy Dover, Steve DuPerrieu, and Kathy Perdue from the IT Interactive Session: Ask a Banker.



Speaker Tim Leonard



Speaker Derrick Bretz



Speaker David Peterson



The sold-out exhibit show was a huge success as attendees were able to meet with the different technology providers who were on hand to help answer questions.



The Southeastern School of Banking I & II

Discounted tuition deadline is June 13

The Tennessee Bankers Association is accepting applications for the 2016 sessions of *The Southeastern School of Banking (TSSB)*. The concurrent sessions of the two-year, resident school will be held July 17-22 at the McWhorter Hall on the campus of Belmont University in Nashville.

TSSB is an intermediate-level, general banking school that is an essential tool in developing the next generation of leaders. The curriculum focuses on critical banking functions, their interrelationships, and determinants of profitability. Students develop analytical skills and management techniques along with an understanding of the commercial bank's role in the evolving financial services industry.

Applicants to TSSB generally are career financial industry employees in higher-ranking staff or junior- to mid-management positions.

Curriculum

Over the two years, TSSB delivers more than 70 hours of instruction through traditional lecture classes, home study projects, bank projects, and the Stanford Bank Management Simulation Game.

First-year classes include:

- Asset and Liability Management
- Bank Financial Analysis
- Business Planning
- Human Resources Management
- Investments
- Lending
- Macroeconomics and the Banking System
- Managing Liquidity and Capital Planning
- Sales in Financial Services
- Stanford Bank Management Simulation

Board of Trustees

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

Chairman-elect: Chris Schlueter, Vice President, FirstBank, Nashville

Vice Chairman: Michelle Bing, Senior Vice President, Reelfoot Bank, Union City

Immediate Past Chairman: Emily Gray, Senior Vice President/Senior Credit Officer, The Hardin County Bank, Savannah



Blanken

East Tennessee Directors

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

Josh Lane, Senior Vice President/Lending Services, TNBANK, Knoxville

Robert Bradley, Executive Vice President/Chief Risk Officer, Bank of Tennessee, Johnson City

Middle Tennessee Directors

Luke Buckley, Executive Vice President and Executive Officer, First Commerce Bank, Lewisburg

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

Johnathan West, Assistant Vice President/Mortgage Originator, Macon Bank and Trust Company, Lafayette

West Tennessee Directors

Andy Collins, Chief Credit Officer, Security Bank and Trust Company, Paris

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

Melanie Luckey, Assistant Vice President & Controller, First South Bank, Jackson

Classes for second-year students are:

- The Changing Banking Environment/CEO Panel
- Credit and Credit Scoring
- Employee Skills—Managing Up
- Ethics in Banking
- Fraud and Security in Today's Environment
- Management
- Performance and Accountability
- Stanford Bank Management Simulation
- Technology in Banking
- Tennessee Banking Update
- Trust Services

Each student receives a comprehensive manual covering all the course materials, which serves as a study guide during the school and a reference back in the bank when practical issues arise.

Admission & Graduation Requirements

TSSB admission criteria require a college degree and two years of banking experience or a high school diploma and five years of banking experience. Applicants must also have a working knowledge and understanding of basic banking terms, concepts, and processes.

In addition, applicants must have completed either AIB or college courses in prescribed courses or demonstrate knowledge of the prerequisite work.

Class attendance is mandatory. In order to graduate, students must earn a passing grade on the final exam each of the two years and on two home study problems plus complete two bank projects.

Scholarships

One outstanding graduate will receive a one-year scholarship to continue their banking education at the Graduate School of Banking at LSU.

The Washington Conference Scholarship is awarded to one deserving graduate of TSSB. The scholarship covers transportation, two-nights' lodging, and meals during TBA's 2017 *Washington Conference*. Students must apply for the scholarship, and the chairman of TBA's Government Relations Committee and the TBA general counsel select the recipient.

Tuition & Housing

TSSB tuition covers instruction, housing, breakfast, lunch, and refreshment breaks each day.

School applications received in the TBA office by the close of business on June 13 qualify for discounted tuition of \$1,700 for TBA members and associate members and \$1,900 for nonmembers. After June 13, standard tuition increases to \$1,900 for members and \$2,100 for nonmembers. Due to pre-school requirements, TBA cannot accept applications after June 24.

All students are required to stay at the Homewood Suites by Hilton Nashville/Vanderbilt (2400 West End Avenue, Nashville 37203). Tuition covers double rooms, with limited single rooms available for an additional \$600 fee through June 13 and \$700 after that date. TBA will make all hotel reservations.

Visit the TBA website, www.tnbankers.org/education/southeastern_schools, to register online or to download the brochure containing complete information about TSSB, including a printable registration form.

If you have questions about TSSB, or any of the other Southeastern Schools, contact Susan Taylor, CMP, via email to staylor@TNBankers.org or call 615-244-4871 or 800-964-5525. ■

Faculty and School Simulation

FACULTY

First-year Session

Tim Amos, Executive Vice President and General Counsel, Tennessee Bankers Association, Nashville, TN, *Government Relations*

T. Brian Bennett, Managing Director, Pierpoint Securities, Collierville, TN, *Investments*

Ronnie L. Boling, Financial Services Consultant, Brentwood, TN, *Lending*

Steven Goodman, Owner and President, TrainWorks, Nashville, TN, *Sales in Financial Services*

Sandra A. Lee, Retired banker/consultant, Goodlettsville, TN, *Human Resources*

Sarah L. Meyerrose, President/CEO, Civic Bank & Trust, Nashville, TN, *Business Planning*

Randal J. Rabe, Associate, Credit Risk Management Analytics, LLC, Raleigh, NC, *Managing Liquidity/Capital Planning*

Thomas H. Payne, PhD, Dean, College of Business, Tennessee Technological University, Cookeville, *Macroeconomics*

James W. Wansley, PhD, Professor of Finance, Department Head/Clayton Homes Chair of Excellence in Finance, The University of Tennessee, Knoxville, *Bank Financial Analysis and Asset/Liability Management*

Second-year Session

Thomas Bates, Jr., President/COO, Legends Bank, Clarksville, TN, *CEO Panel*

Ernie Froedge-Simms, Management Trainer/Consultant, C & T Seminars, Franklin, TN, *Management*

Steven Goodman, Owner and President, TrainWorks, Nashville, TN, *Ethics in Banking and Trust Services*

Greg Gonzales, Commissioner, Tennessee Department of Financial Institutions, Nashville, TN, *Tennessee Banking Update*

Christopher Holmes, President/CEO, FirstBank, Nashville, TN, *CEO Panel*

David Kemp, President, Bankers Management, Inc, Atlanta, GA, *Credit and Credit Scoring*

Daniel L. LeBreton, PhD, Corporate Psychologist and consultant, Peter Rock Consulting, Inc, Franklin, TN, *Performance and Accountability*

Kerry Sauley, PhD, Management Department, Louisiana State University, Baton Rouge, LA, *Employee Skills—Managing Up*

Jimmy Sawyers, Partner, Sawyers & Jacobs, LLC, Collierville, TN, *Technology in Banking*

Ted H. Williams, President/CEO, TriStar Bank, Dickson, TN, *CEO Panel*

Barry S. Thompson, Managing Partner, Thompson Consulting Group, Oswego, NY, *Fraud and Security in Today's Environment*

Tom D. Vance, Senior Vice President/Senior Lending Officer, Pinnacle Financial Partners, Murfreesboro, TN, *Changing Bank Environment*

SCHOOL SIMULATION

Director of School Simulation: Tammy Flanagan, Chief Lending Officer, Citizens National Bank, Athens, TN

First-year

Team Administrator: Marvin L. Price, Senior Vice President/Chief Financial Officer, Mountain Valley Bank, Dunlap, TN

Assistant: Sandy Woods Wilson, Assistant Vice President Loan Administration, FirstBank, Lexington, TN

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

Marvin L. Price, Senior Vice President/Chief Financial Officer, Mountain Valley Bank, Dunlap, TN

Joe Waters, Executive Vice President/Retail Area Leader, First Volunteer Bank, Benton, TN

Second-year

Team Administrator: Sherrie King, Former Banker/Bank Consultant, Ringgold, GA

Assistant: Michelle Bing, Senior Vice President, Reelfoot Bank, Union City, TN

Instructors: Wes Farragut, Citizens National Bank, Sevierville, TN

Sherrie King, Former Banker/Bank Consultant, Ringgold, GA

Tracie Lomax, Branch Manager, CB&S Bank, Inc, Hohenwald, TN



The Southeastern School of Consumer Credit

24 Bankers Graduate



Twenty-four bankers recently completed requirements for graduation from the 2016 session of *The Southeastern School of Consumer CreditSM (TSSCC)* held at the TBA Barrett Training Center in Nashville. The program is one of four Southeastern Schools sponsored by the Tennessee Bankers Association.

"I would definitely recommend a fellow banker attend TSSCC. The course work was well-rounded and I was able to learn about banking from different perspectives."

Randall Hooker, First Citizens National Bank, Dyersburg

TSSCC is an intensive one-week school that exposes students to the major issues consumer credit managers face on a daily basis.

"In the day-to-day performance of our duties, we don't always have the leisure of just asking the questions we all have," said Anna-Kate Curlin, INSOUTH Bank, Millington. "Having a week to get those questions answered is an amazing opportunity. Having the resources of each instructor and the material they handed out is a permanent asset to me personally, as well as to the company for which I work."

In addition to bankers from Ten-

2015-2016 TSSCC Faculty

Faculty



Ronnie L. Boling, Financial Services Consultant, Brentwood, TN

Loan Policy Administration; Application Generation and Credit Investigation; Loan Pricing, Structuring, and Documentation; Loan Closing and Practical Application of the Lending Process; Retail Credit Analysis and Underwriting



Michael G. Comer, Executive Vice President/Chief Operating Officer, Citizens National Bank, Sevierville, TN

Relationship Management/Sales and Services



Frank Drake, Partner, Smith Debnam Narron Drake Saintsing & Myers LLP, Raleigh, NC

Collection Management and Credit Counseling; Role Play; Consumer Bankruptcy



Connie Edwards, CRCM, President, Banc Compliance Group, LLC, Franklin, TN

Regulatory Compliance and Fair Lending



Thomas H. Payne, PhD, Dean, College of Business, Tennessee Technological University, Cookeville, TN

Evolving Trends in Retail Banking

nessee, this year's graduates included bankers from Mississippi and Kentucky.

Students finishing in the top 10 percent of the class are recognized through the school's honors program. Honor students are selected on the basis of scores on the mid-term exam, final exam, and faculty and staff evaluation.

Honor Graduates for 2016 are Randall Hooker, First Citizens Nation-

al Bank, Dyersburg, and Jacob Norton, Wilson Bank & Trust, Lebanon.

Established in 1987, TSSCC is designed to increase banker knowledge of consumer lending as a retail banking function and a source of income for the bank. It addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive

The Southeastern School of Consumer Credit 2016 Graduates



Kim Adams	Community First Bank & Trust	Columbia
James Blackwell	Wilson Bank & Trust	Lebanon
Russell Casey	Mountain Commerce Bank	Johnson City
Albany Cianfarani	Reelfoot Bank	Martin
Lorri Cooke	Wayne County Bank	Clifton
Anna-Kate Curlin	INSOUTH Bank	Millington
Crystal Glenn	Volunteer State Bank	Portland
Dylan Hankins	Citizens Tri-County Bank	Dunlap
Lauren Hickman	Centennial Bank	Trezevant
Swayze Hicks	Planters Bank & Trust Company	Greenwood, MS
John Holzner	The Citizens Bank	Hickman, KY
*Randall Hooker	First Citizens National Bank	Dyersburg
Clifton Johnson	Covenant Bank	Clarksdale, MS
Ashley Lawson	First Community Bank of East Tennessee	Rogersville
Jack Lynn	American Bank & Trust of the Cumberslands	Cookeville
Lori Maples	Sevier County Bank	Sevierville
Tiffany Meeks	Citizens Tri-County Bank	Tracy City
Robert Nabors	FSG Bank, N.A.	Chattanooga
*Jacob Norton	Wilson Bank & Trust	Lebanon
Debbie Price	First Community Bank of East Tennessee	Rogersville
Joseph Reeves	Wilson Bank & Trust	Cookeville
Laura Tucker	INSOUTH Bank	Brownsville
Stephanie Wells	First State Bank	Holly Springs, MS
Patty Wilkerson	Franklin County United Bank	Decherd

*** Denotes Honor Graduate**



The opening night reception gave a chance for attendees to network with each other, faculty members, and the Southeastern School of Consumer Credit trustees.

position. In addition, the program emphasizes the development of both administrative and human relations skills to equip students to manage bank assets and meet customers' financial needs.

The school's curriculum incorporates more than 30 hours of classroom instruction in 14 courses arranged into five course clusters—Trends in Banking; Retail Credit Analysis and Underwriting; Direct Lending, Indirect Lending, and Open-End Credit; The Lending Process; Asset Management; and Managing Changes in Regulatory Compliance.

For more information about *The Southeastern School of Consumer Credit*, or any of the other Southeastern Schools conducted by the TBA, please visit the TBA website at www.TNBankers.org/education/southeastern_schools or contact Susan Taylor, CMP, via email to staylor@TNBankers.org or telephone at 615-244-4871 or 800-964-5525. ■

2016 TSSCC Student Profile

General Profile Data

Tennessee Students	20
Out of State Students	4
Female Students	14
Male Students	10

Education (Highest Level Achieved)

High School	4
Some College	5
Associate Degree	2
Bachelors	12
Graduate	1

Years of Bank Experience

Less than 1 Year	2
1 to 5 Years	11
6 to 10 Years	5
11 to 20 Years	4
20+ Years	2

Consumer Credit Experience

Less than 1 year	9
1 to 5 Years	12
6 to 10 Years	1
11 to 20 Years	1
20+ Years	1

Size of Banks—Assets

Under 50 million	0
51 to 100 million	3
101 to 500 million	12
501 million to 1 billion	7
Over 1 billion	0
Other	2

Size of Bank's Loan Portfolio

Under 1 Million	0
1 to 5 Million	0
6 to 10 Million	0
11 to 50 Million	0
51 to 100 Million	6
Over 100 Million	16
Other	2



TBA's Susan Taylor presents outgoing chairman Gary Whitaker an engraved clock for his service.



Past chairman Gary Whitaker and 2016-2017 chairman-elect Laura Blackburn



2015-2016 chairman Gary Whitaker presents outgoing trustee Jay England an engraved clock for his service.



Past chairman Terry Todd and outgoing chairman Gary Whitaker

2015-2016 TSSCC Board of Trustees

Chairman: Gary Whitaker, Executive Vice President/Senior Lender, Wilson Bank & Trust, Lebanon

Vice Chairman: Jeff Lewis, City President, FirstBank, Lexington

Past Chairman: Terry M. Todd, Market Executive Chattanooga/Dalton, FSG Bank, N.A., Chattanooga



Whitaker

Trustees

James S. England, President/CEO, Decatur County Bank, Decaturville

Matthew Converse, President/Chief Executive Officer, Sevier County Bank, Sevierville

Gregory K. Johnson, Senior Vice President, Citizens Tri-County Bank, Dunlap

Chuck Sisson, City President, Centennial Bank, McKenzie

Laura Blackburn, Senior Vice President/Chief Credit Officer, Volunteer State Bank, Portland



Attendees enjoyed the reception.

Are Silos Stunting Your Risk Management Efforts?

Overlapping requirements make unified risk management a must for banks

Michael Berman, CEO, Ncontracts



Risk Management Solutions

When it comes to risk management, there's a big difference between thorough and redundant. Thorough is a unified, top-down approach to risk management—one where all decisions and discovery originate from a central place. Redundant is everything else.

It may sound dramatic, but it's true. As regulatory guidance has expanded the scope of regulations over the past few years, the overlap between different areas of risk management has grown significantly. Enterprise risk management, business continuity planning, compliance, cybersecurity and vendor management can no longer be thought of as stand-alone elements of the bank's operational risk management program—they are intertwined.

Consider security breaches of critical vendors, a regulatory hot topic. It's so hot, in fact, that it touches five areas of risk management:

Vendor management

Regulators want banks to know if critical vendors are required to provide notice if there's a security breach.

Cybersecurity

The FFIEC's Cybersecurity Assessment Tool specifically asks if all critical vendors are required by contract to notify the financial institution when there is a security breach.

Business continuity planning

A bank should know how long it would take critical vendors to notify the institution of a security breach.

Compliance

The Gramm-Leach-Bliley Act specifically mentions that vendors with access to protected data should be required to notify the financial institution of a security breach.

Enterprise risk management

A bank needs to determine if critical vendors are required to notify the institution of a security breach.

In theory, overlapping requirements like these should make risk management simpler for banks—one person or team can address these concerns and report back to everyone who needs the information.

But that's not always what happens. Too often banks rely on a decentralized approach to risk management. The IT department handles cybersecurity, compliance tackles vendor management and someone else in IT oversees business continuity planning. The result is silos. Each team meticulously follows regulatory requirements and best practices for risk management—never considering the possibility that someone else at the bank might be tackling a similar task.

While this might have worked in the past when there was less overlap, today a siloed approach to risk management results in redundancies, inefficiencies and discrepancies.

Redundancies

In the security breach example, there may be as many as five different groups compiling lists of third-party vendors,

assessing the criticality of individual vendors and determining which vendors should report breaches and when. When it comes time to test controls, each control is tested five times instead of simply testing it once and sharing the findings with everyone involved. This repetition isn't thorough—it's just a waste of time and resources.

Inefficiencies

There can also be as many as five teams monitoring and setting policy for security breaches of critical vendors. Instead of working cooperatively to maximize knowledge and resources, each group starts from scratch. The compliance department doesn't benefit from IT's knowledge of cybersecurity. The vendor management and contract teams don't necessarily understand the expectations of business continuity planning. Enterprise risk management isn't providing the overall leadership needed to make the process function smoothly. It's a waste of expertise.

Discrepancies

When different groups unknowingly have overlapping responsibilities, it can create conflict as each group sets different standards and notification times. For instance, the IT team may require breach notification within one hour while compliance may say 24 hours. These kinds of discrepancies are red flags for regulators.

Banks can avoid these complications with a unified approach to risk management—developing systems

that connect all areas so that every requirement can be studied from multiple perspectives.

It begins with enterprise risk management, which should serve as an umbrella for all other areas of risk management—including compliance.

Not only does this ensure the bank's business strategies are integrated into every risk decision, it creates a central hub so risk management can be viewed holistically. Compliance also acts an umbrella uniting cybersecurity, business continuity planning and vendor management.

With silos eliminated, risk management becomes more effective with departments building on and leveraging each other's work—resulting in better oversight, greater efficiency, and lower costs.

It's the very definition of thorough. ■

TBA Introduces Newest Endorsed Partner Ncontracts

The Tennessee Bankers Association and Ncontracts are excited to announce the Association's endorsement of Ncontracts' full suite of risk management solutions. In today's increasingly complex and regulated environment, TBA member banks can rely on Ncontracts to be a trusted partner to assist them with vendor management, business continuity planning, cybersecurity management, findings, compliance, and risk management. Ncontracts products are efficient, cost effective, and protect the most critical business operations of their financial institution clients.

"TBA's endorsement of Ncontracts enables our members to acquire a dynamic network of robust third-party vendor and risk management software and services from a Tennessee-based industry leader they know they can trust," explains Colin Barrett, president of the Tennessee Bankers Association.

The company combines full-service implementation with a professional contract management application that provides banks with insightful summaries of their contracts, alert notifications, and robust compliance tools. Ncontracts solutions also feature customizable dashboards and easy-to-use reporting tools, all designed to ensure maximum data integrity and accuracy.

Learn more about Ncontracts' products and services at www.Ncontracts.com. ■

Meet the Ncontracts team

Founder and CEO
Michael Berman has been practicing law for more than 10 years. During his legal career, Berman was involved in numerous financial institution regulatory matters and contract management issues, and assisted in the development of many information management systems. Berman is a frequent speaker at financial institution conferences, regarding vendor and contract management. He graduated from Cornell University with a B.S. in Communications and holds a J.D. degree from the University of Tennessee.



Berman

What do you like most about your job?

I enjoy helping bankers solve problems. Knowing that we are making a difference makes my job worthwhile.

What is your greatest professional accomplishment?

My greatest accomplishment is helping to build our company, Ncontracts, to 84 people in my home state of Tennessee.

What is the best piece of advice you've ever received?

Success is not owned, but rented. To be successful, you have to pay the rent every day.

What characteristic do you most admire in others?

I admire people who provide unique insights to complex problems.

When you have leisure time, what do you like to do?

I enjoy spending time with my wife and children.

Executive Vice President
Cathy Isaacs has more than 25 years experience managing both sales and internal operations of companies



Isaacs

providing products and services to financial institutions. She spent 18 years at FISI*Madison Financial (now Affinion) where she managed their Insurance Services Group, and later went on to become the CEO of Transaction Tracking Technologies. Most recently she was with Bank Director Magazine where she started their DirectorCorp Division. Isaacs is a graduate of the University of Tennessee.

What do you like most about your job?

Working with community bankers. I started my career in this industry in 1981. My husband and daughter are both community bankers. I can't imagine doing anything else, except maybe retiring one day.

What is your favorite work activity?

Starting new projects and seeing them to completion.

What is your greatest professional accomplishment?

Being provided the opportunity to work at jobs that I love.

What is the best piece of advice you've ever received?

Treat people fairly.

What would a "perfect" day look like for you?

The perfect day would be spent at the beach with my family.

Big Changes for Small Creditors This Spring

Silvia Garcia Maggio, Assistant General Counsel, Compliance Alliance



COMPLIANCE
ALLIANCE

When the CFPB released their final rule on Small Creditor Balloon-Payment QMs, small creditors were relieved that the definition of small creditor had expanded and the end of the temporary exemption for Balloon QMs was pushed back to April 1, 2016. Then, Congress stepped in and passed the HELP Act (TITLE LXXX-IX of the FAST Act) on December 4, 2015, which required that the CFPB establish an application process to allow businesses and residents who apply to have areas designated as “rural.” In addition, the HELP Act required the word “predominantly” be struck from the language in Regulation Z that required that a lender act “predominantly” in a rural or underserved area in order to qualify as Rural or Underserved Small Creditor. The CFPB responded by creating an application system on March 3, 2016, and then, by issuing an interim Final Rule, completely revamping the definition of Rural or Underserved Small Creditor on March 22, 2016. With all the changes that occurred between September and this spring, here’s what you need to know:

September 21, 2015 Final Rule

The September final rule was changed in large part by the March 22, 2016, interim final rule. However, a couple items are still important and in place as of the Interim Final Rule. First, the threshold for qualifying small creditor originations was

increased from 500 first-lien covered transactions to 2,000 first-lien covered transactions. Loans that the creditor or its affiliate originates and keeps in their portfolio are excluded from the loan origination limit. When determining whether a creditor and its affiliates extended more than 2,000 first-lien covered transactions, the creditor only counts first-lien covered transactions that were sold, assigned, or otherwise transferred, or were subject to a commitment to be acquired at the time of consummation. The Rule maintained the asset limit of \$2 billion (adjusted annually), but required that the creditor count not only its assets, but also the assets of any affiliate that regularly extended first-lien covered transactions in the preceding calendar year. A grace period was provided to allow certain creditors to operate as a small creditor or small creditor that operates predominantly in rural or underserved areas for applications received before April 1 of the current year.

December 4, 2015 Helping Expand Lending Practices in Rural Communities Act (HELP Act)

The HELP Act required the CFPB establish an application process, which now allows lenders to apply to have areas designated as “rural.” The act also removed the word “predominantly” in the rural small creditor qualification within 90 days of the passage of the FAST Act. The CFPB had interpreted the term “predominantly” in the September Rule to mean a lender must make more than 50 percent of their loans in a rural

or underserved area to qualify. Thus, the removal of the term led to a new interpretation from the CFPB in the March Interim Final Rule.

March 3, 2016 Application Process

As mandated by the HELP Act, the CFPB released the application process for an area to be designated as “rural.” The HELP Act is set to sunset April 8, 2017. Therefore, applications will be accepted March 31, 2016 through April 8, 2017. Any application received on or after April 8, 2017, will only be reviewed at the CFPB’s discretion. There’s no set model application, so applicants need to create their application based on the process put forth in the March 3rd release. Once received, the CFPB will evaluate whether the application was fully completed, that the application area isn’t already considered a rural area, that there’s not already an application for that area to be considered, or if an application has already been denied for that location. The CFPB approval process also includes publication of the application in the Federal Register and a public comment period of at least 90 days. The CFPB will then make a decision on the application within 90 days after the end of the comment period.

March 22, 2016 Interim Final Rule

After complying with the requirement to establish an application process, the CFPB released their Interim

Final Rule which expanded the definition so much, it's likely to exponentially decrease the amount of lenders who need to or would want to apply for that designation. The March Interim Rule now puts forth a one-loan test, which requires that the lender have made at least one loan in a rural or underserved area as defined by the CFPB. The one-loan test is determined by loans made in the preceding calendar year or if an application was received before April 1 of the current calendar year, either of the two preceding calendar years.

In addition to the one-loan test, the Interim Final rule changes the language relating to escrow in 12 CFR 1026.35(b)(2)(iii) to match that definition in 12 CFR 1025.43 by removing the "predominantly-lend" test language and replacing that with the one-loan test.

Finally, the rule also added the HELP application process in the definition of "rural" area. The regulation will now include areas that: 1) Are not in an MSA per the Office of Management and Budget; 2) Are not located in a census block that is in an urban area per the U.S. Census Bureau; or 3) Have been designated as rural by the CFPB via the HELP application process. The interim final rule redefines which small creditors are deemed to operate in a small or underserved area, clarifies the exemption from HPML escrow accounts and redefines which areas are considered "rural." It's important to note that the rule has a 30-day public comment period, but it was effective as of March 31, 2016, so as to ease any issues between the Final final rule and the April 1, 2016, temporary exemption deadline.

With all the changes (and the expected Final Rule), it's important to know which areas are deemed rural or underserved, to understand the look-back period for qualifying loans, and to know whether your bank qualifies for the QM and Escrow exemptions. Even if it is hard to keep up with all the changes, the expansion to a one-loan test is a bright spot in the regulatory heap for many community banks. ■

About the Author

Silvia Garcia Maggio serves as an Associate General Counsel for Compliance Alliance. After graduating from The University of Texas School of Law in 2011, Maggio began her career in real property and foreclosure law. She started with Compliance Alliance in March of 2014. Maggio is part of our team of attorneys who assist CA members with a wide-range of regulatory and compliance inquiries.



Maggio

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FDIC Directors College/ Banker Outreach Program Recap

The Dallas Region of the Federal Deposit Insurance Corporation and the Tennessee Bankers Association presented the 2016 *FDIC Directors' College/Banker Outreach Program*. The program, which took place April 26, 2016, at the Nashville Airport Marriott, gave attendees the opportunity to network with state and federal regulators to learn about current and emerging issues and trends facing the financial services industry. Topics included what is happening within our state and what it means to our banks and the overall commerce industry. ■



FDIC Senior Compliance Examiner and Banker Outreach Coordinator Dylan Sewell welcomed the group to the program.

Thank You to Our Sponsors



Risk Management Examiner Don Dawkins led the Interest Rate Risk breakout session.



Case Manager Lori Juarez led the Concentration Risk Management breakout session.



Supervisory Examiner Marlon Monterrey led the Consumer Protection breakout session.



Special Activities Case Manager Ken Buford led the Internal Routine & Control/Fraud.



Marty Maynard, Ryan Smith, and Trace Blankenship



Cathy Isaacs of Ncontracts and IT Examination Specialist Linda Finck who led the Cybersecurity/IT breakout session



The Myth Busting panel was comprised of Serena Owens, Julie Banfield, Kristie Elmquist, and Dylan Sewell.



Regional Manager, Division of Insurance and Research Gary Beasley gave an overview on the FDIC State & Local Economic & Banking Industry.



In addition to the information the FDIC speakers presented, this event provided time for attendees to network with each other.





Marketing Today: Internet Opportunity

What went wrong with my community bank's dot-com?

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

It seemed to come from out of nowhere—a storm of interest and information around the release of a new internet domain address called dot-bank (.bank). The communication to community banks was extensive and tinged with urgency; you must secure your bank's .bank today! There was a sunrise period, which was an early adopter program of sorts; and then there was a period of general availability of the new domains.

To help aid in the adoption of .bank domains, educational resources were produced, webinars held, and articles written to increase awareness. The result: Thousands made the purchase of .bank, but actual use is causing some head-scratching.

As we near the end of the first quarter of 2016, and the dust has settled, perhaps it's time to take a deep breath and ask: What went wrong with my dot-com, and what do I do next with my .bank?

First, the basics: What the heck is a gTLD, what is ICANN, and why is .bank so darn important?

gTLD is an initialism for “general top-level domain”—geek speak for the identifier at the conclusion of a website or email address. We typically recognize .com (common), .gov (government), .edu (education), and .org (nonprofit). Up until now, only a few gTLDs have been administered and validated for authenticity. For example, only a government entity can use the top-level domain .gov. As a result, when you receive an email or visit a website with .gov in the address, you have a higher level of certainty that you are communicating with a legitimate government entity.



By controlling which entities can use certain gTLDs, greater security and trust are ultimately provided to end users.

ICANN, the Internet Corporation for Assigned Names and Numbers, is the entity that created and now administers the planet's Internet Domain Name System. Started in 1998, ICANN is the central authority that helps to keep the World Wide Web organized. In 2008, ICANN authorized the creation and availability of thousands of new gTLDs, including .bank.

Meanwhile, online scammers have continued to use email and fake websites to dupe people out of their logins and passwords. Unsuspecting people are sometimes coaxed to send money to complete strangers for reasons that sound legitimate, or to deposit counterfeit money orders or pay money to collect a supposedly long-lost inheritance.

Today, customers really aren't sure who's real and who's not when using the internet. As a result, a coalition of banks, insurance companies and financial services trade associations partnered to establish the financial top-level domain registry called fTLD Registry Services LLC in Washington, D.C. Its mission: to operate .bank domains on behalf

of the global banking and insurance communities. The fTLD was granted the right to operate .bank domains on Sept. 25, 2014.

In a sort of chicken-and-egg dilemma, many community banks own their .bank gTLD but haven't determined the need to deploy or when to deploy the new designation. In addition, given the need for increased internal security measures like encryption and authentication to deploy .bank, there is a cost beyond reprinting business cards, revising websites and updating marketing materials. On the other hand, actually deploying .bank and educating consumers about its improved security is the only way that awareness, credibility and authenticity can be built to thwart fraudsters' and hackers' efforts.

In short, there is nothing wrong with your community bank's dot-com domain. However, you now have a large opportunity to provide a meaningful benefit to your customers by adopting your .bank domain. Over time your customers will definitely feel a little better knowing for sure that it's actually you on the other end of that website or email. ■

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 2016-2017 *Bankers Directory*. If you have questions about TBA's associate members, please contact Stacey Langford at slangford@TNBankers.org. ■

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Contact: Tim Stillings – tim.stillings@ncr.com

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Founded more than 96 years ago, Baird provides financial services to depository institutions and is a nationally recognized underwriter to local and state government entities. Baird offers all fixed-income products and has team of analysts and portfolio strategists who provide our institutional clients commentary on markets, individual securities, and industry trends unique to fixed income sectors and assist with portfolio strategies specific to clients needs. Baird ranks No. 1 nationally for Bank Qualified municipal bonds by par amount and number of issues according to IPREO Muni Analytics as of December 31, 2015.

Bank Notes

CapitalMark Bank & Trust, Chattanooga, has changed their name to **Pinnacle Bank** effective March 14, 2016, formerly “a division of Pinnacle Bank.”

Cornerstone Community Bank, Chattanooga, has merged into and changed its name to **SmartBank** effective March 1, 2016.

Dunlap-based Sequatchie Valley Bancshares Inc. will enter Franklin County with its acquisition of Decherd-based **Franklin County UNITED Bancshares Inc.** Franklin County United Bank (\$77.8 million) will be absorbed by **Citizens Tri-County Bank (\$692.3 million).** The merger is expected to close in the third quarter, pending regulatory approvals.



Frank McDonald, Monique Berke, Geoff Wolpert, Ted Miller, Vic Barrett, Billy Carroll (President and CEO), David Ogle, Miller Welborn (Chairman), Dr. Doyce Payne, Bill Carroll (Vice Chairman) and Dr. Keith Whaley

The board of directors for SmartFinancial, Inc, Knoxville, the bank holding company for SmartBank, visited the NASDAQ MarketSite March 28 in New York City’s Time Square for the NASDAQ Stock Market closing bell ceremony. ■

Tennessee State Bank, Newport, celebrated with Cocke County High School students in the economics/personal finance class taught by Nancy Brawley and Seth Jones when they recently finished the EverFi financial literacy course of study. A sponsor since 2013 of the EverFi financial program for Cocke County High School seniors, Tennessee State Bank has seen 781 students successfully finish the course and receive a certificate of completion. The 10-unit course offers approximately six hours of programming aimed at teaching, assessing, and certifying students in hundreds of relevant financial topics and critical concepts that match to national financial literacy standards.



(L-R first row) Cayce Nichols, Tjara Reed, Brook Eslinger, Cheyenne Faulkner and Robin Kurtz, Marketing & Public Relations Director for Tennessee State Bank. (L-R back row) Seth Jones, Savannah Pruitt, Dylan Cupp, Dakota Gregg, Caitlin Ledford, Marissa Burton and Philip Fashie



(L-R first row) Mark Lane, Chassida Garland, Jessica Swann, Jaymie Campbell, Tara Fox, Tabitha Rolan and Megan Styles. (L-R back row) Cody Reed, Caleb Reed, Jeremy Dockery, Joseph Sane, Eric Smith and Rebecca Mason, Newport’s Branch Operational Branch Manager for Tennessee State Bank.

People on the Move

Bank of America Merrill Lynch, Nashville, has named **Nancy Capps** senior vice president and relationship manager.

Bradley Arant Boult Cummings LLP, Nashville, has promoted **Joshua Phillips**, **Calloway Renegar**, and **Bryan Thomas** to partners.

Citizens Bank, Hartsville, has announced the appointment of **Todd Austin** as president and CEO to replace bank president and CEO **Betty Sue Hibdon**, who went into semi-retirement April 1 of this year. Austin, currently serving as vice president and CFO, brings 13 years of career banking to this position. Hibdon has worked for Citizens Bank for over 47 years in virtually every area of the bank and was promoted to her current position in 2006.

Community First Bank & Trust, Columbia, has promoted **Charlie Goatz** to assistant vice president and special assets officer, and **Valerie Henson** to assistant vice president and branch manager.

Commerce Union Bancshares, Inc, Brentwood, has named **Eddie Gammon** executive vice president, director of operations for Reliant Bank, its wholly-owned subsidiary. In addition, Reliant Bank named **Mary Poole** as commercial lender.

Elliott Davis Decosimo, LLC, Franklin, has named **June Crowell** and **Chris Loyd**, formerly of Crowell & Crowell, PLLC, as shareholders.

FirstBank, Nashville, has named **Dan Moore** vice president and director of information technology.

First Freedom Bank, Mount Juliet, has named **Kacey Nieves** a customer service representative in the Providence office.

First Freedom Bank, Lebanon, has named **Colleen Brothers** a customer service representative in the Lebanon office.

InsBank, Nashville, has named **Sean Pierce** as senior credit analyst.

Landmark Community Bank, Collierville, has named **Jon Miller** vice president of real estate and construction and **Will Barrett** retail development officer.

LBMC, PC, Brentwood, has named **William Tuttle** as senior accountant.

Paragon Bank, Memphis, has named **Thomas "Tee" Shipmon** senior vice president of specialty lending. **Mark Nance** was named first vice president, treasury management. Shipmon will provide interim construction financing primarily for franchisees. As a certified treasury professional, Nance has a decade of experience in treasury management sales, and he has worked in retail banking as a branch manager as well.



Shipmon



Nance

Pendleton Square Trust Company, Nashville, has named **Jennifer Lineberger** director of financial operations and **Steve Davis** chief trust officer.

SmartBank, Knoxville, has promoted **Mike Honeycutt** to senior vice president, Knoxville area market executive. ■



Honeycutt

Contribute to The Tennessee Banker Magazine

The Tennessee Banker welcomes guest articles and columns. As the official trade publication of the Tennessee Bankers Association, The Tennessee Banker strives to make readers aware of the many changes and trends taking place in the financial services industry, on the local, state, and national levels.

Have an article or column idea? We'd love to hear it.

To learn more, email Tyler Nelson at tnelson@TNBankers.org or view our Editorial Guidelines by visiting TNBankers.org/news/tennessee-banker



Community Corner

American City Bank, Tullahoma, granted \$100,000 to 21 local 501(c)3 organizations on behalf of the Clayton Family Foundation. Jim Clayton, founder and president, has dedicated decades to philanthropy in Tennessee serviced by Clayton Bancorp Inc., a billion dollar multi-bank holding company based in Knoxville. Clayton's local banks are **American City Bank** in Coffee and Franklin counties and **Farmers Bank** in Moore County.

Commercial Bank, Harrogate, supports Douglas Cherokee Economic Authority Education Services each year with scholarships for first-generation college students. Recipients for 2016 are Joseph Adams, an art student at University of Tennessee, and Cassandra Norwell, who is studying education at Lincoln Memorial University.

The Farmers Bank, Portland, has awarded a local student the 2015-2016 *The Farmers Bank Scholarship* at Volunteer State Community College valued at \$4,000. The Farmers Bank, in business since 1912, has offered this scholarship for many years as a way to reinvest in the community, to place emphasis on education, and to ensure that there are talented future bankers entering the local job market.

Representatives of **First National Bank of Manchester, Manchester**, presented a check of \$410 to Joy Miller of Good Samaritan, an agency in Coffee County that helps to feed those in need.



(Left to right) John Bradshaw, First Freedom President and COO, Brooks House board members Brenda Burkett, Carol Ann Griffin and Brenda Callis, Brooks House Director Liz Reese, Brooks House board members Judd Nave and Keith Alexander, and First Freedom Chairman and CEO John Lancaster.

To honor their 10 years of service in the Wilson County community, **First Freedom Bank, Lebanon**, is spotlighting 10 worthy community service organizations and donating in support of their efforts. In March, First Freedom presented a check of \$1,000 to Brooks House, which provides a temporary, safe shelter for up to 30 women and children.

McKenzie Banking Company, McKenzie, and the Charles P. Wilson Foundation presented a check of \$35,000 toward the restoration of the city's historic Park Theatre to McKenzie Mayor Jill Holland during a regular meeting of the board of Mayor and Council. Mayor Holland announced that the stage will be named in honor of the bank and the funds will go toward the purchase of a projector allowing the theater to screen movies. The historic Park Theatre began in 1941 and opened to their first audience in several years February 16, 2016.

Pinnacle Financial Partners, Nashville, has donated \$800,000 to fund a crime alleviation program at Luther Terrace, a Memphis housing complex for seniors through the Senior Housing Crime Prevention Foundation, based in Memphis.

U.S. Bank Foundation, through its office in **Cookeville**, awarded Power of Putnam Inc. a grant of \$2,000 to help with their Thrive Ambassador Program, a youth prevention program to help make a change in the community regarding youth drug, tobacco, and alcohol awareness.



Tennessee State Bank, Pigeon Forge, is sponsoring a new initiative to bring financial education to their customers and employees, using an online tool developed by EverFi to help individuals develop the skills to manage their finances and make sound financial decisions. The TSB Financial Wellness Center uses cutting-edge technology incorporating video, animations, gaming, and social networking to teach complex financial concepts for adults. To learn more about the program, visit www.tnstatebank.com/financial-wellness-center.htm.



Since 2012, Wilson Bank & Trust, Lebanon, raised \$13,246 for Second Harvest Food Bank of Middle Tennessee to help feed hungry neighbors during The Tennessean's Penny Drive for Second Harvest.

Mary Hance, *The Tennessean's* Ms. Cheap columnist, recognized the efforts of Wilson Bank & Trust and Avenue Bank during the 7th annual Ms Cheap's Penny Drive for Second Harvest Food Bank. The staff at Bass, Berry & Sims, PLC, raised almost \$500, and McNeely Pigott & Fox raised \$500.39 in memory of Mike Pigott, who had championed the Penny Drive at the firm every year before his death in 2015. ■

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Employment Opportunities

POSITIONS AVAILABLE

1604-8 MANAGEMENT TRAINING PROGRAM

First Bank and Trust Company is seeking qualified individuals for its Management Training Program, a 24 month comprehensive program designed to produce well rounded bankers trained in every facet of the bank. The program produces Credit Analysts, Commercial, Retail and Mortgage Lenders as well as Trust officers. Positions are available throughout the Bank's regions: Shenandoah Valley, New River Valley, Central and Southwest Virginia and East Tennessee. For more information about the bank and its locations visit our website at www.firstbank.com. A Bachelor's Degree in Accounting, Business, Economics and/or Finance is required. Minimum GPA 3.0 required. The candidate must possess strong oral and written communication skills, self-motivated, an active listener and learner, and able to work in a team environment. The candidate must be well organized, demonstrate the ability to work under pressure, and have strong computer skills, including Excel. EOE/AA/M/F/Disabled/Veteran. Please send cover letter, resume and transcripts to Monica Anderson, Human Resource Officer manderson@firstbank.com or Julia Hayter, Professional Development Officer jhayter@firstbank.com. The First Bank and Trust Company, P.O. Box 1000, Abingdon, VA 24212.

1604-7 MORTGAGE LOAN ORIGINATOR

TriStar Bank is seeking a Mortgage Loan Originator in the Columbia/Spring Hill area. The position will be responsible for growing and producing quality mortgage loans in the market area. Responsibilities include making sales calls to potential and existing customers, networking with realtors, builders, attorneys, etc., produce quality loans in accordance with regulations, and provide superior customer service. Requirements include a college degree or equivalent professional experience, three or more years of mortgage lending experience, proven sales experience, and knowledge of regulations and guidelines. Qualified candidates may submit their resume via E-mail to becky.ragan@tristarbank.com. TriStar Bank is an Equal Employment Opportunity/Affirmative Action Employer.

1604-6 DIRECTOR OF PROFESSIONAL DEVELOPMENT

Middle Tennessee bank affiliate seeks experienced banker to serve as Director of Professional Development. Qualifications: Strong background in all areas of community banking, including, but not limited to, new accounts, lending, operations, and compliance; Excellent verbal and written communication skills; Must be able to use a personal computer effectively and utilize a variety of software programs; Ability to travel at least 25% of each month; Self-starter with strong organizational and time management skills and an ability to work independently; Willingness to relocate to Middle Tennessee if necessary. Primary Responsibilities: Enthusiastically host on-site training sessions for bank employees on the use of software products; knowledge of common questions and concerns and ability to address those accordingly; Organize and host webinars with groups of bankers, highlighting recent software updates and bug fixes; ability to answer questions arising during the webinar; Interface effectively, both in person and via telephone, with bank employees from all corporate levels; We

offer a competitive starting salary with a comprehensive benefits plan, including a 401k Plan to ensure your secure future. Please send your resume with salary requirements to Penny Powlas at TBA, ppowlas@tnbankers.org.

1604-5 CHIEF CREDIT OFFICER

Growing East Tennessee community bank has immediate opening for a Chief Credit Officer. Reports directly to the Chief Executive Officer; is responsible for providing support, direction, credit administration, and procedures to ensure the overall quality and soundness of the Bank's lending portfolio. Essential duties include but are not limited to: Responsible for loan policy, pricing guidelines and conformance of approval of credits within the bank's loan policy limits and oversees all functional areas of lending operations. Qualifications: Bachelor's degree or equivalent with fifteen years related experience or training. Bank offers competitive compensation and benefits including medical, dental, life insurance, short & long term disability, and 401(k) plan. Qualified applicants send resumes to sday@atbanktn.com. American Trust Bank is an Equal Opportunity Employer supporting diversity in the workplace. M/F/D/V/AA.

1604-2 AUDIT AND COMPLIANCE MANAGER

Growing community bank in scenic Sevier County, TN seeks an Audit and Compliance Manager. Individual is responsible for managing all aspects of regulatory compliance and internal audit activities, ensuring overall compliance with policy/procedure and laws/regulations. Serves as primary internal resource on compliance questions and assists management in the design and implementation of appropriate policies, procedures and systems. Executes limited internal audits and oversees, supervises and reports overall outsourced audit program; coordinates regulatory examinations. Industry certification and five to ten years of similar or related experience is preferred. Qualified applicants can send their resumes to ppowlas@tnbankers.org

1604-1 DATA PROCESSING MANAGER

Citizens Bank. Job Description - Data Processing Manager. JOB REQUIREMENTS: Bachelor's degree in computer science or related technical field required. Commensurate banking experience will be considered; Minimum 5 - 8 years management or supervisory experience; Working knowledge of core banking systems; Working knowledge of network operating systems, applications and hardware.; Good attention to detail, ability to meet deadlines and deal tactfully and confidently with coworkers; Excellent organizational skills; Good oral and written communication skills including the ability to produce written operating procedures governing data processing operations and related software; Ability to learn new processes and systems and the subsequent ability to train subordinates on new technical procedures and processes; Excellent leadership and human relations skills; Able to work productively with little supervision. SPECIFIC JOB FUNCTIONS: Supervises Data Processing and Items Processing areas; Assigns and trains Data Processing and Items Processing staff as necessary; Assists in supporting the Bank's Core Banking hardware and software as well as the local area and wide area network hardware and software; Responsible for the development of all software operation instructions for in-house staff and end users, reviews existing software for upgrades, and improves instructions and equipment as needed; Primary liaison between Data Processing and core/network hardware/

software vendors to monitor and resolve issues and problems; Supervision of all daily departmental tasks, monitoring of the daily procedures and assisting with projects associated with the banks technology goals and objectives; Manages computer operations scheduling, backup, storage, and retrieval functions; Citizens Bank promotes an equal employment opportunity workplace which includes reasonable accommodation of otherwise qualified disabled applicants and employees. Qualified applicants should send their resumes to srogers@citizens-bank.org Please contact the bank's Human Resources Director should you have questions about this policy or these job duties.

1603-11 CITY PRESIDENT

Centennial Bank has an immediate opening for a City President (market manager) in the North Madison County/Three Way market. The Bank seeks decision makers who can manage the credit process from application to approval and closing. Ideal candidate should have five plus years of experience in banking, preferably in a sales role with a regional bank, and possess well developed analytical and personnel management skills. Respected community bank with full product line requires team leader. Position involves lending while growing deposits and client base. Lead a capable staff in providing loan, deposit, marketing, and general bank services to individuals, families, businesses, and community organizations. Excellent opportunity for right candidate with salary and benefits package aligned to qualifications. Qualified candidates should submit resume and salary expectations to Human Resource Director Renee Morris at rmorris@mycentennial.bank or P. O. Box 308, Trezevant, TN 39258.

1603-10 CITY PRESIDENT

Centennial Bank has an immediate opening for a City President (market manager) in the Bolivar market. The Bank seeks decision makers who can manage the credit process from application to approval and closing. Ideal candidate should have five plus years of experience in banking, preferably in a sales role with a regional bank, and possess well developed analytical and personnel management skills. Respected community bank with full product line requires team leader. Position involves lending while growing deposits and client base. Lead a capable staff in providing loan, deposit, marketing, and general bank services to individuals, families, businesses, and community organizations. Excellent opportunity for right candidate with salary and benefits package aligned to qualifications. Qualified candidates should submit resume and salary expectations to Human Resource Director Renee Morris at rmorris@mycentennial.bank or P. O. Box 308, Trezevant, TN 39258.

1603-8 CSR/TELLER CITY PRESIDENT

Commercial Bank and Trust Company is seeking a CSR/Teller in the Memphis area. This non-exempt position reports to the Branch Operations Officer. Tact and public relations expertise, ability to follow instructions, and calculator, Vertex, and PC usage are required. DUTIES: Performs the duties of a paying and receiving teller: cashes checks; accepts deposits and loan payments and safety deposit rent; sells Official Checks; completes CTRs and Cash Logs as needed; takes check orders; and performs Visa/Master Card cash advances for customers; Performs the duties of a

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.

Customer Service representative: opens new accounts; monitors check orders; cross-sells all accounts offered by the bank; assists customers with IRAs and IRA questions and account inquiries; assists customers with outgoing wire transfers; distributes incoming mail daily and balances ATM daily; orders ATM cards; Complies with CIP requirements; Responsible for balancing vault on a rotating basis; Responsible for ordering office supplies as needed; Assists with bank's opening and closing procedures; Answers telephone; assists customer or transfers call to appropriate person; Scans teller work for Branch Capture. Performs regular cleaning of scanner. Our Bank offers full benefits including medical, dental, vision, health savings accounts, flexible spending accounts, life insurance, long term disability, and 401(k). Qualified candidates may submit their resume via e-mail to HR@cbtnet.com. Commercial Bank and Trust Company is an Equal Employment Opportunity Employer.

1603-4 MORTGAGE LOAN UNDERWRITER

Please go to the job application link for more information on the position and to apply: <https://home.eease.adp.com/recruit2?id=13098281&t=2>. Job Location: First Farmers and Merchants Bank, 816 South Garden Street, Columbia, TN 38401; Education Level: Associates Degree (or specialized training); Job Type: Full Time; VEVRAA Federal Contractor; Request Priority Referral of Protected Veterans; EOE Females/Minorities/Protected Veterans/Disabled; Robert C. Matthews, email: bob.matthews@myfirstfarmers.com. Role: Underwrites mortgage loans in accordance with established policies and procedures and appropriate guidelines; examines all documentation for accuracy and completeness. Determine whether the borrower

can reasonably be expected to maintain the repayment terms to the real estate mortgage, taking into consideration income, stability of income, other fixed monthly obligations, net worth and credit history. Calculates income for all types of borrowers, reviews complex tax returns and financial statements, analyzes various sources of funds, and establishes general creditworthiness of potential borrowers. Essential Functions & Responsibilities: Reviews information provided in loan package; requests additional information as required; Evaluates risk as it relates to borrowers, collateral, transactions and sale on secondary market; Provides final approval underwriting of conventional, construction and Home Equity Line of Credit loans; Underwrites credit, capacity, and collateral in accordance with established policies and procedures by bank; Completes all required paperwork and forms in a timely and accurate manner; prepares required reports; Maintains records, files, and database; Performs other duties as assigned.

1603-3 LOAN OPERATIONS MANAGER

Please go to the job application link below for more information on the position and to apply: <https://home.eease.adp.com/recruit2?id=15106801&t=1>. Job Location: First Farmers and Merchants Bank, 816 S. Garden St., Columbia, TN 38401; Education Level: Bachelors Degree; Job Type: Full Time; VEVRAA Federal Contractor; Request Priority Referral of Protected Veterans; EOE Females/Minorities/Protected Veterans/Disabled; Robert C. Matthews, email: bob.matthews@myfirstfarmers.com. Role: The Loan Operations Manager is responsible for the overall loan operation management and oversight of consumer, residential, mortgage and commercial loan portfolios. The role would oversee daily operations around consumer underwriting, residential mortgage

underwriting, loan documentation-consumer, residential mortgage and commercial and loan servicing. Responsibilities would include (among other things) consumer and residential mortgage underwriting, documentation preparation, documentation review, processing, booking, post-closing and loan servicing. This position leads a team of professionals responsible for setting strategy, training, process improvement, governance, timely delivery of service and quality control. The manager would be responsible for building effective partnerships with bank management, department managers, relationships managers and support staff to promote efficient and accurate work flow by providing lending support structure in line with the Bank's strategic goals and growth plans. This role requires a high impact player who exhibits forward thinking, promotes team building, demonstrates initiative, creates unified vision and develops others. The job requires being able to digest complex issues and develop and create solutions. Essential Functions & Responsibilities: Management: Lead the loan operations functional supervisors effectively to meet all budget, timeliness and quality standards. Manage staffing in all HR related activities such as: talent planning, performance management, coaching, training, mentoring, etc.; Training: Oversee ongoing department training to comply with new regulations, loan system changes and product delivery. Develop procedures as needed, and overall coordination of department workflow; Problem Solving and Measurement: Coordinate the interface between lenders, staff, customers and other department to resolve problems and address exceptions. Coordinate the tracking of all departmental metrics. Ensure timeliness and quality control metrics are monitored and take corrective



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action as needed; Monitor productivity and efficiency of department; make adjustments to processes and procedures to meet strategic plan for Bank and the Loan Operations area. Create an environment of continuous improvement of process and staff engagement to meet corporate objectives and initiatives. Proactively implement process improvements to ensure service quality, service level agreements. Implement metrics for tracking of operational efficiency improvements. Establish expertise in the Bank's FIS Core Systems and Laser Pro loan documentation system and manage system settings and implementation of new releases or systems; Maintains general knowledge of consumer, residential mortgage, commercial, commercial real estate and consumer loan products. Maintains knowledge and understanding of the Bank's Loan Policy and Credit Administration Procedures and performs all responsibilities according to these guidelines. Maintains knowledge of the Home Mortgage Disclosure Act (HMDA), CRA and other related compliance regulations. Primary point of contact for all issues/topics related to Loan Operations; Performs other duties as assigned.

1603-1 TELLER

SUMMARY: Receives and pays out money and keeps records of money and negotiable instruments involved in financial transactions by performing the following duties. **ESSENTIAL DUTIES AND RESPONSIBILITIES** include the following. Other duties may be assigned. Cashes checks and pays out money after verification of signatures and customer balances. Enters customers' transactions into Premier Teller System to record transactions and issues receipts; Balance ATM daily; Buy and sell cash from and to vault; Orders daily supply of cash and counts incoming cash; Balances cash drawer daily; Sells money orders, cashier's checks and traveler's checks; Credit card cash advances; Process night deposits daily; Refers customers to line of business partners; Accepts loan payments Process payments for o/d repayments; Assists in opening and closing vault each day; **EDUCATION** and/or **EXPERIENCE** College Degree or High School Graduate. **LANGUAGE SKILLS** Good English communications skills required. **MATHEMATICAL SKILLS** General math ability. **REASONING ABILITY** Be able to deal with the public. **CERTIFICATES, LICENSES, REGISTRATIONS** Teller training preferred. **WORK ENVIRONMENT** The work is an office type setting. It is a professional atmosphere and environmentally controlled. Surveillance cameras are utilized for safety. Please send all resumes to employment@tennbank.com. **TENNESSEE BANK & TRUST IS AN EQUAL OPPORTUNITY EMPLOYER**

1602-7 VARIOUS CAREER OPPORTUNITIES

Trustmark National Bank is one of the South's premier financial institutions with 200 banking centers in Tennessee, Mississippi, Florida, Alabama, and Texas. Please visit us at www.trustmark.com/jobs to search our career opportunities and apply online. Equal Opportunity/Affirmative Action Employer M/F/D/V

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 lenders 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 policies, 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.invttitle.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. ■

Professional Development Calendar

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 1 (Rescheduled from May 4)

2015-2016 Retail Banking Officer Forums – Session 3 of 3

TBA Barrett Training Center, 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

Belmont Charleston Place, Charleston, S.C.

June 13-15

NEW Executive Development Academy – Session 1 of 3

TBA Barrett Training Center, Nashville

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

NEW 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

August 15, 16, 17, 18, 19, 24, 25

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